



PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Bank, National Association
Charter Number 25106

503 Kaliste Saloom Road
Lafayette, LA 70508

Office of the Comptroller of the Currency

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Home Bank, National Association, prepared by the Office of the Comptroller of the Currency (OCC), the institution’s supervisory agency, as of May 9, 2016. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 C.F.R. Part 25.

Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of Home Bank, National Association with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Home Bank’s overall Lending Test performance is low satisfactory. The bank’s performance under the Lending Test in Louisiana (LA) is low satisfactory and Mississippi (MS) is high satisfactory.
- The bank demonstrates good lending activity.

- Overall adequate home mortgage geographic distributions. The geographic distribution of small loans to businesses performance was poor in the Lafayette AA, but good in the New Orleans AA. An overall excellent geographic distribution of small loans to businesses in the MS AA.
- Poor home mortgage borrower's income distributions within the Lafayette and New Orleans assessments areas (AAs). And, poor borrower income distribution of loans to small businesses in the MS AA.
- Community Development (CD) lending reflects a good level of responsiveness to the CD needs of the AAs in LA.
- Home Bank's Investment Test performance is low satisfactory in both states. The bank's total level of investments has significantly increased since the previous CRA evaluation.
- Home Bank's Service Test is low satisfactory. This rating is based on the location of branches and ATMs for accessibility to low- and moderate-income customers.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development.

Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine

the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

Home Bank, National Association (Home Bank or the bank) is an interstate, community-oriented national bank, headquartered in Lafayette, LA, and is a wholly owned subsidiary of the Home Bancorp, Inc. (the “Company”). The Company is a unitary non-diversified holding company, which is a shell entity that does not engage in significant activity, other than its 100 percent ownership of Home Bank. Historically, the bank’s primary lending focus has been retail lending secured by one-to-four family housing; however, over the course of the last decade, that philosophy has shifted to include the origination of commercial and industrial loans. As of March 31, 2016, 53 percent of the bank’s loan portfolio consisted of residential real estate loans, with 43 percent consisting of commercial, small business and industrial real estate loans. As of the same aforementioned date, the bank reported total assets of \$1.5 billion, with Tier 1 Capital of \$137 million.

On March 2, 2015, the bank converted from a federal savings bank to a national bank. Home Bank has expanded over the years with steady growth into other markets. On February 14, 2014, the bank acquired Britton and Koontz Capital Corporation, the former holding company of Britton and Koontz Bank, N.A., located in Natchez, MS. On September 15, 2015, Home Bank acquired Louisiana Bancorp, Inc., the former holding company for Bank of New Orleans in the Greater New Orleans area, including the Northshore. As a result of these acquisitions, Home Bank now operates through 29 branch office locations and 29 automated teller machines (ATMs) in LA and MS. The bank’s offices have increased due to acquisitions; there were no openings but three branch closures (all in upper-income census tracts) since the previous examination.

Home Bank operates within five assessment areas (AA) in two states, LA and MS: Lafayette and Acadia Parishes of the Lafayette, LA MSA; East Baton Rouge Parish of the Baton Rouge MSA, and Jefferson, Orleans and St. Tammany Parishes of the New Orleans-Metairie, LA MSA. The bank also operates in two non-Metropolitan Statistical Areas (Non-MSAs), located in the state of Mississippi, which include Adams and Warren Counties.

The bank offers a full range of banking services to retail and commercial customers in LA and MS. Home Bank’s loan portfolio is primarily comprised of fixed and variable rate mortgage loans for the construction, purchase, and refinance of owner occupied one-to-four family dwellings. The bank has a full line of banking products that include: Savings accounts, NOW checking accounts, money market deposit accounts, and certificates of deposit. In addition, the bank offers Visa branded cards, wire transfers, remittance transfers, and cashier’s checks. Each branch office offers identical products and services with the ability to receive mortgage loan applications that are processed at the main office in Lafayette, LA. Home Bank also offers first time homebuyer or low down payment programs through its FHA and VA loan programs.

There are no known financial, legal, or other impediments affecting Home Bank’s ability to meet the credit needs of its AAs. The bank received a CRA rating of “Satisfactory” at its last CRA evaluation dated June 10, 2013.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2012 through December 31, 2015, except for CD loans, which were evaluated from June 10, 2013 through May 9, 2016. In this evaluation, we considered home mortgage loan information reported by Home Bank through the Home Mortgage Disclosure Act (HMDA) reports. The bank's volume of multi-family housing was minimal in all ratings areas so no analysis was conducted for this loan type, but Table 5 is included for informational purposes. Home Bank is not involved in agricultural or consumer lending, so Tables 7, 12, and 13 are not included in this performance evaluation.

Analysis of HMDA data for 2012 through 2015 are based on the 2010 Census data. This is consistent with how financial institutions are required to file loan data, and consistent with the manner in which aggregate peer data was generated. HMDA loans and loans to small businesses were weighed equally. Regarding HMDA loans, home purchase loans and home refinance loans were the predominant loan products in all of Home Bank's AAs during the evaluation period. As a result, performance for home mortgage purchase and /or home refinance loans received the most weight in all areas, with home improvement receiving lesser weight. In some full-scope AAs, there were an insufficient number of home improvement loans to allow for meaningful analysis.

In our analysis of home mortgage loans, we considered the level of poverty in each AA and the impact it could have on the ability of lower-income families to obtain loans. Similarly, we considered housing costs relative to area incomes and the limiting affects those costs could have on the demand for loans by lower-income families. Refer to Appendix C: Market Profiles for poverty levels and housing costs for each full-scope AA.

We evaluated the bank's CD lending based on data collected by the bank. In assessing performance with respect to the Investment Test, we evaluated the bank's investments, grants and donations that satisfied the definition of CD. Performance under the Service Test was assessed based on such factors as alternative delivery systems, hours of operation, and the availability of products and programs throughout the AAs, with a focus on low- and moderate-income geographies. We also considered any services the bank provided in its AAs tailored to the needs of low- and moderate-income individuals and geographies

Data Integrity

Prior to conducting the CRA Performance Evaluation, we reviewed the integrity of the bank's reportable HMDA and small business loan data. We also reviewed records pertaining to CD lending, investments, and services. The review focused on Home Bank's policies and procedures for collecting and ensuring the accuracy of its data, and included transactional sampling. Any errors noted in the bank's lending, investments, and services records were corrected, and the current CRA Performance Evaluation is based on accurate data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, we selected at least one AA for a full-scope review. Home Bank has five AAs, three in the state of Louisiana, and two in the state of Mississippi. For purposes of this evaluation, we selected Lafayette and Acadia Parishes of the Lafayette, LA MSA and Jefferson, Orleans, and St. Tammany Parishes of the New Orleans-Metairie, LA MSA; and Adams County in MS, as full-scope reviews. We performed limited-scope reviews of East Baton Rouge Parish of the Baton Rouge, LA MSA and Warren County in MS.

Ratings

Home Bank's overall rating is primarily based on performance in the state of Louisiana. Lesser weight was placed on performance in the state of Mississippi since only approximately eight percent of loans originated in MS and only 16.75 percent of deposits were located in that state. Within LA, the Lafayette AA has more deposits when compared to the New Orleans AA; however, the total volume of loans, as well as branches are greater in the New Orleans AA. As a result, equal weight was given to the Lafayette and New Orleans AAs, and lesser weight was given to Adams County in MS; however, performance in limited scope AAs was also factored into the overall rating.

While Home Bank has traditionally been a savings and loan association or a thrift, and primarily originated mortgage loans; the bank now participates in commercial lending and therefore mortgage loans and small business loans are weighed equally for this evaluation. When analyzing HMDA loans, more emphasis was placed on home purchase loans and home refinance loans than on home improvement loans. The bank did not make a sufficient number of home improvement loans in the New Orleans MSA to allow for a meaningful analysis and additionally had a low volume of home improvement lending in the Lafayette MSA. Home purchase loans and home refinance loans were weighed equally for this evaluation. In most cases, the volume of home mortgage and home refinance loans were relatively well balanced. Small farm and consumer loans received no weight as the bank did not originate a sufficient number of such loans to allow for meaningful analysis.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), in determining a national bank's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of Louisiana

CRA Rating for Louisiana:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- The Lafayette AA has 41.8 percent of total deposits, 31.0 percent of total branches, and 21.3 percent of total loans within the area. The New Orleans AA has 32.2 percent of total deposits, 41.4 percent of total branches, and 37.9 percent of total loans within its area. Given those facts, we weighed both AAs equally and therefore the state’s rating is based on activity from both AAs.
- An overall adequate geographic distribution of loans as evidenced by good home mortgage loans and small business loans performance in the New Orleans AA; but poor performance in home mortgage loans and small business loans in the Lafayette AA.
- An overall poor borrower income distribution, evidenced by poor home mortgage and loans to small businesses in both AAs.
- CD lending was overall positive in the state with significantly positive performance in the New Orleans AA; positive performance in the Baton Rouge AA and neutral performance in the Lafayette AA.
- An adequate level of qualified investments that was responsive to community needs within both AAs, evidencing adequate performance.
- A branch distribution that was accessible to low- and moderate-income individuals and geographies.
- An adequate level of CD services that was responsive to community needs.

Description of Institution’s Operations in Louisiana

Home Bank has three AAs within the state of Louisiana. These AAs include Lafayette and Acadia Parishes of the Lafayette, LA MSA; East Baton Rouge Parish of the Baton Rouge, LA MSA and Jefferson, Orleans and St. Tammany Parishes of the New Orleans-Metairie, LA MSA. The bank provides a full range of loan and deposit products and services to its AAs through 25 branch locations, including its main office. During the evaluation period, 85 percent of total deposits and 92 percent of total mortgage and small business loans were from this state.

The Lafayette AA has 41.8 percent of total deposits, 31.0 percent of total branches, and 21.3 percent of total loans within the area. The New Orleans AA has 32.2 percent of total deposits, 41.4 percent of

total branches, and 37.9 percent of total loans within its area. Given those facts, we weighed both AAs equally.

Refer to the market profiles for the state of Louisiana in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Louisiana

For the state of Louisiana, we completed a full-scope review of the Lafayette and New Orleans AAs. We conducted a limited scope review in the Baton Rouge AA. The Lafayette and New Orleans AAs received full-scope reviews due to the high percentage of deposits (80 percent) and branches (70 percent) in these areas. Both AAs were equally weighed.

In LA, HMDA loans and loans to small businesses were weighed equally. Regarding HMDA loans, home purchase loans and home refinance loans were the predominant loan products in the state during the evaluation period. As a result, performance for home mortgage purchase and /or home refinance loans received the most weight in all areas, with home improvement receiving lesser weight. In the New Orleans MSA, there were an insufficient number of home improvement loans to allow for meaningful analysis.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in LA is rated "Low Satisfactory". Based on full-scope reviews, the lending performance in the Lafayette AA was considered poor, while the lending performance in the New Orleans AA was considered adequate. The conclusion is based on the performance context and full-scope reviews of both AAs. See Appendix C, Market Profiles for a complete analysis of the full-scope AAs.

Lending Activity

The bank's overall lending in the state of Louisiana is adequate. During the review period, the bank originated 3,579 loans of which 2,689 loans or 75.13 percent totaling \$609 million were within the AAs in the state of Louisiana.

Refer to Table 1 Lending Volume in the state of Louisiana section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lafayette AA

Home Bank's lending in the Lafayette AA is considered poor.

Based on FDIC Deposit Market Share data as of June 30, 2015, Home Bank had a deposit market share of 8.20 percent and ranked fifth among 30 depository institutions. Based on 2014 Peer Mortgage Data, competition for home purchase lending was strong, with 197 lenders in the AA. Home Bank ranked 18th in home purchase lending, achieving a market share of 1.52 percent. For home improvement loans, the bank ranked 55th out of a total of 63 lenders, achieving a market share of 0.15 percent. Home refinance lending was also highly competitive with 171 lenders in the AA. Home bank ranked fourth in

home refinance lending achieving a market share of 4.17 percent. There were 62 small business lenders in the AA during the review period; however, there were no market share peer comparisons for small business lending activity in the AA. As of December 31, 2015, the bank reached the asset threshold of a “large bank” for CRA purposes. Because of its asset size, the bank started collecting and will report small business data during 2016; therefore, the bank was not ranked and showed no market share for loans to small businesses on reports used to determine market share from peer mortgage data.

New Orleans AA

Home Bank’s lending in the New Orleans AA is adequate.

Based on FDIC Deposit Market Share data as of June 30, 2015, Home Bank had a deposit market share of 1.23 percent and ranked 13th among 32 depository institutions. Based on 2014 Peer HMDA Mortgage Data, competition for home purchase lending was strong, with 197 lenders in the AA. Home Bank ranked 31st in home purchase lending, achieving a market share of 0.76 percent. For home improvement loans, the bank ranked 32nd out of a total of 96 lenders, achieving a market share of 0.55 percent. Home refinance lending was also highly competitive with 257 total lenders in the AA. Home bank ranked 18th in home refinance lending achieving a market share of 1.49 percent. As stated above, there were no market share comparisons for small business lending activity. The bank was not ranked and showed no market share for loans to small businesses on reports used to determine market share from peer mortgage data.

Distribution of Loans by Income Level of the Geography

The overall distribution of loans by income level of the geography is adequate. The distribution of home mortgage loans by income level of the geography is very poor for the Lafayette AA and adequate for the New Orleans AA. The distribution of small loans to businesses by income level of the geography is very poor for the Lafayette AA, but good for the New Orleans AA.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations/purchases. Also, refer to the market profiles for performance context data.

Lafayette AA

Overall, the geographic distribution of home mortgage loans is poor. In evaluating the geographic distribution of home loans in the Lafayette AA, it is important to note that according to data obtained in the 2010 census, low-income census tracts contained only 1.61 percent of total owner-occupied housing units in the AA. Of the total housing units in low-income geographies, rental and vacant units account for 43.10 percent and 13.60 percent, respectively. Based on these statistics, the bank had somewhat limited opportunities for home mortgage lending in the low-income census tracts. We also considered the fact that only 1.54 percent of businesses were located in low-income geographies. We considered these factors when determining the conclusion for the geographic distribution of home mortgage loans.

The overall geographic distribution of home purchase loans is adequate. The percentage of loans in low-income geographies is adequate while the percentage of loans in moderate-income geographies is very poor. In both income geographies, the percentage of loans was less than the percentage of

owner-occupied units in these geographies. The bank's market share in both the low- and moderate-income census tracts was also significantly below its overall market share for home purchase loans.

The bank's overall geographic distribution of home improvement loans is poor. The percentage of loans in low-income geographies is very poor while the percentage of loans in moderate-income geographies is adequate. In both income geographies, the percentage of loans was less than the percentage of owner-occupied units in these geographies. The bank did not have market share in either the low- and moderate-income census tracts for home improvement loans. However, with an overall market share of less than one percent, an analysis of performance was not meaningful.

The overall geographic distribution of home refinance loans is very poor. Both the percentage of loans in low- and moderate-income geographies is very poor. In both income geographies, the percentage of loans was significantly less than the percentage of owner-occupied units in these geographies. The bank did not have market share in the low-income geographies and was significantly below the overall market share for moderate-income geographies.

New Orleans AA

Overall, the geographic distribution of home mortgage loans is good. In evaluating the geographic distribution of home loans in the New Orleans AA, it is important to note that the AA's low- and moderate-income census tracts contain fewer owner-occupied housing units, and are primarily renter-occupied markets. According to the 2010 U.S. Census, 48.60 percent of total housing units in low-income geographies are renter-occupied units and 40.30 percent of total housing units in moderate-income geographies are renter-occupied units.

The overall geographic distribution of home purchase loans is adequate. The percentage of loans in low-income geographies is excellent, while the percentage of loans in moderate-income geographies is poor. The bank's market share in both the low- and moderate-income census tracts was below its overall market share for home purchase loans.

Home Bank did not originate a sufficient number of home improvement loans in the AA to perform a meaningful analysis of lending performance.

The overall geographic distribution of home refinance loans is excellent. The bank's percentage of loans in low-income and moderate-income geographies exceeded the percentage of owner-occupied units in these geographies. The bank's market share in both the low- and moderate-income census tracts was significantly above its overall market share for home refinance loans.

Small Loans to Businesses

Overall, the geographic distribution of small loans to businesses is adequate.

Refer to Table 6 in the state of Louisiana section of Appendix D, for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Lafayette AA

The geographic distribution of small loans to businesses is very poor. Home Bank's percentage of small loans to businesses in both the low- and moderate-income geographies was significantly less than the percentage of businesses located in these geographies. As previously stated, the bank did not have reportable market share in either the low- or moderate-income geographies.

New Orleans AA

The geographic distribution of small loans to businesses is good. Home Bank's percentage of small loans to businesses in the low-income and moderate-income geographies was somewhat lower than and exceeded the percentage of businesses located in these geographies. As previously stated, the bank did not have reportable market share in either the low- or moderate-income geographies.

Lending Gap Analysis

We evaluated the lending distribution in the AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, demographic information, and bank capacity and restraints during the evaluation period. No unexplained conspicuous gaps were identified. This had a neutral impact on our conclusion regarding the bank's geographic distribution of loans.

Inside/Outside Ratio

The Inside/Outside ratio was analyzed at the bank level, and includes a review of lending in the LA AAs. Home Bank's lending in the AAs meets the standard for good performance. The bank originated a high percentage of home mortgage loans and small loans to businesses during the review period within its AAs. Between January 1, 2012 and December 31, 2015, approximately 75.13 percent of home mortgage and small business loans were made in the LA AAs.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level is poor. For both AAs, both home mortgage performance and small business lending is considered poor.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans is very poor.

Refer to Tables 8, 9, and 10 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Lafayette AA

Overall, the distribution of home mortgage loans is poor. In evaluating the borrower distribution of home loans in the Lafayette AA, we noted that 16.93 percent of the families in the AA are below the poverty level.

The overall borrower distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers was below the percentage of low-income families. The percentage of loans made to

moderate-income families was near to the percentage of moderate-income families, evidencing good penetration. The bank's market share of loans to low-income borrowers was only slightly less than the overall market share for home purchase loans. The bank's market share of loans to moderate-income borrowers was near the overall market share for home purchase loans.

The overall borrower distribution of home improvement loans is poor; therefore, an analysis of performance was not meaningful.

The overall borrower distribution of refinance loans is very poor. The percentage of loans to low-income borrowers was well below the percentage of low-income families and lower than the percentage of moderate-income families. The bank did not have a reportable market share for low-income refinance loans and the bank's market share for moderate-income home refinance loans was below the overall market share for refinance loans.

New Orleans AA

Overall, the distribution of home mortgage loans is very poor. In evaluating the borrower distribution of home loans in the New Orleans AA, we noted that approximately 15 percent of the families in the AA are below the poverty level.

The overall borrower distribution of home purchase loans is very poor. The percentage of loans to low-income borrowers was well below the percentage of low-income families. The percentage of loans made to moderate-income families was lower than the percentage of moderate-income families. The bank's market share of loans to low-income borrowers was only slightly less than the overall market share for home purchase loans. The bank's market share of loans to moderate-income borrowers was well below the overall market share for home purchase loans.

Home Bank did not originate a sufficient number of home improvement loans in the AA to perform a meaningful analysis of lending performance.

The overall borrower distribution of refinance loans is very poor. The percentage of loans to low-income borrowers was well below the percentage of low-income families and lower than the percentage of moderate-income families. The bank's market share of loans to low- and moderate-income borrowers was well below the overall market share for home refinance loans.

Small Loans to Businesses

Refer to Table 11 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses reflects poor distribution.

Lafayette AA

The distribution of loans to small businesses (businesses with gross annual revenues of \$1 million or less) is poor. The percentage of small loans to small businesses was below the percentage of small businesses. The bank's market share of loans to small businesses was less than the overall market share of loans to small businesses. An adequate percentage of small loans to businesses were for amounts of less than \$100 thousand.

New Orleans AA

The distribution of loans to small businesses (businesses with gross annual revenues of \$1 million or less) is poor. The percentage of small loans to small businesses was below the percentage of small businesses. The bank's market share of loans to small businesses was less than the overall market share of loans to small businesses. An adequate percentage of small loans to businesses were for amounts of less than \$100 thousand.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Louisiana section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

In LA, Home Bank's level of CD loans is good and had an overall positive responsiveness to CD needs within the New Orleans area.

Lafayette AA

The bank's level of CD lending had a neutral impact on lending performance in the Lafayette AA. The bank originated one loan totaling \$300,000. This volume represented 0.21 percent of Tier One Capital allocated to the assessment. This loan did not exhibit good responsiveness to identified needs in the community. Discussions were held with local community contacts who indicated that underserved areas within the AA needed help with revitalization and stabilization of those underserved areas. The bank's CD loan focused on affordable housing.

New Orleans AA

Home Bank's level of CD lending is excellent and has a significantly positive impact on its overall lending performance in the New Orleans AA. The bank originated three loans totaling \$9.5 million in qualified CD loans in the AA during the evaluation period. The city of New Orleans is in a "recovery" process, and therefore, CD opportunities are greater in this AA. This volume represented 6.88 percent of allocated Tier One Capital for the AA. The bank's CD loans were a positive responsiveness to AA needs and supported affordable housing initiatives for low- and moderate-income individuals. One loan totaled approximately \$7.5 million and was for the construction of a 35 unit affordable housing development for homeless families and senior citizens. The additional two loans were also for affordable housing and totaled approximately \$1.0 million and \$900,000.

Product Innovation and Flexibility

Home Bank offers a standard product mix of loans, including FHA, VA, and SBA loans, throughout all of its AA. The bank's loan product flexibility had a neutral impact on its Lending Test conclusions as the bank did not have any loan products that are considered innovative or flexible.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Baton Rouge MSA is consistent with the bank's overall "satisfactory" performance under the Lending Test in LA. Refer to Tables 1 through 12 in the state of Louisiana section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Home Bank's performance under the Investment Test in Louisiana is rated "Low Satisfactory". Based upon the full-scope reviews the bank's performance in the Lafayette and New Orleans AAs is adequate. Home Bank's level of investments significantly increased, since the previous examination. At that time, the bank's total level of investments was approximately \$31 thousand.

Conclusions for Areas Receiving Full-Scope Reviews

Refer to Table 14 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Lafayette AA

During the evaluation period, the bank made 18 investments in the Lafayette AA totaling \$3.5 million, which consisted of five investments (\$3.35 million) and 13 donations (\$117 thousand). The bank's investments were comprised primarily of mortgage-backed securities (MBS), where the underlying home mortgages were for properties located in low- or moderate-income geographies with mortgages made to low- and moderate-income borrowers. Home Bank provided \$1.0 million in municipal bonds to the Iberia Parish School Board where free and reduced price lunch enrollment was 72 percent in 2014. In addition, the bank invested \$1.0 million into the CRA Qualified Fund (CRAIX), which primarily invests in government related subsectors of the bond market. Once a bank makes an investment in the CRA shares, the CRAIX advisor confirms the bank's AA and begins seeking CRA-qualified investments in those specific areas. Total investments of \$3.35 million in the AAs represent 2.53 percent of allocated capital.

The bank operates with a neutral responsiveness to the CD needs in the AA. Community contacts identified individuals who are unbanked (individuals who do not utilize mainstream financial institutions for banking purposes) as a primary need of the AA.

New Orleans AA

During the evaluation period, the bank made 12 investments in the New Orleans AA totaling \$1.79 million, which consisted of three investments (\$1.77 million) and nine donations (\$24 thousand). The bank's investments included mortgage-backed securities (MBS), where the underlying home mortgages were for properties located in low- or moderate-income geographies with mortgages made to low- and moderate-income borrowers. In addition, Home Bank invested \$1.0 million into the Enterprise Community Loan Fund, a non-profit community-based corporation, located in the New Orleans AA. The entity makes loans to community-based and community developers with the intent of increasing the stock and improving the quality of affordable housing in New Orleans. Total investments of \$1.83 million in the AA represent 1.33 percent of allocated capital.

The bank operates with a positive responsiveness to the CD needs in this AA. Community contacts identified affordable housing as a primary need of the AA.

Investments-LA Statewide

The bank provided \$440 thousand in a municipal bond in Beauregard Parish (outside of the bank's AAs) where free and reduced lunch was 50 percent within the school district during 2014.

Conclusions for Area Receiving Limited-Scope Reviews

Based on the limited-scope review, the bank's performance under the Investment Test in the Baton Rouge MSA is consistent with the performance in the Lafayette and New Orleans AAs. While the Baton Rouge AA is considered weaker than the performance in the Lafayette and New Orleans AAs, it is noted that the bank invested \$1.4 million in government mortgage-backed securities. Refer to Table 14 in the state of Louisiana section of Appendix D for the facts and data that supports these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the state of Louisiana is rated "Low Satisfactory". Based on our full-scope review, Home Bank's performance in the Lafayette AA was good but its performance in the New Orleans AA was considered poor.

Retail Banking Services

Refer to Table 15 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Lafayette AA

The bank's branch distribution in the Lafayette AA was good. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. There were no branches in the low-income geographies but only 1.86 percent of the population lives in those geographies. There were two branches located in the moderate-income geographies, with the percentage of branches in those geographies approximating the percentage of the population living in the moderate-income geographies. Additionally, area branches in the Lafayette AA are located next to five low- and moderate-income census tracts and thus provide additional accessibility to low- and moderate-income individuals.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems to low- and moderate-income geographies or individuals. During the evaluation period, there were no branch closings or openings in the Lafayette AA. Branch hours and services do not vary in a way that would inconvenience portions of the AA, particularly low- and moderate-income individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery

methods provide increased access to banking services throughout all areas in the AA. Home Bank also became a member of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

New Orleans AA

The bank's branch distribution in the New Orleans AA was poor. Branches were not reasonably accessible to geographies and individuals of different income levels in the AA. There were no branches in the low-income geographies with 9.28 percent of the population living in those geographies. Furthermore, there was only one branch located in the moderate-income geographies, which represented 7.69 percent of branches in the New Orleans AA. While only 7.69 percent of the bank's branches were located in the moderate-income census tracts, 20.64 percent of the population lived in the moderate-income census tracts. Area branches in the New Orleans AA are located next to two low- and moderate-income census tracts and provide some additional accessibility to low- and moderate-income individuals.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems to low- and moderate-income geographies or individuals. During the evaluation period, there was one branch closing in the AA, located in an upper-income census tract in the City of Covington. Branch hours and services do not vary in a way that would inconvenience portions of the AA, particularly low- and moderate-income individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Home Bank also became a member of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

Community Development Services

Home Bank's performance in providing CD services was adequate. The bank's performance in the Lafayette AA was adequate but was poor in the New Orleans AA. CD services focused primarily on community service and affordable housing targeted to low- and moderate-income individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low- and moderate-income individuals, promoted economic development, and provided affordable housing. Home bank employees also provided technical assistance on financial and banking related matters to community groups and to low- and moderate-income persons and families.

Lafayette AA

Home Bank's performance in providing CD services was adequate in the Lafayette AA. During the evaluation period, 26 Home Bank employees provided their expertise to 22 different CD organizations. Two senior level employees demonstrated leadership and served on the Board of Directors or on committees for three organizations. In total, Home bank's senior leadership and employees provided 515 hours of CD services in the Lafayette AA. Home Bank employees conducted financial education seminars, credit building, financial literacy, attended job fairs, and provided information on the availability of retail deposit and loans products and how to secure small business loans.

New Orleans AA

Home Bank's performance in providing CD services was poor in the New Orleans AA. During the evaluation period, two Home Bank employees provided their expertise to five different CD organizations. Two senior level employees demonstrated leadership and served on the Board of Directors or on committees for two organizations. In total, Home bank's senior leadership and employees provided 250 hours of CD services in the New Orleans AA. Home Bank employees conducted financial education seminars, credit building, financial literacy, attended job fairs, and provided information on the availability of retail deposit and loans products and how to secure small business loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Baton Rouge AA was inconsistent with the bank's overall low satisfactory performance under the Service Test in LA. The bank's performance in the Baton Rouge area was weaker than the overall performance in the state and was considered poor. Performance differences in these areas were based on weaker branch distribution and weaker CD services but were not significant enough to impact the bank's overall rating. Refer to Table 15 in the state of Louisiana section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Mississippi

CRA Rating for Mississippi:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- A good level of lending for small loans to businesses.
- An overall excellent geographic distribution of loans to small businesses.
- An overall poor borrower income distribution of loans to small businesses.
- The bank did not make any CD loans in this AA.
- An adequate level of qualified investments that were very responsive to community needs within the AA, evidencing adequate performance.
- A branch distribution that was accessible to low- and moderate-income individuals and geographies.
- An adequate level of CD services that was responsive to community needs.

Description of Institution's Operations in Mississippi

Home Bank has two AAs within the state of Mississippi, which include the Counties of Adams and Warren. The bank provides a full range of loan and deposit products and services to its AAs through five branch locations. During the evaluation period, 15 percent of total deposits and eight percent of total mortgage and small business loans were from this state.

Refer to the market profiles for the state of Mississippi in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in the state of Mississippi

We performed a full-scope review of Home Bank's performance in the Adams County Non-MSA AA, and a limited scope in the Warren County Non-MSA AA. Home Bank acquired these AAs in 2014, with the acquisition of Britton and Koontz Bank, N.A. The ratings are based solely on the results of Adams County because 77 percent of total loans and 89 percent of total deposits were originated from this AA. For our evaluation, only small loans to businesses were considered because the bank did not make a sufficient number of home mortgage loans to allow for a meaningful analysis.

We considered information from community organizations for this evaluation. Information obtained from these contacts is included in the Market Profile section.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in MS is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Adams County Non-MSA AA is good.

Lending Activity

The bank's overall lending activity in the state of Mississippi is good, considering the competition for all types of loans in the bank's AA. While the bank did not originate a sufficient number of mortgage loans to allow for a meaningful analysis, the bank's small business lending is considered good, supporting this overall conclusion. During the review period, the bank originated 227 loans totaling \$26,333 million, within the state of Mississippi.

Refer to Table 1 Lending Volume in the state of Mississippi section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Home Bank's lending activity in the Adams County Non-MSA AA is considered good.

Based on FDIC Deposit Market Share data as of June 30, 2015, Home Bank had a deposit market share of 26.18 percent and ranked second among five depository institutions in the Adams County Non-MSA AA. Based on 2014 Peer Data Mortgage Data, competition for home purchase lending was strong, with 45 lenders in the AA. Home Bank ranked sixth in home purchase lending, achieving a market share of 3.75 percent. For home improvement loans, the bank did not have any reportable market share but there were only four home improvement lenders in the AA. Home refinance lending was also competitive with 39 total lenders in the AA. Home bank ranked fifth in home refinance lending achieving a market share of less than 4.42 percent. There were no market share comparisons for small business lending activity in the AA. There were 31 small business lenders in the AA during the review period. The bank was not ranked and showed no market share for loans to small businesses on reports used to determine market share from peer mortgage data.

Refer to Table 1 Lending Volume in the state of Mississippi section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall distribution of loans by income level of the geography is considered excellent. During the review period, Home Bank did not originate a sufficient number of mortgage loans (14 home purchase loans, one home improvement, and 11 home refinance loans) in the AA to perform a meaningful analysis of mortgage lending performance. The distribution of small loans to businesses by income level of the geography is excellent.

Refer to Tables 2, 3, 4 and 5 in the state of Mississippi section of Appendix D for the facts and data

used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent. Home Bank's percentage of small loans to businesses in both the low- and moderate-income geographies exceeded the percentage of businesses located in these geographies. In addition, the bank did not have reportable market share in either the low- or moderate-income geographies.

Refer to Table 6 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Lending Gap Analysis

We evaluated the lending distribution in the AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, demographic information, and bank capacity and restraints during the evaluation period. No unexplained conspicuous gaps were identified, other than those created by such a low volume of lending. This had a neutral impact on our conclusion regarding the bank's geographic distribution of loans.

Inside/Outside Ratio

The Inside/Outside ratio was analyzed at the bank level, and includes a review of lending in the MS AAs. Home Bank's lending in the AAs meets the standard for good performance. The bank originated a high percentage of small loans to businesses during the review period within its AAs. Between January 1, 2012 and December 31, 2015, approximately 73.61 percent of loans to small businesses were originated in the Adams County AA.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level in the AA is poor. Again, during the review period, Home Bank did not originate a sufficient number of mortgage loans (home purchase, home improvement, and home refinance) in the AA to perform a meaningful analysis of mortgage lending performance. The distribution of small loans to businesses by income level of the geography is poor.

Refer to Tables 8, 9, and 10 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The distribution of loans to small businesses (businesses with gross annual revenues of \$1 million or less) is very poor. The percentage of small loans to small businesses was significantly below the percentage of small businesses and the bank did not have a reportable market share. However, an adequate percentage of small loans to businesses were for amounts of less than \$100 thousand.

Refer to Table 11 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Warren County Non-MSA AA is consistent with the bank's overall good performance under the Lending Test. Refer to Tables 1 through 12 in Appendix C for facts and data that support this conclusion.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's level of investment in this AA is considered adequate.

Refer to Table 14 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Adams County Non-MSA AA

During the evaluation period, the bank made 11 investments in the Adams County AA totaling \$774 thousand, which consisted of one investment (\$650 thousand) and ten donations (\$124 thousand). Home Bank invested \$650 thousand into the CRAIX, which primarily invests in government related subsectors of the bond market. Once a bank makes an investment in the CRA shares, the CRAIX advisor confirms the bank's AA and begins seeking CRA-qualified investments in those specific areas. The fund supports CD, such as agency-backed securities and taxable municipal bonds.

The bank operates with a neutral responsiveness to the CD needs in this AA. Community contacts identified affordable housing as the number one pressing need of the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on the limited-scope review, the bank's performance under the Investment Test in Warren County Non-MSA AA was consistent with the performance in the Adams Non-MSA AA.

Refer to Table 14 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the state of Mississippi is rated Low Satisfactory. Based on our full-scope review, Home Bank's performance in the Adams county AA was considered adequate.

Retail Banking Services

Refer to Table 15 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The bank's branch distribution in the Adams county AA was considered good. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank operates with one branch in low-income geographies, which represents 33.33 percent of the bank branches in the AA. Only 9.93 percent of the population lives in the low-income geographies and therefore the bank's branch penetration is considered good. There were no branches located in the moderate-income geographies. There were no branches adjacent to low- or moderate-income geographies in the Adams county AA. Furthermore, branch openings and closings have not adversely affected the accessibility of the bank's delivery systems to low- and moderate-income geographies or individuals. During the evaluation period, there were no branch closings or openings in the Adams county AA. Branch hours and services do not vary in a way that would inconvenience portions of the AA, particularly low- and moderate-income individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Home Bank also became a member of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

Community Development Services

Home Bank's performance in providing CD services in the Adams county AA was considered poor. CD services focused primarily on community service. Bank employees participated in a limited number of organizations and partnerships that had minimal impact on low- and moderate-income individuals, promoting economic development, or providing affordable housing. During the evaluation period, four Home Bank employees provided their expertise to seven different CD organizations. One senior level employee demonstrated leadership and served on the Board of Directors for one organization. In total, Home bank's senior leadership and employees provided seven hours of CD services in the Adams county AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Warren county AA is consistent with the bank's overall low satisfactory performance under the Service Test in MS. The bank's performance in the Warren county AA was the same as the overall performance in the state and was considered adequate. Refer to Table 15 in the state of Mississippi section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): (01/01/12 to 12/31/15) Investment and Service Tests and CD Loans: (06/11/13 to 05/09/16)	
Financial Institution	Products Reviewed	
Home Bank National Association (Home Bank) Lafayette, LA	Home Mortgage Loans Small Business Loans Community Development Loans, Investments, and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Lafayette, LA MSA New Orleans-Metairie, LA MSA Adams County, MS Non-MSA Baton Rouge, LA MSA Warren County, MS Non-MSA	Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope	None None None None None

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		BANK NAME		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Home Bank	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Louisiana	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Mississippi	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

Market Profiles for Full-Scope Areas State of Louisiana

Lafayette MSA AA

Demographic Information for Full Scope Area: Lafayette-Crowley MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	55	3.64	25.45	40.00	29.09	1.82
Population by Geography	283,351	1.86	23.96	38.51	35.67	0.00
Owner-Occupied Housing by Geography	69,691	1.61	21.26	36.92	40.22	0.00
Business by Geography	35,827	1.54	18.55	38.76	41.05	0.11
Farms by Geography	861	0.35	19.63	44.02	36.00	0.00
Family Distribution by Income Level	69,615	22.94	15.81	17.26	43.99	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,981	3.00	36.24	38.34	22.42	0.00
Median Family Income HUD Adjusted Median Family Income for 2015 Households Below Poverty Level		53,833 59,600 17%	Median Housing Value Unemployment Rate (2010 US Census)	139,659 2.88%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2015 HUD updated MFI

The Lafayette, LA MSA AA, located in the Southwestern portion of the state, consists of five parishes; however, the bank chose areas where it has branch locations, as its AA, which includes the parishes of Lafayette, and Acadia Parishes. The designation of this AA is reasonable based on the bank's office locations. The AA meets the requirement of the CRA regulations and does not arbitrarily exclude low- or moderate-income geographies. Lafayette, LA is the parish seat of the MSA and includes the cities of Lafayette, Carencro, Youngsville, and Scott. Acadia Parish, the adjoining area to Lafayette parish, includes the cities of Crowley, Rayne, Church Point, and Iota. The bank operates with multiple branches, specifically, eight in Lafayette Parish and one in Acadia Parish. According to the 2010 US census data, the Lafayette MSA includes 55 total census tracts, of which four percent are low-income, 25 percent are moderate-income, 40 percent are middle-income, and 29 percent are upper income. Lafayette's largest job providing sectors are healthcare, education, oil and gas, and scientific and technical services. Top employers in the region include two area health service providers, Lafayette General Medical Center and Opelousas Health Systems. Other major employers include oil and gas companies such as, Baker Hughes and Superior Energy Service. The primary industries that operate in Acadia Parish are healthcare, manufacturing, and construction. The largest employers include Acadia General Hospital and Angelle Concrete.

Lafayette Parish and more specifically, the City of Lafayette are regarded as the “heart of Acadiana” and is the economic and cultural center of the area. Historically, this area has served as the gateway to America’s energy needs, as the hub for offshore drilling; however, in recent years, the oil and gas industry in the Lafayette and surrounding areas, experienced a downturn resulting in significant lay-offs for many parishioners. Lafayette Parish is currently in a constraining mode regarding lending, specifically to low- and moderate-income borrowers and in low- and moderate-income geographies, based on the following: the oil crisis; the poverty level; the unemployment rates; competition; the make-up of low- and moderate-income census tracts within the AA; and a lack of affordable homes.

Oil Crises

Articles written in the Advocate Newspaper (local paper) in June of 2015 stated because of tumbling oil prices, thousands of job losses occurred throughout LA. Oil service companies such as Schlumberger, Halliburton Company, and Baker Hughes, all with offices located in Lafayette, LA started cutting jobs in 2014. As of February 26, 2016, Halliburton had cut 26,000 jobs and was scheduled to cut another 5,000. Baker-Hughes laid off 7,000 workers as of January 20, 2015. The job cuts were not just to employees who would be categorized as upper-income, but included secretarial, marketing, administrative, payroll/personnel, accounting, painting, and more positions, which were all attributed to the plummeting price of crude. Also, according to the Louisiana Department of Children and Family Services, there was a nine percent jump in Food Stamps from April of 2015 to April of 2016. Some parishes saw dramatic increases in food stamp enrollment, specifically, Lafayette Parish, which increased by 13.5 percent. A factor in this increase may be attributed to the decrease in jobs within this AA.

Poverty Level

The Lafayette MSA has a total population of 283,351, with 17 percent of the population living below the poverty level, which represents a comparatively high level. Because so many families live at or below the poverty level, applicants often do not have the required down payment, which is necessary to comply with underwriting guidelines. The high poverty level limits Home Bank’s opportunities to make loans to low- and moderate-income borrowers.

Unemployment Rates

According to the U.S. Bureau of Labor Statistics, the average unemployment rates for the state of Louisiana have slightly decreased and increased in recent years from 5.9 percent in 2014, to 5.8 percent in 2015, to 6.3 percent in 2016. For those same years, the average unemployment rates in the Lafayette AA were lower than the state’s average during 2014, at 5.4 percent, but higher than the state’s percentages during 2015 and 2016. At that time, the unemployment rates in the Lafayette AA were 6.4 percent and 7.2 percent, respectively. The aforementioned percentages indicate that the state of Louisiana’s economy has encountered economic highs and lows, as other parts of the country. However, the Lafayette percentages reveal that the economies of the parish has declined, weakened, and worsened throughout the review period.

Overall Lending in Low and Moderate-Income Census Tracts

HMDA aggregate data for the calendar year of 2014, reflected that Home Bank ranked 12th of 50 lenders with respect to lending in low- and moderate-income census tracts. There were 1,220 loans originated in the low- and moderate-income census tracts, of which Home Bank achieved a market share of 0.82 percent. The 11 other financial institutions who ranked higher than Home Bank were primarily larger banks and mortgage companies.

Competition

Banking competition within the Lafayette MSA and Acadia Parish is intense, with 32 financial institutions operating approximately 170 branches. According to the FDIC Deposit Market Share Report, Home Bank ranks sixth, behind Iberia Bank, JPMorgan Chase Bank, MidSouth Bank, Whitney Bank, and Capital One. Home Bank commands only six percent of the market share, while the top five banks command a total market share of 62 percent.

Make-up of Low and Moderate-Income Census Tracts

As previously stated, this AA includes two low-income census tracts and seven moderate-income census tracts. The make-up of the two low-income census tracts limits the bank's residential opportunities because most of the properties are small, wood frame and in need of much repairs. The area in which the census tracts reside is the oldest residential area in the community. The census tracts include a significant number of small businesses and vacant, blighted houses. The other properties are adjacent to the railroad.

The seven moderate-income census tracts are located on Highway 90, which is the old and highly traveled route, prior to Interstate 10. These areas are mixed with industrial properties, marsh lands, and undeveloped rural and uninhabited properties. An old mall site is comprised in one of the census tracts, and it has undergone significant redevelopment, resulting in a large grocery store and a lumber yard facility. The neighborhoods consist of Lafayette's oldest homes (some blighted) where primarily small; clapboard houses and cottages still exist. There are thoroughfares with three lanes of heavy traffic, which cut through these neighborhoods. The thoroughfare areas consist mostly of convenience stores, along with industrial areas. One census tract abuts the Lafayette Regional Airport. While there are residential properties, they are primarily owned by investors. There have not been any new developments in more than 30 years within this area and there are little opportunities for residential lending.

Lack of Affordable Homes

The HUD adjusted MSA median family income for the AA in 2015 was \$59,600. Utilizing Home Bank's current underwriting ratios, a low-income borrower and a moderate-income borrower would qualify for loans up to \$104,700 and \$177,200, respectively within this AA. During 2015, the average selling house within this AA was \$168,200. A low-income borrower would potentially not be able to purchase a home and when taxes and insurance are factored into the equation, a moderate-income borrower may not have been able to purchase a home, as well. Additionally, we considered the average age of the housing stock in the AA, according to the 2010 U.S. Census, which was 57 years for low-income census tracts and 37 years for moderate-income census tracts. We note that older housing often has higher maintenance costs compared to new housing stock and frequently requires significant repairs to bring dwellings up to code requirements. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

Community Contact

We contacted a community based development group during this examination. A representative of the group indicated that the area is underbanked and stated there were opportunities for financial institutions to become more involved in the community. Banks can provide additional education in order to help customers understand their financial situation, as the decline in oil and gas industries are causing declining employment.

New Orleans-St Tammany MSA AA

Demographic Information for Full Scope Area: New Orleans-St Tammany MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	298	17.45	23.83	27.85	29.53	1.34
Population by Geography	868,686	9.28	20.64	36.40	33.33	0.35
Owner-Occupied Housing by Geography	203,425	4.58	15.60	40.07	39.74	0.01
Business by Geography	110,470	6.79	17.55	30.55	45.04	0.06
Farms by Geography	1,399	3.86	12.15	41.82	42.03	0.14
Family Distribution by Income Level	201,959	22.64	16.55	18.35	42.46	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	79,150	15.33	29.39	36.73	18.55	0.00
Median Family Income HUD Adjusted Median Family Income for 2015 Households Below Poverty Level		59,217 63,000 15%	Median Housing Value Unemployment Rate (2010 US Census)	200,618 3.87%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2015 HUD updated MFI

The New Orleans MSA, AA consists of seven parishes, including: Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany. According to the US Census data, as of 2010, this MSA was the 46th largest metropolitan area in the country. The bank chose areas where it has branch locations, as its AA, which includes the parishes of Jefferson, Orleans, and St. Tammany. The designation of this AA is reasonable based on the bank’s office locations. The AA meets the requirement of the CRA regulations and does not arbitrarily exclude low- or moderate-income geographies. The AA includes 12 branches with five being located in St. Tammany Parish, five located in Jefferson Parish, and two branches in Orleans Parish. Only one of the 12 branches is located in a moderate-income census tract. Pursuant to the 2010 US Census data, the New Orleans MSA includes 298 total census tracts, of which 17 percent are low-income, 24 percent are moderate-income, 28 percent are middle-income, and 30 percent are upper income.

The city of New Orleans is located in Orleans Parish and is the economic center of the MSA. Orleans Parish is 350 square miles, of which 169 square miles is land and 181 square miles is water. The population based on 2010 Census data is 343,829. The median household income in 2010 was \$36,964 with 28 percent of the population living below the poverty level. According to local government websites, New Orleans’s largest job providing sectors are healthcare and education. The largest employers include Ochsner Health System, parish school systems, universities, and Entergy. The bank operates two branches in Orleans Parish.

Jefferson Parish is the second most populous parish in LA. Home Bank has branches in Harvey, Metairie, and the New Orleans Westbank area. 2010 Census data estimates the population at approximately 432,552. The median household income in 2010 was \$47,871, with 16 percent of the population living below the poverty level. Jefferson Parish is located adjacent to the city of New Orleans, in southeast LA. It has a total area of 665 square miles, of which 296 square miles is land and 370 square miles is water. The primary industries that operated in Jefferson parish are healthcare, education, and transportation. Ochsner Health System, Jefferson Parish School Board, and Acme Truck Line, Inc. are the largest employers in the parish.

St. Tammany Parish is a geographically large area that contains several different cities, and is the fifth most populous parish in LA. Home Bank has branches in Abita Springs, Covington, Folsom, Mandeville, and Slidell. 2010 Census data estimates the population at approximately 233,740. The median household income in 2010 was \$61,942 with 11 percent of the population living below the poverty level. St. Tammany Parish is located adjacent to the city of New Orleans in southeast LA. It has a total area of 1,124 square miles, of which 846 square miles is land and 279 square miles is water. According to government websites, healthcare and education play a significant role in the economy of St. Tammany Parish. The largest employers within the parish include St. Tammany Parish Public School Board and St. Tammany Parish Hospital.

The New Orleans MSA AA (specifically the city of New Orleans) is still in a recovering, and rebuilding mode regarding lending, specifically to low- and moderate-income borrowers and in low- and moderate-income geographies, based on the following: the oil crisis; the poverty level; the unemployment rates; competition; the make-up of low- and moderate-income census tracts within the AA; and a lack of affordable homes.

Hurricanes

The city of New Orleans is recovering from the devastating effects of Hurricanes Katrina, Rita, and Gustav. Katrina was by far the worst of all, but the effects of the other two, exacerbated the problem. Much progress has occurred in the city (in the more affluent areas), but reconstruction in other parts (such as the Lower Ninth Ward) is still needed. Prior to Hurricane Katrina, there was sufficient affordable housing, maybe not in the best conditions, but there were affordable and available homes for low- and moderate-income borrowers. Jefferson and St. Tammany Parishes were affected, but Hurricane Katrina had its biggest impact in the city of New Orleans. While residents, employers, and services have returned to the area, weaknesses and shortfalls still exist. While the population in Jefferson Parish has decreased by approximately 16,000 individuals since Hurricane Katrina, the property values have significantly increased. St. Tammany Parish has pretty much recovered from the hurricanes, but there are limited opportunities for low- and moderate-income borrowers, regarding housing.

Poverty Level

According to 2010, US Census information, the New Orleans MSA has a total population of 868,686 with 15 percent of the population living below the poverty level; however, according to the US Census Quick Facts as of 2015, specific poverty levels for Orleans, Jefferson, and St. Tammany Parishes were 28 percent, 16 percent, and 11 percent, respectively. The impact of high levels of poverty could definitely impede the ability of low- and moderate-income borrowers to obtain loans within this AA.

Unemployment Rates

According to the U.S. Bureau of Labor Statistics, the average unemployment rates for the state of Louisiana have slightly decreased and increased in recent years from 5.7 percent in 2014, to 6.8 percent in 2015, and 6.3 percent in 2016. For those same years, the average unemployment rates in the Orleans, Jefferson and St. Tammany Parishes were lower than the state's average rates during 2014, 2015 and 2016. At that time, the unemployment rates for the specific aforementioned years for Orleans Parish were 5.5 percent, 5.7 percent, and 5.3 percent; Jefferson Parish rates were 5.5 percent, 5.5 percent, and 5.5 percent; and St. Tammany Parish rates were 4.5 percent, 5.2 percent, and 4.7 percent. The aforementioned percentages confirm that the New Orleans MSA AA's economy is in a recovery mode.

Competition

Banking competition within the New Orleans MSA is competitive, with 32 financial institutions operating approximately 325 branches in the Jefferson, Orleans, St. Tammany areas. According to the FDIC Deposit Market Share Report, as of June 30, 2015, Home Bank ranks 16th among these institutions, with 1.23 percent of the market share. The top five banks command a total market share of 74 percent.

Make-up of Low and Moderate-Income Census Tracts

The bank only has one branch located in a moderate-income census tract, and no branches are located in low-income census tracts, within this AA. The branch is located in New Orleans on Canal Street, which is a heavy business district comprised of shops, restaurants, convenience stores, rental housing units, and technical colleges. There are little opportunities for residential lending to low- and moderate-income borrowers within this area.

Lack of Affordable Homes

The HUD adjusted MSA median family income for the AA in 2015 was \$63,000. A low-income borrower and a moderate-income borrower would qualify for loans up to \$97,700 and \$179,700, respectively within this AA. During 2015, the average selling house within this AA was \$178,600. A low-income borrower would potentially not be able to purchase a home and when taxes and insurance are factored into the equation, a moderate-income borrower may not have been able to purchase a home, as well. Additionally, we considered the average age of the housing stock in the AA, according to the 2010 U.S. Census, which was 60 years for low-income census tracts and 53 years for moderate-income census tracts. We note that older housing often has higher maintenance costs compared to new housing stock and frequently requires significant repairs to bring dwellings up to code requirements. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

Community Contact

We contacted a homeownership services organization, during this examination. A representative of the group indicated that many houses are being constructed in this AA, but the housing prices are significantly higher than prices were before Hurricane Katrina; therefore, this makes it difficult for the average individual to purchase and maintain a home. The representative further stated that affordable housing is a great need within this AA.

State of Mississippi

Adams County Non-MSA

Adams County Non-MSA AA

Demographic Information for Full Scope Area: Adams County Non-MS AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	9	11.11	22.22	33.33	33.33	0.00
Population by Geography	32,297	9.93	19.24	45.41	25.42	0.00
Owner-Occupied Housing by Geography	8,286	7.05	22.79	43.68	26.49	0.00
Business by Geography	2,761	7.32	10.65	36.00	46.03	0.00
Farms by Geography	81	2.47	18.52	49.38	29.63	0.00
Family Distribution by Income Level	7,511	29.13	17.48	15.07	38.32	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	3,501	14.94	25.39	43.93	15.74	0.00
Median Family Income		40,980	Median Housing Value		89,277	
HUD Adjusted Median Family Income for 2015		44,800	Unemployment Rate (2010 US Census)		5.50%	
Households Below Poverty Level		28%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2015 HUD updated MFI

The Adams County Non-MSA AA is located in southwest MS. The county shares the Mississippi River as a western boundary with the state of Louisiana. The designation of this AA is reasonable based on the bank's office locations. The AA meets the requirement of the CRA regulations and does not arbitrarily exclude low- or moderate-income geographies. Home Bank operates three branches within Adams County. According to 2010 US Census data, there are nine census tracts within the AA, with approximately 11 percent of the census tracts being low-income, 22 percent moderate-income, 33 percent middle-income, and 33 percent upper-income. Adams County has a population of 32,297, with 28 percent of the population living below the poverty level. The HUD adjusted median family income for the AA in 2015 was \$44,800. There are 8,286 owner occupied single-family units and the weighted average median value of a single-family residence is \$89,277.

According to the U.S. Bureau of Labor Statistics, the average unemployment rates for the state of Mississippi have continuously decreased from 7.8 percent in 2014, to 6.6 percent in 2015, and 5.8 percent in 2016. For those same years, the average unemployment rates in the AA have continuously increased and were 7.3 percent in 2014, 7.5 percent in 2015, and 7.9 percent in 2016. The aforementioned percentages indicate that the state of Mississippi's economy is improving, while the economy in Adams County is worsening.

Banking competition in Adams County is minimal, with Home Bank ranking second in market share, behind United Mississippi Bank. Home Bank has 26 percent of the market share in Adams County. Adams County is 488 square miles, of which 462 square miles is land and 25 square miles is water.

Community Contact

During the examination, a CD organization was contacted who indicated the AA continues to need affordable housing. The contact stated that poverty is high and the economic outlook is not bright. Overall, banks should be working to provide the community with small dollar loans for minor home repairs and education for homeownership.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For

borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

State of Louisiana

State of Mississippi

Table 1. Lending Volume

LENDING VOLUME		Geography: HOME BANK-LOUISIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015						
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Lafayette-Crowley MSA AA	43.470	914	171,061	255	41,301	0	0	1	300	1,16970	212,362	52.87
New Orleans-St Tammany MSA AA	43.21	942	272,760	220	47,682	0	0	3	10,065	1,1625	330,507	41.48
Limited Review:												
East Baton Rouge MSA AA	13.319	243	55,901	115	20,610	0	0	3	7,515	35861	84,026	5.65

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2015.

*** Deposit Data as of May 19, 2016. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: HOME BANK-LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015									
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lafayette-Crowley MSA AA	409	46.32	1.61	1.22	21.26	6.60	36.92	29.34	40.22	62.84	1.53	0.00	0.77	1.34	1.77	
New Orleans-St Tammany MSA AA	353	39.98	4.58	7.65	15.60	8.78	40.08	29.46	39.74	54.11	0.34	0.16	0.22	0.30	0.43	
Limited Review:																
East Baton Rouge MSA AA	121	13.70	8.89	5.79	15.92	9.09	21.46	18.18	53.73	66.94	0.53	0.00	0.41	0.71	0.50	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: HOME BANK-LOUISIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lafayette-Crowley MSA AA	26	50.00	1.61	0.00	21.26	15.38	36.92	34.62	40.22	50.00	0.15	0.00	0.00	0.44	0.00
New Orleans-St Tammany MSA AA	15	28.85	4.58	0.00	15.60	13.33	40.08	20.00	39.74	66.67	0.46	0.00	0.50	0.50	0.50
Limited Review:															
East Baton Rouge MSA AA	11	21.15	8.89	27.27	15.92	0.00	21.46	18.18	53.73	54.55	0.18	0.00	0.00	0.00	0.33

* Based on 2014 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: HOME BANK-LOUISIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Lafayette-Crowley MSA AA	473	42.04	1.61	0.42	21.26	7.61	36.92	28.75	40.22	63.21	4.19	0.00	1.36	2.95	6.18	
New Orleans-St Tammany MSA AA	544	48.36	4.58	6.25	15.60	15.99	40.08	29.41	39.74	48.35	1.49	3.89	1.82	1.24	1.32	
Limited Review:																
East Baton Rouge MSA AA	108	9.60	8.89	5.56	15.92	12.04	21.46	17.59	53.73	64.81	0.81	1.31	0.93	0.95	0.70	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: HOME BANK-LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Lafayette-Crowley MSA AA	6	15.38	0.00	0.00	13.65	16.67	57.52	83.33	28.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
New Orleans-St Tammany MSA AA	30	76.92	16.55	16.67	29.64	26.67	26.01	16.67	27.81	40.00	3.28	10.00	2.17	0.00	4.65									
Limited Review:																								
East Baton Rouge MSA AA	3	7.69	22.84	66.67	19.62	0.00	16.24	33.33	41.30	0.00	1.85	0.00	0.00	5.88	0.00									

* Based on 2014 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: HOME BANK-LOUISIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lafayette-Crowley MSA AA	255	43.22	1.54	0.39	18.55	7.45	38.76	38.82	41.05	53.33	0.00	0.00	0.00	0.00	0.00
New Orleans-St Tammany MSA AA	220	37.29	6.79	4.55	17.55	24.55	30.55	22.27	45.04	48.64	0.00	0.00	0.00	0.00	0.00
Limited Review:															
East Baton Rouge MSA AA	115	19.49	11.50	5.22	18.39	18.26	19.07	17.39	50.98	59.13	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: HOME BANK-LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share *				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Lafayette-Crowley MSA AA	409	46.32	22.94	4.84	15.81	14.25	17.26	14.52	43.99	66.40	1.64	1.22	1.59	1.02	1.97	
New Orleans-St Tammany MSA AA	353	39.98	22.64	3.25	16.55	7.79	18.35	12.34	42.46	76.62	0.37	0.34	0.10	0.30	0.50	
Limited Review:																
East Baton Rouge MSA AA	121	13.70	23.65	1.80	17.06	12.61	17.30	18.02	41.99	67.57	0.62	0.20	0.51	0.62	0.77	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.4% of loans originated and purchased by bank.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: HOME BANK-LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share *				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Lafayette-Crowley MSA AA	26	50.00	22.94	8.00	15.81	12.00	17.26	20.00	43.99	60.00	0.16	0.00	0.00	0.00	0.27	
New Orleans-St Tammany MSA AA	15	28.85	22.64	7.14	16.55	21.43	18.35	7.14	42.46	64.29	0.52	0.00	0.64	0.54	0.69	
Limited Review:																
East Baton Rouge MSA AA	11	21.15	23.65	22.22	17.06	0.00	17.30	11.11	41.99	66.67	0.20	1.41	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 7.7% of loans originated and purchased by bank.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: HOME BANK-LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share *													
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Lafayette-Crowley MSA AA	473	42.04	22.94	3.08	15.81	7.82	17.26	15.88	43.99	73.22	4.73	0.00	2.39	3.65	6.29									
New Orleans-St Tammany MSA AA	544	48.36	22.64	2.88	16.55	8.41	18.35	16.59	42.46	72.12	1.55	0.73	0.56	1.32	2.02									
Limited Review:																								
East Baton Rouge MSA AA	108	9.60	23.65	1.16	17.06	2.33	17.30	8.14	41.99	88.37	0.68	0.00	0.00	0.35	1.17									

* Based on 2014 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.7% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: HOME BANK-LOUISIANA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share *	
	#	% of Total **	% of Businesses ***	% BANK Loans ****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lafayette-Crowley MSA AA	255	43.22	79.18	49.02	58.43	20.00	21.57	0.00	0.00
New Orleans-St Tammany MSA AA	220	37.29	81.45	48.18	49.09	19.09	31.82	0.00	0.00
Limited Review:									
East Baton Rouge MSA AA	115	19.49	78.63	28.70	48.70	28.70	22.61	0.00	0.00

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 55.25% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: HOME BANK-LOUISIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments *		Current Period Investments		Total Investments			Unfunded Commitments **	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Lafayette-Crowley MSA AA	0	0	0	0	18	\$3,468	52 %	0	0
New Orleans-St Tammany MSA AA	0	0	0	0	12	\$1,795	27 %	0	0
Limited Review:									
East Baton Rouge MSA AA	0	0	0	0	4	\$1,357	21 %	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
								Geography: HOME BANK-LOUISIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Lafayette-Crowley MSA AA	52.87	9	33.33	0.00	22.22	55.56	22.22	0	0	0	0	0	0	1.86	23.96	38.51	35.67
New Orleans-St Tammany MSA AA	41.48	13	48.15	0.00	0.77	30.77	68.46	0	1	0	0	0	1	9.28	20.64	36.40	33.33
Limited Review:																	
East Baton Rouge MSA AA	5.65	5	18.52	0.00	0.00	0.00	100.00	0	2	0	0	0	2	16.95	19.69	19.74	43.62

Table 1. Lending Volume

LENDING VOLUME												
Geography: HOME BANK-MISSISSIPPI						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015						
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Adams County Non-MS AA	58.15	26	2,811	106	11,165	0	0	0	0	132	13,976	91.94
Limited Review:												
Warren County Non-MS AA	41.85	57	7,712	38	4,645	0	0	0	0	95	12,357	8.06

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2015.

*** Deposit Data as of May 19, 2016. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: HOME BANK-MISSISSIPPI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full Review:																								
Adams County Non-MS AA	14	22.95	7.05	0.00	22.79	7.14	43.68	35.71	26.49	57.14	3.75	0.00	0.00	3.80	4.62									
Limited Review:																								
Warren County Non-MS AA	47	77.05	0.00	0.00	9.96	6.38	14.38	12.77	75.66	80.85	2.39	0.00	3.45	0.00	2.82									

* Based on 2014 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: HOME BANK-MISSISSIPPI				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Adams County Non-MS AA	1	50.00	7.05	0.00	22.79	100.00	43.68	0.00	26.49	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Warren County Non-MS AA	1	50.00	0.00	0.00	9.96	0.00	14.38	100.00	75.66	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: HOME BANK-MISSISSIPPI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Adams County Non-MS AA	11	55.00	7.05	9.09	22.79	9.09	43.68	27.27	26.49	54.55	4.46	0.00	0.00	6.12	3.70									
Limited Review:																								
Warren County Non-MS AA	9	45.00	0.00	0.00	9.96	11.11	14.38	0.00	75.66	88.89	1.70	0.00	4.35	0.00	1.66									

* Based on 2014 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: HOME BANK-MISSISSIPPI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Adams County Non-MS AA	0	0.00	18.46	0.00	0.00	0.00	41.42	0.00	40.12	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Warren County Non-MS AA	0	0.00	0.00	0.00	26.75	0.00	8.42	0.00	64.82	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2014 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: HOME BANK-MISSISSIPPI						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Adams County Non-MS AA	106	73.61	7.32	7.55	10.65	12.26	36.00	31.13	46.03	49.06	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Warren County Non-MS AA	38	26.39	0.00	0.00	19.49	31.58	11.14	13.16	69.38	55.26	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: HOME BANK-MISSISSIPPI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share ⁴				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁴	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Adams County Non-MS AA	14	22.95	29.13	0.00	17.48	21.43	15.07	42.86	38.32	35.71	5.94	0.00	9.09	8.00	4.00	
Limited Review:																
Warren County Non-MS AA	47	77.05	20.62	0.00	11.93	8.89	13.58	35.56	53.87	55.56	3.13	0.00	1.92	3.85	3.37	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.3% of loans originated and purchased by bank.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: HOME BANK-MISSISSIPPI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families ⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Adams County Non-MS AA	1	50.00	29.13	0.00	17.48	100.00	15.07	0.00	38.32	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Warren County Non-MS AA	1	50.00	20.62	0.00	11.93	0.00	13.58	0.00	53.87	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 50.0% of loans originated and purchased by bank.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: HOME BANK-MISSISSIPPI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015					Market Share ⁷				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁶	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Adams County Non-MS AA	11	55.00	29.13	0.00	17.48	10.00	15.07	30.00	38.32	60.00	4.88	0.00	0.00	5.56	5.77	
Limited Review:																
Warren County Non-MS AA	9	45.00	20.62	0.00	11.93	11.11	13.58	22.22	53.87	66.67	2.02	0.00	3.23	0.00	2.44	

* Based on 2014 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by bank.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: HOME BANK-MISSISSIPPI			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Adams County Non-MS AA	106	73.61	75.73	17.92	63.21	25.47	11.32	0.00	0.00
Limited Review:									
Warren County Non-MS AA	38	26.39	77.94	15.79	57.89	26.32	15.79	0.00	0.00

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 82.64% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: HOME BANK-MISSISSIPPI				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments *		Current Period Investments		Total Investments			Unfunded Commitments **	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Adams County Non-MS AA	0	0	0	0	10	\$774	100 %	0	0
Limited Review:									
Warren County Non-MS AA	0	0	0	0	1	\$1	0.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: HOME BANK-MISSISSIPPI				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Adams County Non-MS AA	91.94	3	60.00	33.3 3	0.00	0.00	66.67	0	0	0	0	0	0	9.93	19.24	45.41	25.42
Limited Review:																	
Warren County Non-MS AA	8.06	2	40.00	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	14.03	15.75	70.22