

THE COTTONPORT

BANK

CRA

FILE

2026

# **PUBLIC DISCLOSURE**

February 6, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Cottonport Bank  
Certificate Number: 8798

942 Bryan Street  
Cottonport, Louisiana 71327

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment areas' credit needs.
- A majority of loans are in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income).
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

The institution's community development (CD) performance demonstrates adequate responsiveness to CD needs in its assessment areas through CD loans, qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's assessment areas.

## DESCRIPTION OF INSTITUTION

Cottonport Bank (CB), established in 1902, maintains its headquarters in Cottonport, Louisiana. Mansura Bancshares, Inc., located in Mansura, Louisiana, wholly owns CB. No affiliates or subsidiaries exist relevant to this CRA evaluation, as the institution did not ask for consideration of the activities from such. CB received a "Satisfactory" rating at its previous FDIC performance evaluation, dated February 10, 2020, based on the Federal Financial Institutions Examination Council (FFIEC) Intermediate Small Institution CRA Examination Procedures.

CB functions as a retail bank with a primary business focus, unchanged since the prior evaluation, on commercial and home mortgage lending. The institution did not participate in any merger or acquisition activity since the prior evaluation. The institution operates ten full-service offices in Louisiana. Additionally, CB operates two limited-service drive-thru facilities in Louisiana. CB opened a new full-service branch in Lafayette in December 2020 and closed the loan production office located there when the new branch opened. In December 2022, the bank closed a limited-service branch in Bordelonville, LA.

The institution offers a variety of loan products including home mortgage, commercial, agricultural, and consumer loans. It also provides a variety of deposit services including checking, savings, money market, and certificate of deposit accounts. Service hours include extended lobby and drive-thru hours on Fridays as well as limited drive-thru hours on Saturdays at some locations.

Alternative banking services include internet and mobile banking, electronic bill pay, and 12 bank-owned automated teller machines (ATMs).

CB is a certified Community Development Financial Institution (CDFI). A certified CDFI is a specialized financial institution that works in market niches that are underserved by traditional financial institutions. CDFIs typically provide a unique range of financial products and services in economically distressed target markets. CDFI certification is a designation conferred by the CDFI Fund and is a requirement for accessing financial and technical award assistance from the CDFI fund through the CDFI Program. CB received the CDFI's Bank Enterprise Award (BEA) in 2020 and 2021 for an amount totaling \$310,465. The BEA Program seeks to increase the dollar amount of investments and services in the most economically distressed communities in the nation, census tracts where at least 30 percent of residents have incomes less than the national poverty level, and where the unemployment rate is at least 1.5 times the national unemployment rate.

As of the December 31, 2022, Reports of Condition and Income, assets totaled \$462.6 million, total loans equaled \$304.7 million, and deposits totaled \$411.0 million. Since the prior evaluation, on average per year, total assets increased 8.3 percent, net loans increased 10.5 percent, and total deposits increased 9.1 percent. The following table shows a distribution supportive of the institution's primary business focus with commercial loans representing the largest portion of the loan portfolio followed closely by home mortgage loans.

<b>Loan Portfolio Distribution</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction & Land Development	42,003	13.8
Secured by Farmland	11,392	3.7
Secured by 1-4 Family Residential Properties	77,601	25.5
Secured by Multi-family Residential Properties	8,172	2.7
Secured by Commercial Real Estate	103,093	33.8
Commercial and Industrial	36,363	11.9
Agricultural Production	11,634	3.8
Consumer Loans	12,732	4.2
Other Loans	86	<0.1
Obligations of States and Political Subdivisions	1,637	0.5
<b>Total Loans</b>	<b>304,713</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income (12/31/2022). Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution's ability to meet the credit needs of its AAs.

## **DESCRIPTION OF ASSESSMENT AREAS**

CB designated three assessment areas within the State of Louisiana: 1) Baton Rouge Metropolitan Statistical Area Assessment Area (Baton Rouge MSA AA); 2) Lafayette MSA AA; and 3) Louisiana Nonmetropolitan Area (LA Non-MSA AA). The Lafayette MSA AA represents a new assessment area since the prior evaluation due to the opening of a new branch. All areas conform to technical CRA regulatory requirements. The individual assessment areas' sections of this evaluation provide additional information on each area.

## **SCOPE OF EVALUATION**

### **General Information**

Examiners evaluated performance based on FFIEC Intermediate Small Institution CRA Examination Procedures, which include the Lending Test and Community Development Test. The appendix details each tests' criteria. This evaluation covers the period from the previous evaluation dated February 10, 2020, to the current evaluation dated February 6, 2023.

The following table shows the LA Non-MSA AA generated the largest percentage of loans, contained the largest percentage of deposits, and included the largest percentage of offices, followed by the Baton Rouge MSA AA. Consequently, examiners performed a full-scope review on the LA Non-MSA AA and Baton Rouge MSA AA. The Lafayette MSA AA received a limited-scope review. Examiners generally weighed performance for the assessment areas based on the lending percentages.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Baton Rouge MSA AA	24,210	34.0	158,348	38.1	3	25.0
Lafayette MSA AA	10,274	12.5	12,568	3.0	1	8.3
LA Non-MSA AA	29,816	53.5	244,845	58.9	8	66.7
<b>Total</b>	<b>64,300</b>	<b>100.0</b>	<b>415,761</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>

Source: Bank Data (2022) ; FDIC Summary of Deposits (06/30/2022)

### Activities Reviewed

For the Lending Test, CRA Intermediate Small Institution procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans.

As seen in the following table, considering the dollar volume and number of loans originated or purchased as well as management's stated business strategy, examiners determined that the bank's major product lines consist of home mortgage and small business loans. Since small farm and consumer loans do not represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of them. The institution's records indicate the lending focus and product mix remained generally consistent throughout the evaluation period.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	24,580	18.0	99	9.9
Secured by Farmland	4,930	3.6	18	1.8
Secured by 1-4 Family Residential Properties	29,920	21.9	206	20.7
Multi-Family (5 or more) Residential Properties	2,280	1.7	4	.4
Commercial Real Estate Loans	26,201	19.2	71	7.1
Commercial and Industrial Loans	23,538	17.3	159	16.0
Agricultural Loans	17,876	13.1	40	4.0
Consumer Loans	7,152	5.2	398	40.0
Other Loans	20	<0.1	1	0.1
<b>Total Loans</b>	<b>136,497</b>	<b>100.0</b>	<b>996</b>	<b>100.0</b>

Source: Bank Data

Therefore, this evaluation includes a review of all home mortgage loans listed below reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LAR) for all full calendar years since the prior evaluation.

- 2020 – 330 such loans totaling \$53.5 million, and
- 2021 – 281 such loans totaling \$45.2 million.

This evaluation presents home mortgage loan data for 2021, the most recent year for which aggregate data exists as of this evaluation data. Home mortgage loan aggregate data for 2021 provided the primary standard of comparison for home mortgage loans.

In addition, this evaluation includes a review of 2022 small business loans, the most recent calendar year of available data. The evaluation considered the universe of 221 small business loans totaling \$34.6 million under the assessment area concentration performance factor, a universe of 177 small business loans totaling \$26.1 million originated in the bank’s assessment areas under the geographic distribution performance factor, and a random sample of 97 small business loans totaling \$16.0 million obtained from the universe of loans originated in the bank’s assessment areas under the borrower profile distribution performance factor. Examiners considered the reviewed loans representative of the entire evaluation period. D&B data for 2022 provides a standard of comparison for the small business loans reviewed.

Examiners considered the universes of the dollar volume and number of loans originated for the loan categories reviewed, as well as management’s stated business strategy to determine the weighting applied when evaluating the applicable performance factors. The following table shows that among the loan categories reviewed, home mortgage loans comprise a majority, by both number and dollar. Consequently, examiners weighed home mortgage loans heavier than small business loans when arriving at applicable conclusions.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>		<b>Reviewed</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Home Mortgage	281	45,218	281	45,218
Small Business	221	34,580	177	26,143
<i>Source Bank Data</i>				

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans better indicates the number of businesses and individuals served.

For the Community Development Test, this evaluation considers applicable current period CD activities, including CD loans, QIs, and CD services. Current period activities involve those generated since the previous February 10, 2020, evaluation. This test further encompasses all prior period QIs. Prior period QIs involve those purchased prior to the previous evaluation, but remain outstanding as of this evaluation’s date. Examiners use the book value as of the current evaluation date for all prior period QIs.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

CB demonstrated a satisfactory record regarding the Lending Test. Reasonable records regarding borrower profile and geographic distribution primarily support this conclusion. A reasonable LTD ratio and a majority of loans originated inside the assessment areas further support this conclusion.

**Loan-to-Deposit Ratio**

The average net LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution’s size, financial condition, and assessment areas’ credit needs. The bank recorded a 67.5 percent average net LTD ratio for the 12 quarters since the previous evaluation, February 10, 2020, to December 31, 2022. The ratio decreased from the 73.9 percent average, net LTD ratio reported at the previous evaluation. Over the 12 quarters, the bank’s quarterly, net LTD ratio ranged from a high of 73.2 percent on December 31, 2022, to a low of 61.8 percent on March 31, 2021.

The following table includes comparable institutions operating in or near CB’s assessment areas, reporting similar asset sizes, and reflecting similar lending emphases. The following table shows that CB posted the second lowest ratio out of the other ratios listed.

<b>LTD Ratio Comparison</b>		
<b>Bank Name and Location</b>	<b>Total Assets \$(000s)</b>	<b>Average Net LTD Ratio (%)</b>
Cottonport Bank, Cottonport, Avoyelles Par., LA	462,604	67.5
Bank of Zachary, Zachary, East Baton Rouge Par., LA	360,790	63.8
First Guaranty Bank, Hammond, Tangipahoa Par., LA	3,149,346	83.3
Peoples Bank and Trust Company, New Roads, Pointe Coupee Par., LA	336,954	94.4
Simmesport State Bank, Simmesport, Avoyelles Par., LA	190,038	86.9

*Source: Reports of Condition and Income 3/31/2020 – 12/31/2022.*

**Assessment Area Concentration**

A majority of loans are in the institution’s assessment areas. The following tables shows a majority of home mortgage and small business loans, by both number and dollar, originated inside the bank’s assessment areas.

<b>Assessment Area Concentration</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Home Mortgage										
2020	299	90.6	31	9.4	330	48,124	90.0	5,359	10.0	53,483
2021	239	85.1	42	14.9	281	38,158	84.4	7,061	15.6	45,219
<b>Subtotal</b>	<b>538</b>	<b>88.1</b>	<b>73</b>	<b>11.9</b>	<b>611</b>	<b>86,282</b>	<b>87.4</b>	<b>12,420</b>	<b>12.6</b>	<b>98,702</b>
Small Business	177	80.1	44	19.9	221	26,143	75.6	8,437	24.4	34,580

*Source: Bank data (2022); HMDA data (2020-2021).*

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable records in all three assessment areas support this conclusion. Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on the percentage by number of loans in low- and moderate-income geographies within the assessment areas when arriving at conclusions.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). Reasonable records in the Baton Rouge MSA and LA Non-MSA assessment areas lifted the poor record in the Lafayette MSA assessment area to support this conclusion. Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on the percentage by number of loans to businesses with gross annual revenue of \$1 million or less and to low- and moderate-income individuals within the assessment areas when arriving at conclusions.

### **Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

The institution's CD performance demonstrates adequate responsiveness to CD needs in its assessment areas through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's assessment areas.

### **Community Development Loans**

Since the prior evaluation, the bank originated 29 CD loans totaling over \$49.8 million. The total dollar amount equates to 11.1 percent of average total assets of \$450.2 million since the previous evaluation, and 18.6 percent of average net loans of \$268.4 million for the same period. These levels decreased over the 24.8 percent of average total assets and the 38.5 percent of average net loans recorded at the prior evaluation. These loans proved responsive to the assessment areas' identified needs in three categories as seen in the following table.

Community Development Loans Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020*	0	0	0	0	1	1,124	10	19,509	11	20,633
2021	1	1,745	0	0	0	0	9	14,332	10	16,077
2022	0	0	0	0	0	0	7	11,218	7	11,218
YTD 2023	0	0	0	0	0	0	1	1,900	1	1,900
<b>Total</b>	<b>1</b>	<b>1,745</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,124</b>	<b>27</b>	<b>46,959</b>	<b>29</b>	<b>49,828</b>

*Source: Bank Data. \*Since the prior evaluation.*

The bank's CD loans benefited the following areas.

- Baton Rouge MSA AA – 8 CD loans totaling \$14.1 million
- LA Non-MSA AA – 17 CD loans totaling \$28.5 million
- Lafayette MSA AA – 0 CD loans
- Broader statewide or regional area – 4 CD loans totaling \$7.3 million

The following point highlights an example of the bank's CD loans benefitting a broader statewide or regional area:

- **Revitalize or Stabilize** – The bank originated a \$2.8 million loan to construct an apartment complex in a distressed census tract. Thus, the activity revitalizes and stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

### Qualified Investments

The bank made use of 72 QIs totaling approximately \$7.6 million. The total dollar amount equates to 1.7 percent of average total assets since the prior evaluation and 10.6 percent of average securities of \$71.8 million for the same period. This reflects a decrease from the 3.0 percent of average total assets and the 15.0 percent of average securities reported in the prior evaluation. The responsiveness of the QIs address identified needs among the assessment areas primarily targeted to economic development but also benefit revitalization and stabilization efforts. The following tables illustrate the qualified investments by year and purpose.

Qualified Investments Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	14	1,405	14	1,405
2020*	0	0	0	0	3	2,300	0	0	3	2,300
2021	0	0	0	0	2	1,695	2	1,316	4	3,011
2022	0	0	0	0	0	0	2	850	2	850
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>3,995</b>	<b>18</b>	<b>3,571</b>	<b>23</b>	<b>7,566</b>
Qualified Grants & Donations	0	0	40	20	0	0	9	6	49	26
<b>Total</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>20</b>	<b>5</b>	<b>3,995</b>	<b>27</b>	<b>3,577</b>	<b>72</b>	<b>7,592</b>

Source: Bank Data. \*Since prior evaluation.

The bank's QIs benefitted the following areas.

- Baton Rouge MSA AA – 8 QIs totaling \$1.8 million
- LA Non-MSA AA – 59 QIs totaling \$2.3 million
- Lafayette MSA AA – 2 QIs totaling \$1.3 million
- Broader statewide or regional area – 3 QIs totaling \$2.2 million

The following point highlights an example of the bank's QIs benefitting a broader statewide or regional area:

- **Revitalize or Stabilize** – The bank invested \$520,000 in municipal bonds for a town located in a moderate-income census tract. The bonds fund improvements to the town's water system. Thus, the activity revitalizes and stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

### **Community Development Services**

The following table shows that the bank provided 20 CD services since the prior evaluation. This reflects a decrease from the 36 CD services noted at the prior evaluation. The services involve bank personnel's use of their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations. Although not particularly responsive, these activities primarily benefit affordable housing and economic development.

Community Development Services Institution					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020*	1	0	0	0	1
2021	3	1	2	0	6
2022	3	4	3	0	10
YTD 2023	0	1	2	0	3
<b>Total</b>	<b>7</b>	<b>6</b>	<b>7</b>	<b>0</b>	<b>20</b>

Source: Bank Data. \*Since the prior evaluation.

The bank's CD services benefitted the following areas.

- Baton Rouge MSA AA – 7 CD services
- LA Non-MSA AA – 13 CD services
- Lafayette MSA AA – 0 CD services

CB also provides retail banking services that benefit low- and moderate-income individuals or areas. The following table shows the bank operates nearly one-third of its branches in low- and moderate-income census tracts.

Branch and ATM Distribution Institution								
Census Tract Income Category	Census Tracts		Population		Full-Service Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	26	13.6	90,061	11.5	1	10.0	1	8.3
Moderate	37	19.4	141,314	18.0	2	20.0	3	25.0
Middle	58	30.4	245,336	31.2	5	50.0	5	41.7
Upper	65	34.0	293,832	37.4	2	20.0	3	25.0
NA	5	2.6	15,641	1.9	0	0.0	0	0.0
<b>Total</b>	<b>191</b>	<b>100.0</b>	<b>786,184</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>

Source: U.S. Census Data (2020); Bank Data. Due to rounding, totals may not equal 100.0.

Furthermore, the bank also provides alternative delivery systems that help avail the bank's services to low- and moderate-income individuals or geographies. Those systems include the bank's ATMs, four of which are located in low- and moderate-income census tracts. Besides its ATMs, the bank provides other alternative delivery systems including online and mobile banking as well as electronic bill pay capabilities available to all individuals throughout all portions of the assessment areas. Further, in response to the COVID-19 pandemic, the bank participated in the Small Business Administration's (SBA) Paycheck Protection Program (PPP) and offered deferrals on loan payments to assist affected borrowers.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## BATON ROUGE MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN BATON ROUGE MSA AA

The Baton Rouge MSA AA, unchanged since the prior evaluation, consists of all of East Baton Rouge, Pointe Coupee, and West Baton Rouge Parishes, which represents three of ten parishes that comprise the Baton Rouge MSA located in southeast Louisiana. The following table shows that the bank operates three full-service offices and three ATMs in this assessment area. The offices maintain hours consistent with the area and the industry. The bank’s delivery systems and range of products and services remain consistent with those reflected at the institution level.

<b>Full-Service Office Locations Baton Rouge MSA AA</b>					
Parish/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<i>East Baton Rouge Parish:</i> Baton Rouge- Corporate Blvd	Branch	0038.07	Upper	Yes	No
<i>Pointe Coupee Parish:</i> New Roads - Hospital Rd	Branch	9523.00	Middle	Yes	No
<i>West Baton Rouge Parish:</i> Brusly -W St Francis St	Branch	0204.02	Upper	Yes	No
<i>Source: Bank data; U.S. Census data (2020)</i>					

#### **Economic and Demographic Data**

Based on the 2020 U.S. Census data, the assessment area’s 121 census tracts reflect the following income designations: 21 low-, 24 moderate-, 38 middle-, 33 upper-income census tracts, and 5 census tracts with no income designation. Based on the 2015 ACS data, the assessment area’s 103 census tracts reflect the following income designations: 17 low-, 31 moderate-, 25 middle-, 29 upper-income census tracts, and 1 census tract with no income designation. FEMA declared this area as a major disaster area during certain times within the period under review.

According to Moody’s Analytics, major employers in the area include Turner Industries, Louisiana State University, and Performance Contractors. The U.S. Bureau of Labor and Statistics reflects a December 2022 unemployment rate of 3.0 percent for the Baton Rouge MSA, which is slightly below the 3.5 percent national and the 3.3 percent State of Louisiana unemployment rates for the same period.

Examiners use the applicable FFIEC-updated median family income (MFI) levels to analyze home mortgage loans under the borrower profile criterion. The following table shows the applicable income ranges based on the 2021 FFIEC-estimated MFI of \$75,400 for the Baton Rouge MSA.

Median Family Income Ranges – Baton Rouge, LA MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle \$59,040 to <\$88,560	Upper ≥120%
2021 (\$75,400)	<\$37,700	\$37,700 to <\$60,320	\$60,320 to <\$90,480	≥\$90,480
<i>Source: FFIEC (2020).</i>				

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information Baton Rouge MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	121	17.4	19.8	31.4	27.3	4.1
Population by Geography	504,738	15.1	17.1	34.3	30.4	3.1
Housing Units by Geography	218,146	15.2	17.1	33.8	31.0	3.0
Owner-Occupied Units by Geography	113,129	8.8	14.4	37.3	38.9	0.7
Occupied Rental Units by Geography	70,178	23.8	19.6	28.7	23.4	4.6
Vacant Units by Geography	34,839	19.1	20.7	32.5	20.6	7.1
Businesses by Geography	85,005	11.8	17.9	34.6	34.5	1.3
Farms by Geography	1,785	8.9	18.6	38.7	33.1	0.8
Family Distribution by Income Level	111,370	24.8	16.6	17.3	41.2	0.0
Household Distribution by Income Level	183,307	28.0	15.0	16.6	40.4	0.0
Median Family Income - Baton Rouge, LA MSA	\$77,948	Median Housing Value Median Gross Rent Families Below Poverty Level			\$196,055 \$934 11.9%	
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data. Due to rounding, totals may not equal 100.0. (* ) The NA category consists of geographies that have not been assigned an income classification.</i>						

### **Competition**

The Baton Rouge MSA AA contains a relatively good level of competition from other chartered banks. According to FDIC Deposit Market Share data as of June 30, 2022, 31 institutions operate 132 offices in the assessment area. Mortgage companies, credit unions, and finance companies also compete for loans in the area adding to the competition level. CB ranks 16<sup>th</sup> in deposit market share by capturing approximately 0.7 percent of the area’s deposits.

### **Community Contact**

Examiners reviewed an existing contact with a community member knowledgeable of the area’s economic, demographic, and business environment to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area.

The contact stated that the economic outlook is positive and many areas are recovering from the pandemic. The contact noted while revenue and employment growth continued in 2022, workforce issues are major obstacles to economic growth. The state passed infrastructure bills that will fund key to further economic growth, redevelopment, and revitalization. The contact indicated that numerous financial institutions are involved in the area and meeting the needs of the community.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, as well as demographic and economic data, examiners determined that home mortgage and small business loans represent primary credit needs in the assessment area.

Regarding the area's CD needs, demographic data showing that 37.2 percent of the area's census tracts received low- or moderate-income designations and the federal disaster area designations suggest a need for activities that revitalize or stabilize qualifying geographies. In addition, the demographic data showing lower percentages of owner-occupied housing units relative to total housing units in low- and moderate-income geographies, in connection with the 41.4 percent of the area's families reporting low or moderate incomes, also suggests a need for affordable housing. The percentage of low- and moderate-income families also suggests a need for activities that benefit projects or organizations that provide community services targeted to those families. The area's businesses suggest a need for economic development activities, such as those that finance smaller sized entities that support permanent job creation, retention, or improvement for low- or moderate-income persons or geographies.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN BATON ROUGE MSA AA**

### **LENDING TEST**

CB demonstrated a satisfactory record regarding the Lending Test in the Baton Rouge MSA AA. Reasonable records regarding geographic distribution and borrower profile support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Baton Rouge MSA AA. Reasonable records regarding home mortgage and small business loans support this conclusion.

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Baton Rouge MSA AA. Excellent performance in low-income geographies and reasonable performance in moderate-income geographies supports this conclusion. The following table shows that in low-income census tracts, the bank's level of lending rises 9.7 percentage points higher than the aggregate data, reflecting an excellent level. The table further shows that in moderate-income tracts, the bank's level of lending falls 3.4 percentage points lower than aggregate data, reflecting reasonable performance.

Geographic Distribution Home Mortgage Loans – Baton Rouge MSA AA						
Tract Income Level	Owner-Occupied Housing Units (% of #)	Aggregate Data (% of #)	Bank's Home Mortgage Loans			
			#	%	\$(000s)	%
Low	6.5	2.2	8	11.9	741	5.0
Moderate	22.4	17.2	9	13.4	3,009	20.1
Middle	30.8	28.9	30	44.8	4,570	30.6
Upper	40.3	51.7	20	29.9	6,619	44.3
NA	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>	<b>14,938</b>	<b>100.0</b>

Source: ACS data (2015); HMDA data (2021).

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the Baton Rouge MSA AA. Poor performance in low-income geographies lifted by reasonable performance in moderate-income geographies supports this conclusion. The following table shows that in low-income census tracts, the bank's level of lending is 8.4 percentage points lower than demographic data, reflecting poor performance. The table further shows that in moderate-income tracts, the bank's level of lending falls 4.3 percentage points lower than the demographic data, evidencing reasonable performance.

Geographic Distribution Small Business Loans – Baton Rouge MSA AA					
Tract Income Level	Distribution of Businesses (% of #)	Bank's Small Business Loans			
		#	%	\$(000s)	%
Low	11.8	2	3.4	105	1.1
Moderate	17.9	8	13.6	1,048	11.3
Middle	34.6	21	35.6	4,184	45.1
Upper	34.5	28	47.5	3,934	42.4
NA	1.3	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>	<b>9,271</b>	<b>100.0</b>

Source: D&B data (2022); Bank data (2022). Due to rounding, totals may not equal 100.0.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income) in the Baton Rouge MSA AA. Reasonable records regarding home mortgage loans support this conclusion.

### ***Home Mortgage Loans***

The distribution of borrowers reflects reasonable penetration among individuals of different income levels in the Baton Rouge MSA AA. Reasonable performance to low- and moderate-income borrowers supports this conclusion. The following table shows that to low-income borrowers, the

bank's level of lending rises 4.9 percentage points higher than aggregate data, thereby reflecting a reasonable level. The table further shows that to moderate-income borrowers, the bank's level of lending falls 6.1 percentage points below aggregate data, also reflecting a reasonable level.

<b>Borrower Profile Distribution</b>						
<b>Home Mortgage Loans – Baton Rouge MSA AA</b>						
<b>Borrower Income Level</b>	<b>Families (%)</b>	<b>Aggregate Data (% of #)</b>	<b>Bank's Home Mortgage Loans</b>			
			<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	25.7	7.0	8	11.9	406	2.7
Moderate	16.5	18.0	8	11.9	677	4.5
Middle	17.2	17.8	11	16.4	1,546	10.3
Upper	40.6	37.2	26	38.8	6,159	41.2
NA	0.0	20.1	14	20.9	6,150	41.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>	<b>14,938</b>	<b>100.0</b>

*Source: ACS data (2015); HMDA data (2021). Due to rounding, totals may not equal 100.0.*

### **Small Business Loans**

The distribution of borrowers reflects poor penetration among businesses of different sizes in the Baton Rouge MSA AA. Poor performance to businesses with gross annual revenue of \$1 million or less supports this conclusion. The following table shows that in the Baton Rouge MSA AA, the bank originated less than four out of every ten loans to businesses with gross annual revenues of \$1 million or less, thereby reflecting a poor level.

<b>Borrower Profile Distribution</b>					
<b>Small Business Loans – Baton Rouge MSA AA</b>					
<b>Gross Annual Revenues (000s)</b>	<b>Distribution of Businesses (% of #)</b>	<b>Bank's Small Business Loans</b>			
		<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
\$0 < \$100	67.6	3	8.3	162	2.9
\$100 < \$250	17.0	8	22.2	622	11.2
\$250 < \$500	3.6	1	2.8	80	1.4
\$500 ≤ \$1,000	1.9	1	2.8	330	5.9
<b>Subtotal ≤ \$1,000</b>	<b>90.1</b>	<b>13</b>	<b>36.1</b>	<b>1,194</b>	<b>21.5</b>
> \$1,000	2.8	22	61.1	4,343	78.2
Revenues Not Known	7.1	1	2.8	20	0.4
<b>Total</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>5,557</b>	<b>100.0</b>

*Source: D&B data (2022); Bank data (2022). Due to rounding, totals may not equal 100.0.*

## **COMMUNITY DEVELOPMENT TEST**

The institution's community development performance demonstrates adequate responsiveness to CD needs in the assessment area through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the Baton Rouge MSA AA.

### Community Development Loans

The following table shows that since the prior evaluation, the bank granted 8 CD loans totaling nearly \$14.1 million in the Baton Rouge MSA AA. The dollar amount reflects a decrease from the 17 CD loans totaling over \$40.0 million reported for this area in the prior evaluation. The current dollar amount equates to 28.2 percent of the bank's total CD loans, compared to this assessment area capturing 34.0 percent of the bank's total loans. As seen in the following table, the bank's CD loans primarily benefitted revitalization or stabilization efforts, which reflects responsiveness to a need in the assessment area.

Community Development Loans Baton Rouge MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020*	0	0	0	0	0	0	3	6,156	3	6,156
2021	1	1,745	0	0	0	0	3	4,173	4	5,918
2022	0	0	0	0	0	0	1	2,000	1	2,000
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>1,745</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>12,329</b>	<b>8</b>	<b>14,074</b>

*Source: Bank Data. \*Since the prior evaluation.*

The following point provides an example of the bank's CD loans in this area:

- **Affordable Housing** - The bank originated a loan for \$1.7 million to purchase apartment complexes approved through the Federal Home Loan Bank's Affordable Housing Program. The apartment complexes limits the amount of rent to the lesser of the fair market rent or the low-income housing tax credit maximum. Thus, the activity provides affordable housing to the area's low- and moderate-income individuals.

### Qualified Investments

The following table shows that the bank made use of 8 QIs totaling approximately \$1.8 million in the Baton Rouge MSA AA. This reflects an increase in the dollar amount from the 14 QIs totaling \$1.4 million reported at the prior evaluation. The current dollar amount equates to 23.4 percent of the bank's total QIs, whereas this assessment area captured 38.1 percent of the bank's total deposits. The bank's QIs benefitted economic development and revitalization and stabilization efforts, which reflects responsiveness to needs in the assessment area.

Qualified Investments Baton Rouge MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	1	775	1	775
2020*	0	0	0	0	1	1,000	0	0	1	1,000
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,000</b>	<b>1</b>	<b>775</b>	<b>2</b>	<b>1,775</b>
Qualified Grants & Donations	0	0	6	2	0	0	0	0	6	2
<b>Total</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>1,000</b>	<b>1</b>	<b>775</b>	<b>8</b>	<b>1,777</b>

Source: Bank Data. \*Since the prior evaluation.

The following point provides an example of the bank's QIs in this area:

- **Revitalize or Stabilize** – The bank invested \$775,000 in a municipal bond issued for the purpose of constructing and equipping a courthouse located in a moderate-income census tract. Thus, the activity revitalizes and stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

### Community Development Services

The following table shows that the bank provided 7 CD services in the Baton Rouge MSA AA. This number reflects a decrease from the 14 CD services recorded at the prior evaluation. Although not particularly responsive, a majority of the bank's CD services primarily benefited economic development.

Community Development Services Baton Rouge MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020*	0	0	0	0	0
2021	0	0	2	0	2
2022	1	0	2	0	3
YTD 2023	0	0	2	0	2
<b>Total</b>	<b>1</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>7</b>

Source: Bank Data. \*Since the prior evaluation.

The following point provides an example of the bank's CD services in this area:

- **Economic Development** – A bank representative serves as Chairman of the Board for an economic development organization that provides technical assistance to small businesses

that provide jobs to low- and moderate-income persons or areas. Thus, the activity promotes economic development by assisting an organization that aids businesses that meet the size eligibility standards of the regulation and that support permanent job creation, retention, or improvement for low- or moderate-income persons or in low- and moderate-income geographies.

Although the bank does not operate any branches or ATMs in low- or moderate-income census tracts in this assessment area, other alternative delivery systems available throughout all portions of the assessment area remain consistent with those discussed previously at the institution level section.

## LA NON-MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN LA NON-MSA AA

The LA Non-MSA AA, unchanged since the prior evaluation, consists of all of Avoyelles Parish, in central Louisiana. The bank operates six full-service offices and eight ATMs in this area. The offices maintain hours consistent with the area and the industry.

#### **Economic and Demographic Data**

Based on the 2020 U.S. Census data, the assessment area’s 12 census tracts reflect the following income designations: 1 low-, 3 moderate-, 6 middle-, and 2 upper-income census tracts. Based on the 2015 ACS data, the assessment area’s 9 census tracts reflect the following income designations: 0 low-, 3 moderate-, 6 middle-, and 0 upper-income tracts. FEMA declared this area as a major disaster area during certain times within the period under review.

Major industries in the area include services, non-classifiable establishments, and retail trade. The U.S. Bureau of Labor and Statistics reflects a December 2022 unemployment rate of 4.1 percent for the LA Non-MSA AA, which exceeds both the 3.5 percent national and the 3.3 percent State of Louisiana unemployment rates for the same period.

The following table shows the applicable income ranges based on the 2021 FFIEC-estimated MFI of \$50,100 for the LA Non-MSA AA.

Median Family Income Ranges – LA Non-MSA AA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$50,100)	< \$25,050	\$25,050 to <\$40,080	\$40,080 to <\$60,120	≥\$60,120
<i>Source: FFIEC (2021).</i>				

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information LA Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	8.3	25.0	50.0	16.7	0.0
Population by Geography	39,693	8.6	25.6	49.4	16.4	0.0
Housing Units by Geography	18,624	8.4	31.5	46.2	13.8	0.0
Owner-Occupied Units by Geography	10,603	8.8	33.0	44.0	14.1	0.0
Occupied Rental Units by Geography	4,614	9.2	31.7	45.0	14.1	0.0
Vacant Units by Geography	3,407	6.3	26.7	54.5	12.4	0.0
Businesses by Geography	3,957	9.4	32.7	43.3	14.6	0.0
Farms by Geography	284	6.7	33.5	40.1	19.7	0.0
Family Distribution by Income Level	9,697	29.8	14.7	18.2	37.3	0.0
Household Distribution by Income Level	15,217	28.5	17.3	14.5	39.7	0.0
Median Family Income - Lafayette, LA MSA	\$50,254	Median Housing Value				\$108,266
		Median Gross Rent				\$656
		Families Below Poverty Level				20.6%

*Source: 2020 U.S. Census data and 2022 D&B Data. Due to rounding, totals may not equal 100.0.  
(\*) The NA category consists of geographies that have not been assigned an income classification.*

### **Competition**

The LA Non-MSA AA contains a good level of competition from other chartered banks, based on its population, with 21 offices from 6 institutions located in the assessment area. Mortgage companies, credit unions, and finance companies also compete for loans in the area adding to the competition level. CB ranks 1<sup>st</sup> in deposit market share by capturing 29.1 percent of the area's deposits based on the June 30, 2022, FDIC Deposit Market Share Report.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, and demographic and economic data, examiners determined that home mortgage and small business loans represent primary credit needs in the assessment area.

Regarding the area's CD needs, demographic data showing that 33.3 percent of the area's census tracts received low- or moderate-income designations and the federal disaster area designations suggest a need for activities that revitalize or stabilize qualifying geographies. In addition, the demographic data showing 44.5 percent of the area's families reporting low or moderate incomes, also suggests a need for affordable housing. The percentage of low- and moderate-income families also suggests a need for activities that benefit projects or organizations that provide community services targeted to those families. The area's businesses suggest a need for economic development activities, such as those that finance smaller sized entities that support permanent job creation, retention, or improvement for low- or moderate-income persons or geographies.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN LA NON-MSA AA

### LENDING TEST

CB demonstrated a satisfactory record regarding the Lending Test in the LA Non-MSA AA. Reasonable geographic distribution and borrower profile support this conclusion.

### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the LA Non-MSA AA. Reasonable records regarding home mortgage and small business loans support this conclusion.

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the LA Non-MSA AA. Reasonable performance in moderate-income census tracts supports this conclusion. The following table shows that in moderate-income census tracts, the bank's level of lending rises 4.5 percentage points higher than the aggregate data, reflecting a reasonable level.

<b>Geographic Distribution Home Mortgage Loans – LA Non-MSA AA</b>						
<b>Tract Income Level</b>	<b>Owner-Occupied Housing Units (% of #)</b>	<b>Aggregate Data (% of #)</b>	<b>Bank's Home Mortgage Loans</b>			
			<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0.0	0	0.0	0	0.0
Moderate	41.8	44.9	76	49.4	8,513	48.1
Middle	58.2	55.1	78	50.6	9,186	51.9
Upper	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>154</b>	<b>100.0</b>	<b>17,698</b>	<b>100.0</b>

*Source: ACS data (2015); HMDA data (2021). Due to rounding, totals may not equal 100.0.*

### *Small Business Loans*

The geographic distribution of small business loans reflects reasonable dispersion throughout the LA Non-MSA AA. Reasonable performance in low- and moderate-income geographies supports this conclusion. The following table shows that in low-income census tracts, the bank's level of lending fell 1.2 percentage points lower than demographic data, thereby reflecting a reasonable level. The table further shows that in moderate-income tracts, the bank's level of lending fell 4.1 percentage points lower than demographic data, also reflecting a reasonable level.

<b>Geographic Distribution Small Business Loans – LA Non-MSA AA</b>					
<b>Tract Income Level</b>	<b>Distribution of Businesses (% of #)</b>	<b>Bank's Small Business Loans</b>			
		<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	9.4	8	8.2	2,023	16.7
Moderate	32.7	28	28.6	4,226	34.9
Middle	43.3	33	33.7	3,423	28.2
Upper	14.6	29	29.6	2,445	20.0
NA	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>98</b>	<b>100.0</b>	<b>12,118</b>	<b>100.0</b>

*Source: D&B data (2022); Bank data (2022). Due to rounding, totals may not equal 100.0.*

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income) in the LA Non-MSA AA.

#### ***Home Mortgage Loans***

The distribution of borrowers reflects reasonable penetration among individuals of different income levels in the LA Non-MSA AA. Reasonable performance to low- and moderate-income borrowers supports this conclusion. The following table shows that to low-income borrowers, the bank's level of lending rises 2.8 percentage points higher than aggregate data, reflecting reasonable performance. Further, the table shows the bank's level of lending to moderate-income borrowers rises 0.4 percentage points higher than aggregate data, also reflecting a reasonable level.

<b>Borrower Profile Distribution Home Mortgage Loans – LA Non-MSA AA</b>						
<b>Borrower Income Level</b>	<b>Families (%)</b>	<b>Aggregate Data (% of #)</b>	<b>Bank's Home Mortgage Loans</b>			
			<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	25.8	5.6	13	8.4	522	2.9
Moderate	18.2	12.6	20	13.0	1,224	6.9
Middle	14.7	18.4	17	11.0	1,425	8.0
Upper	41.3	46.2	84	54.5	12,039	68.0
NA	0.0	17.4	20	13.0	2,489	14.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>154</b>	<b>100.0</b>	<b>17,698</b>	<b>100.0</b>

*Source: ACS data (2015); HMDA data (2021). Due to rounding, totals may not equal 100.0.*

#### ***Small Business Loans***

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the LA Non-MSA AA. Reasonable performance to businesses with gross annual revenue of \$1 million or less supports this conclusion. The following table shows that in the LA Non-MSA AA, the bank originated six out of every ten loans to businesses with gross annual revenues of \$1 million or less, evidencing reasonable performance.

<b>Borrower Profile Distribution</b>					
<b>Small Business Loans – LA Non-MSA AA</b>					
<b>Gross Annual Revenues (000s)</b>	<b>Distribution of Businesses (% of #)</b>	<b>Bank's Small Business Loans</b>			
		<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
\$0 < \$100	61.5	7	17.1	298	5.2
\$100 < \$250	21.3	9	22.0	808	14.2
\$250 < \$500	4.2	4	9.8	152	2.7
\$500 ≤ \$1,000	2.4	5	12.2	476	8.3
<i>Subtotal ≤ \$1,000</i>	<i>89.3</i>	<i>25</i>	<i>61.0</i>	<i>1,734</i>	<i>30.4</i>
> \$1,000	2.2	15	36.6	3,959	69.4
Revenues Not Known	8.4	1	2.4	15	0.3
<b>Total</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>5,707</b>	<b>100.0</b>

*Source: D&B data (2022); Bank data (2022). Due to rounding, totals may not equal 100.0.*

## COMMUNITY DEVELOPMENT TEST

The institution's CD performance demonstrates adequate responsiveness to CD needs in the assessment area through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the LA Non-MSA AA.

### Community Development Loans

The following table shows that since the prior evaluation, the bank granted 17 CD loans totaling nearly \$28.5 million in the LA Non-MSA AA. The dollar amount reflects a decrease from the 35 CD loans totaling over \$44.5 million reported for this area in the prior evaluation. The current dollar amount equates to 57.2 percent of the bank's total CD loans, compared to this assessment area capturing 53.5 percent of the bank's total loans. As seen in the following table, all of the bank's CD loans benefitted revitalization or stabilization efforts, which reflects responsiveness to a need in the assessment area.

<b>Community Development Loans</b>										
<b>LA Non-MSA AA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2020*	0	0	0	0	0	0	6	10,505	6	10,505
2021	0	0	0	0	0	0	6	10,160	6	10,160
2022	0	0	0	0	0	0	5	7,818	5	7,818
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>28,483</b>	<b>17</b>	<b>28,483</b>

*Source: Bank Data. \*Since the prior evaluation.*

The following provides an example of the bank's CD loans in this area:

- **Revitalize or Stabilize** – The bank originated a loan for \$3.5 million to purchase a nursing facility located in a moderate-income census tract. Thus, the activity revitalizes and stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

### Qualified Investments

The following table shows that the bank made use of 59 QIs totaling \$2.3 million in the LA Non-MSA AA. This reflects an increase from the 25 QIs totaling \$945,000 reported at the prior evaluation. The current dollar amount equates to 30.3 percent of the bank’s total QIs, whereas this assessment area captured 58.9 percent of the bank’s total deposits. The bank’s QIs primarily benefitted revitalization and stabilization efforts, which reflects responsiveness to a need in the assessment area.

Qualified Investments LA Non-MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	13	630	13	630
2020*	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	1	796	1	796
2022	0	0	0	0	0	0	2	850	2	850
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>2,276</b>	<b>16</b>	<b>2,276</b>
Qualified Grants & Donations	0	0	34	18	0	0	9	6	43	24
<b>Total</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>2,282</b>	<b>59</b>	<b>2,300</b>

*Source: Bank Data. \*Since the prior evaluation.*

The following point provides an example of the bank’s QIs in this area:

- **Revitalize or Stabilize** – The bank continues to hold an investment of \$542,000 in municipal bonds for a city located in distressed and moderate-income census tracts. The bonds fund expenses for operating and maintaining the city’s sewerage system. Thus, the activity revitalizes and stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

### Community Development Services

The following table shows that the bank provided 13 CD services in the LA Non-MSA AA. This number reflects an increase from the 9 CD services recorded at the prior evaluation. Although not particularly responsive, the bank’s CD services primarily benefitted affordable housing and community services.

Community Development Services LA Non-MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020*	1	0	0	0	1
2021	3	1	0	0	4
2022	2	4	1	0	7
YTD 2023	0	1	0	0	1
<b>Total</b>	<b>6</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>13</b>

Source: Bank Data. \*Since the prior evaluation.

The following point provides an example of the bank's CD services in this area:

- **Community Services** – A bank representative provided financial literacy to students at a school where the majority of students receive free or reduced lunches. Thus, the activity benefits an organization that provides community services primarily to low- and moderate-income individuals.

Additionally, the bank's retail banking services benefit low- and moderate-income individuals and areas. As seen in the following table, the bank operates three of its branches and four ATMs in low- and moderate-income census tracts in the assessment area. Alternative delivery systems available throughout all portions of this assessment area remain consistent with those discussed previously at the institution level section.

Office and ATM Distribution LA Non-MSA AA								
Census Tract Income Category	Census Tracts		Total Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	8.3	3,395	8.6	1	16.7	1	12.5
Moderate	3	25.0	10,179	25.6	2	33.3	3	37.5
Middle	6	50.0	19,627	49.4	3	50.0	3	37.5
Upper	2	16.7	6,492	16.4	0	0.0	1	12.5
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>39,693</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>

Source: U.S. Census data (2020); Bank records. Due to rounding, totals may not equal 100.0.

## LAFAYETTE MSA AA – Limited-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN LAFAYETTE MSA AA

The Lafayette MSA AA is a new assessment area since the prior evaluation and includes all of Lafayette Parish, which represents one of five parishes that comprise the Lafayette MSA, located in southwest Louisiana. The following table shows that the bank operates one newly opened full-service office and one ATM in this area.

<b>Full-Service Office Location Lafayette MSA AA</b>					
Parish/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<i>Lafayette Parish: Lafayette- Ambassador Caffery</i>	Branch	0019.08	Middle	Yes	Opened-Dec 2020
<i>Source: Bank data; Census data (2020).</i>					

The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information Lafayette MSA AA</b>						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	6.9	17.2	24.1	51.7	0.0
Population by Geography	241,753	4.3	18.5	21.7	55.5	0.0
Housing Units by Geography	103,855	4.4	20.0	22.4	53.2	0.0
Owner-Occupied Units by Geography	61,780	2.3	16.6	18.7	62.3	0.0
Occupied Rental Units by Geography	30,696	8.1	24.4	29.4	38.1	0.0
Vacant Units by Geography	11,379	5.7	26.7	23.4	44.2	0.0
Businesses by Geography	44,710	5.4	15.6	20.7	58.3	0.0
Farms by Geography	930	2.5	13.5	20.8	63.2	0.0
Family Distribution by Income Level	59,053	22.1	13.7	16.3	47.9	0.0
Household Distribution by Income Level	92,476	24.4	14.3	14.2	47.2	0.0
Median Family Income - Lafayette, LA MSA	\$66,741	Median Housing Value				\$197,291
		Median Gross Rent				\$880
		Families Below Poverty Level				12.6%
<i>Source: 2020 U.S. Census data and 2022 D&amp;B Data. Due to rounding, totals may not equal 100.0. (* The NA category consists of geographies that have not been assigned an income classification.</i>						

## CONCLUSIONS ON PERFORMANCE CRITERIA IN LAFAYETTE MSA AA

### LENDING TEST

The institution's lending performance in the Lafayette MSA AA is consistent with the lending performance in the assessment areas within the Baton Rouge MSA AA and the LA Non MSA AA that were reviewed using full-scope examination procedures. The following tables provide quantitative data regarding the loan distribution performance factors.

#### Geographic Distribution

##### *Home Mortgage Loans*

Geographic Distribution Home Mortgage Loans – Lafayette MSA AA						
Tract Income Level	Owner-Occupied Housing Units (% of #)	Aggregate Data (% of #)	Bank's Home Mortgage Loans			
			#	%	\$(000s)	%
Low	3.4	1.4	0	0.0	0	0.0
Moderate	8.6	6.1	1	5.6	359	6.5
Middle	34.8	30.4	7	38.9	1,561	28.3
Upper	53.2	62.1	10	55.6	3,601	65.2
NA	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>5,521</b>	<b>100.0</b>

*Source: ACS data (2015); HMDA data (2021). Due to rounding, totals may not equal 100.0.*

##### *Small Business Loans*

Geographic Distribution Small Business Loans – Lafayette MSA AA					
Tract Income Level	Distribution of Businesses (% of #)	Bank's Small Business Loans			
		#	%	\$(000s)	%
Low	5.4	0	0.0	0	0.0
Moderate	15.6	9	45.0	3,710	78.1
Middle	20.7	5	25.0	608	12.8
Upper	58.3	6	30.0	435	9.2
NA	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>4,753</b>	<b>100.0</b>

*Source: D&B data (2022); Bank data (2022). Due to rounding, totals may not equal 100.0.*

## Borrower Profile

### *Home Mortgage Loans*

<b>Borrower Profile Distribution</b>						
<b>Home Mortgage Loans – Lafayette MSA AA</b>						
<b>Borrower Income Level</b>	<b>Families (%)</b>	<b>Aggregate Data (% of #)</b>	<b>Bank's Home Mortgage Loans</b>			
			<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.5	5.1	0	0.0	0	0.0
Moderate	13.5	15.8	0	0.0	0	0.0
Middle	16.3	19.1	1	5.6	359	6.5
Upper	48.7	38.0	8	44.4	2,966	53.7
NA	0.0	22.0	9	50.0	2,197	39.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>5,521</b>	<b>100.0</b>

*Source: ACS data (2015); HMDA data (2021). Due to rounding, totals may not equal 100.0.*

### *Small Business Loans*

<b>Borrower Profile Distribution</b>						
<b>Small Business Loans – Lafayette MSA AA</b>						
<b>Gross Annual Revenues (000s)</b>	<b>Distribution of Businesses (% of #)</b>	<b>Bank's Small Business Loans</b>				
		<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	
\$0 < \$100	66.2	1	5.0	27	0.6	
\$100 < \$250	18.2	2	10.0	98	2.1	
\$250 < \$500	4.1	3	15.0	505	10.6	
\$500 ≤ \$1,000	2.2	4	20.0	762	16.0	
<b>Subtotal ≤ \$1,000</b>	<b>90.6</b>	<b>10</b>	<b>50.0</b>	<b>1,392</b>	<b>29.3</b>	
> \$1,000	3.0	10	50.0	3,361	70.7	
Revenues Not Known	6.4	0	0.0	0	0.0	
<b>Total</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>4,753</b>	<b>100.0</b>	

*Source: D&B data (2022); Bank data (2022). Due to rounding, totals may not equal 100.0.*

## **COMMUNITY DEVELOPMENT TEST**

The institution's CD performance in the Lafayette MSA AA is below the CD performance in the Baton Rouge MSA AA and the LA Non MSA AA that were reviewed using full-scope examination procedures; however, it does not change the conclusion overall.

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

**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 metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, 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.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**BRANCH ADDRESSES &  
GEOGRAPHIES/ HOURS OF  
OPERATION**

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# The Cottonport Bank Locations - List of Services & Hours of Operations

## BRANCHES and MAIN OFFICE

1. Mansura Branch NA, MSA/MD Code; 22, State Code; 009, County Code; 0305.02, Census Tract
  - a. 8199 Highway 1, Mansura, LA 71350
  - b. Hours of Operation
    - i. Lobby: 8 - 4 Monday – Thursday 8-5 Friday
    - ii. Drive Thru: 8 – 5 Monday – Friday
    - iii. Saturday Drive Thru only: 9 – 12
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. Freddie Mac Home Mortgages
    - iii. ATM (No Deposits)
    - iv. Deposit Accounts
    - v. Drive Thru
    - vi. Safe Deposit Boxes
2. Cenla (Marksville) Branch NA, MDA/MD Code; 22, State Code; 009, County Code; 0304.02, Census Tract
  - a. 144 South Main Street, Marksville, LA 71351
  - b. Hours of Operation
    - i. Lobby: 8 - 4 Monday – Thursday 8-5 Friday
    - ii. Drive Thru: 8 – 5 Monday – Friday
    - iii. Saturday Drive Thru only: 9 – 12
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. ATM (No Deposits)
    - iii. Deposit Accounts
    - iv. Drive Thru
    - v. Safe Deposit Boxes
3. Moreauville Branch NA, MSA/MD Code; 22, State Code; 009, County Code; 0307.02, Census Tract
  - a. 9856 Bayou Des Glaises, Moreauville, LA 71355
  - b. Hours of Operation
    - i. Lobby: 8 - 4 Monday – Thursday
    - ii. Drive Thru: 8 – 5 Monday – Friday
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. ATM (Deposit-Taking)
    - iii. Deposit Accounts
    - iv. Drive Thru
    - v. Safe Deposit Boxes
4. Effie Branch NA, MSA/MD Code; 22, State Code; 009, County Code; 0302.00, Census Tract
  - a. 2919 Highway 107, Effie, LA 71331
  - b. Hours of Operation
    - i. Drive Thru Only: 8 – 12 Monday – Thursday
    - ii. Drive Thru Only: 8 – 2 Friday
  - c. General services offered
    - i. ATM (No Deposits)

- ii. Drive Thru

5. **COTTONPORT MAIN OFFICE NA, MSA/MD Code; 22, State Code; 009, County Code; 0307.02, Census Tract**

- a. 942 Bryan Street, Cottonport, LA 71327
- b. Hours of Operation
  - i. Lobby: 8 - 4 Monday –Thursday
  - ii. Drive Thru: 8 –5 Monday – Friday
- c. General services offered
  - i. Loans: Consumer/Commercial
  - ii. ATM (Deposit-Taking)
  - iii. Deposit Accounts
  - iv. Drive Thru
  - v. Safe Deposit Boxes

6. **Simmesport Branch NA, MSA/MD Code; 22, State Code; 009, County Code; 0309.00, Census Tract**

- a. 117 Bernard Plaza, Simmesport, LA 71369
- b. Hours of Operation
  - i. Lobby: 8 - 4 Monday – Thursday
  - ii. Drive Thru: 8 – 5 Monday – Friday
  - iii. Saturday Drive Thru only: 9 – 12
- c. General services offered
  - i. Loans: Consumer/Commercial
  - ii. ATM (Deposit-Taking)
  - iii. Deposit Accounts
  - iv. Drive Thru

7. **Bunkie Branch NA, MSA/MD Code; 22, State Code; 009, County Code; 0306.00, Census Tract**

- a. 122 Southwest Main, Bunkie, LA 71322
- b. Hours of Operation
  - i. Lobby: 8 - 4 Monday –Thursday
  - ii. Drive Thru: 8 – 5 Monday – Friday
- c. General services offered
  - i. Loans: Consumer/Commercial
  - ii. ATM (No Deposits)
  - iii. Deposit Accounts
  - iv. Drive Thru

8. **Plaucheville Branch NA, MSA/MD Code; 22, State Code; 009, County Code; 0309.00, Census Tract**

- a. 104 Highway 1181, Plaucheville, LA 71362
- b. Hours of Operation
  - i. Drive Thru: 8 – 12 Monday - Thursday
  - ii. Drive Thru: 8 – 12 Friday
- c. General services offered
  - i. ATM (No Deposits)
  - ii. Drive Thru

9. **Brusly Branch 12940, MSA/MD Code; 22, State Code; 121, County Code; 0204.02, Census Tract**

- a. 110 W. St. Francis Street, Brusly, LA 70719

- b. Hours of Operation
    - i. Lobby: 8 - 4 Monday – Thursday
    - ii. Drive Thru: 8 – 5 Monday – Friday
    - iii. Saturday Drive Thru only: 9 – 12
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. ATM (Deposit-Taking)
    - iii. Deposit Accounts
    - iv. Drive Thru
    - v. Convenience Boxes
10. Baton Rouge Branch 12940, MSA/MD Code; 22, State Code; 033, County Code; 0038.07, Census Tract
- a. 6500 Corporate Blvd, Baton Rouge, LA 70809
  - b. Hours of Operation
    - i. Lobby: 9-4 Monday – Thursday (temporarily)
    - ii. Drive Thru: 8-5 Monday – Friday
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. ATM (Deposit-Taking)
    - iii. Deposit Accounts
    - iv. Drive Thru
    - v. Convenience Boxes
11. New Roads Branch 12940, MSA/MD Code; 22, State Code; 077, County Code; 9523.00, Census Tract
- a. 420 Hospital Road, New Roads, LA 70760
  - b. Hours of Operation
    - i. Lobby: 8 - 4 Monday – Thursday
    - ii. Drive Thru: 8 – 5 Monday – Friday
    - iii. Saturday Drive Thru only: 9 – 12
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. Freddie Mac Home Mortgages
    - iii. ATM (No Deposits)
    - iv. Deposit Accounts
    - v. Drive Thru
    - vi. Safe Deposit Boxes
12. Lafayette Branch 29180, MSA/MD code; 22. State Code; 055, County Code; 0019.08, Census Tract
- a. 2218 Ambassador Caffery Parkway Lafayette, LA 70506
  - b. Hours of Operation
    - i. Lobby: 8-4 Monday – Thursday
    - ii. Drive Thru: 8-5 Monday – Friday
  - c. General services offered
    - i. Loans: Consumer/Commercial
    - ii. ATM (No Deposits)
    - iii. Deposit Accounts
    - iv. Drive Thru
    - v. Safe Deposit Boxes

## ATM ONLY LOCATIONS

1. New Roads Community Center (1) (No Deposits)
  - a. 208 East Main Street, New Roads, LA 70760
  - b. 12940, MSA/MD Code; 22, Code; 077, County Code; 9522.02, Census Tract

# TRANSACTION FEES

**FEE SCHEDULE**  
**ADDITIONAL FEES AND SERVICES**  
**The Cottonport Bank**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$34.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account History Printout	\$2.00
Account Research (Per Hour)	\$20.00
Bill Pay - Excludes Cash Back Checking accounts	\$0.00
Bill Pay - per month (No monthly fee the first 3 months, thereafter the monthly fee allows you to process 10 transactions per statement cycle. If you process more than 10, you will be charged \$0.30 for each transaction per item of the 10 transactions.)	\$3.00
Boxes 10x10	\$65.00
Boxes 2x5	\$25.00
Boxes 3x10	\$40.00
Boxes 3x5	\$25.00
Boxes 5x10	\$50.00
Boxes 5x5	\$25.00
Check Reproduction (per page)	\$1.00
Collection Items ( plus charges from other banks)	\$20.00
Faxes (Incoming/Outgoing) per page	\$2.00
Inquiry/Transaction at Cottonport Bank ATM	\$0.00
Levies/Garnishments (perpage)	\$2.00
Money Order (customers)	\$4.00
Overdraft Paid Item fee (per item)	\$34.00
Replacement of Lost ATM/Debit Card	\$10.00
Research Copy per item	\$1.00
Responding to Legal Process (per case)	\$35.00
Returned Item Fee (per item)	\$34.00
Statement Reproduction (per copy)	\$2.00
Stop Payment (Per Item)	\$25.00
Telephone Inquiry	\$0.00
Temporary Checks	\$0.50
Transaction at Non-Cottonport Bank ATM (per transaction)	\$1.00
Wire Transfer (International) per item	\$50.00
Wire Transfer (Outgoing) per item	\$25.00
Wire Transfer Fee (Incoming) per item	\$15.00

Initials



## LOAN FEES

LAW	CONSUMER LOANS	LOAN FEE	DOC FEE	CREDIT REPORT FEE
LCCL	Consumer Possessory	\$50.00	\$50.00	\$22.63
LCCL	Consumer UCC	\$50.00	\$50.00	\$22.63
LCCL	Consumer CD/Deposits	\$50.00	\$50.00	\$22.63
LCCL	Consumer Unsecured	\$50.00	\$50.00	\$22.63
LCMVS FA	Non-Purchase Money Title Collateral	\$50.00	\$50.00	\$22.63
LCMVS FA	Non-Purchase Money Title Collateral Mobile Home Only	NA	\$425.00	\$22.63
LCMVS FA	Purchase Money Title Collateral	NA	\$100.00	\$22.63
LCMVS FA	Purchase Money Title Mobile Home Only	NA	\$425.00	\$22.63
LRMLA	R/E New Mortgage	\$500 or 1/2 %	NA	\$22.63
LRMLA	R/E Existing Mortgage Renewals/Refinances	\$250	NA	\$22.63
LRMLA	R/E Existing Mortgages New Money	\$500 or 1/2%	NA	\$22.63
LRMLA	R/E Term Out Construction	\$250 or 1/2 %	NA	\$22.63
LCCL	Lot Loans	\$200.00	\$200.00	\$22.63

LAW	COMMERCIAL LOANS	LOAN FEE	DOC FEE	CREDIT REPORT FEE
LA. RS.	Agricultural Loans	Min \$250	\$50 and up	NA
LA. RS.	Commercial CD/Deposits	NA	Min \$50.00	NA
LA. RS.	Commercial Loans R/E	Min \$250	\$50 and up	NA
LA. RS.	Commercial Titled Collateral	Min \$250	\$50 and up	NA
LA. RS.	Commercial Premium Finance	Min \$250	\$50 and up	NA
LA. RS.	Commercial UCC	Min \$250	\$50 and up	NA

LA. RS.	Commercial Unsecured	Min \$250	\$50 and up	NA
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# **LIST OF LENDING AND DEPOSIT PRODUCTS**



**The  
Cottonport  
Bank**

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## PRODUCTS AND SERVICES

### Consumer Deposit Products and Services

#### **Checking Accounts**

Hometown Checking

Cash Back Checking

Golden Account for ages 62 and over

Money Market Accounts

Now Account

#### **Savings Account**

Savings Account

Christmas Club

#### **Certificate of Deposit**

91day, 182 days

7 month **Special**

12 month

13 month **Special**

18, 24, 30, 36, 48, 60 month

#### **Individual Retirement Account (IRA)**

Roth IRA

Educational IRA



**The  
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Bank**

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### **Other Services**

Telephone Banking Bev

Internet Banking

Bill Pay

Atm/Debit Card

Cottonport Bank Visa Credit Card

Electronic Statement

### **Consumer Loans**

Home Loans

Construction Loans

Lot/Land Loans

Home Improvement/Home Equity Loans

Vehicle Loans (New and Used)

Boat Loans (New and Used)

Tractor Loans (New and Used)

RV/Camper Loans (New and Used)

Off Road Vehicle Loans (New and Used)

CD/Savings Secured Loans

Personal Unsecured Loans

### **Business Deposit Products and Services**

#### **Business Checking Accounts**

E-Business Checking



**The  
Cottonport  
Bank**

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Small Business Checking

Commercial Checking

Money Market Account

Business Credit Card

### Business/Commercial Loans

Owner Occupied Commercial Real Estate Loans

Investment Real Estate Loans

Agricultural Loans

Equipment Financing

Government Guaranteed Loans

Lines of Credit

SBA Lending

USDA Rural Development Lending

USDA FSA Lending

### Armored Truck Service

# **BRANCH OPENING/CLOSING PAST 2 YEARS**

**Branches Opened**

NONE

**Offices Closed**

NONE

# **LOAN TO DEPOSIT RATIOS**

## LOAN TO DEPOSIT RATIOS

QTR ENDING	PERCENTAGE
12/31/2023	69.22%
03/31/2024	70.91%
06/30/2024	72.99%
09/30/2024	72.61%
12/31/2024	70.50%
03/31/2025	68.58%
06/30/2025	72.33%
09/30/2025	72.55%
12/31/2025	74.50%
03/31/2026	72.04%

# HMDA DISCLOSURE

## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's  
Website

([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda))

HMDA data for many other Financial Institutions are also available on this  
website.

# **CREDIT RELATED COMMENTS 2024, 2025 AND CURRENT**

**Credit Related Comments 2024 , 2025 and current year**

No credit related responses

**THE FOLLOWING FACILITY  
BASED ASSESSMENT AREAS  
(FBAA)**

**REPRESENTS THE  
COMMUNITIES THE  
COTTONPORT BANK SERVE:**

**AVOYELLES**

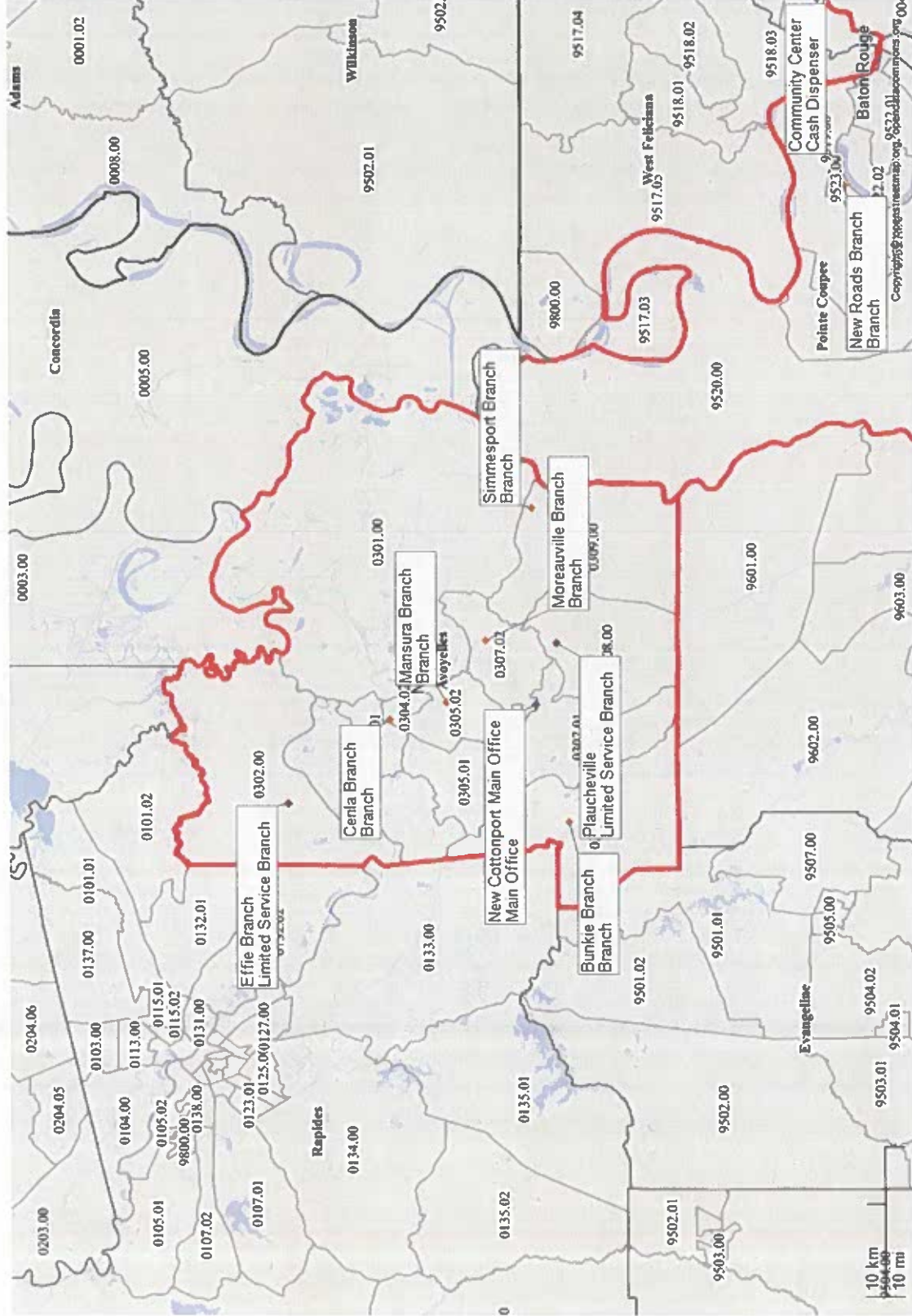
**LAFAYETTE**

**POINTE COUPEE**

**EAST BATON ROUGE**

**WEST BATON ROUGE**

- State
- ▬ County
- ▬ Census Tract
- ▬ Zip Code
- ▬ Assessment Area
- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◇ Other
- None
- ≤ 10%
- > 10% and ≤ 25%
- > 25% and ≤ 50%
- > 50% and ≤ 75%
- > 75%
- N/A



**Applied Filters**

- Area: (Baton Rouge, Lafayette Parish, Non-Metro LA)
- Status: (Open)
- Action Taken Date: (1/1/2023 - 9/28/2023)
- You are included in the HMVA benchmark.

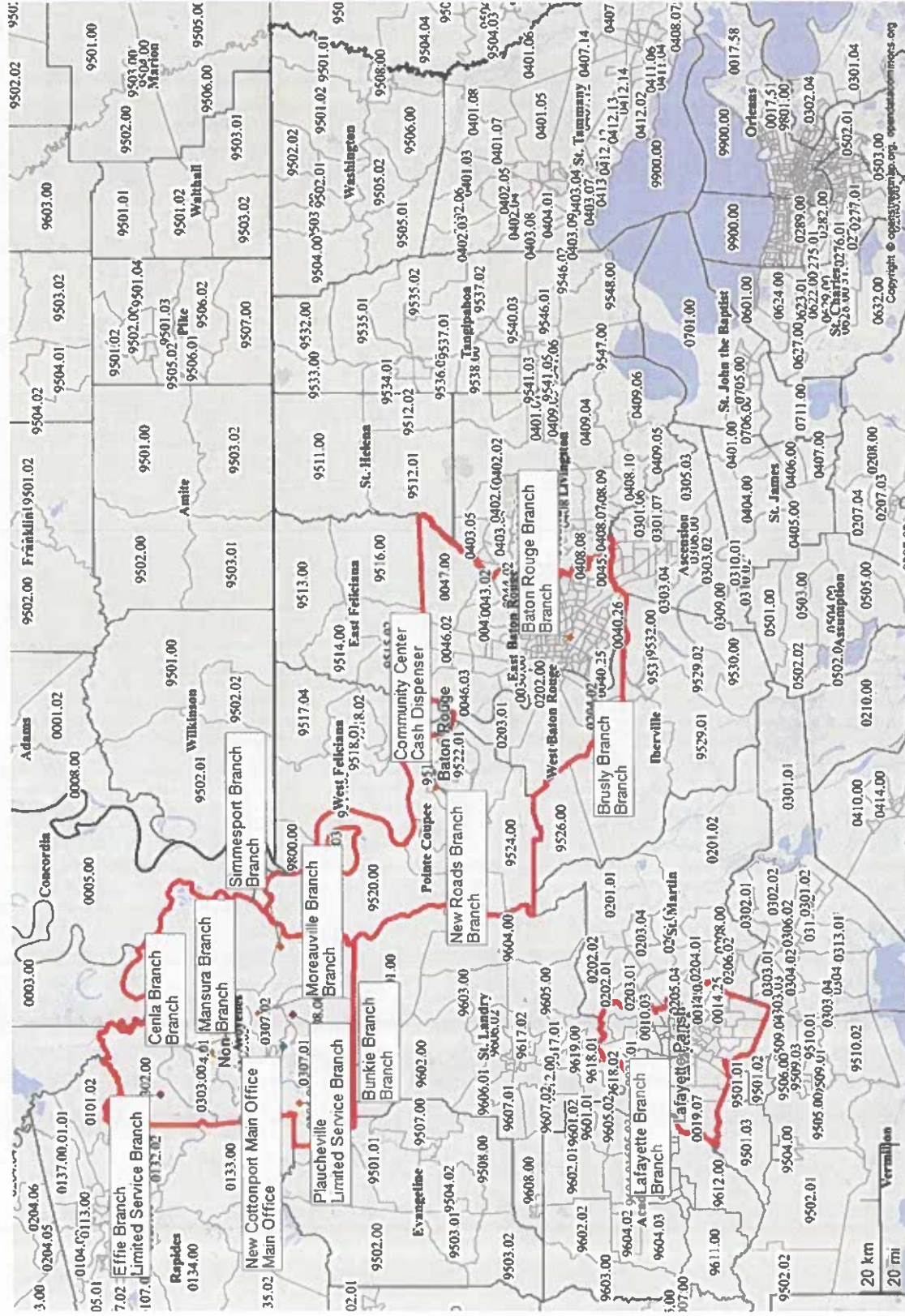


# The Cottonport Bank

Baton Rouge



- State
- ▬ County
- ▬ Census Tract
- ▬ Zip Code
- ▬ Assessment Area
- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◆ Other
- None
- ≤ 10%
- > 10% and ≤ 25%
- > 25% and ≤ 50%
- > 50% and ≤ 75%
- > 75%
- N/A



## Applied Filters

- Area: (Baton Rouge, Lafayette Parish, Non-Metro LA)
- Status: (Open)
- Action Taken Date: (1/1/2023 - 9/28/2023)
- You are included in the HMDA benchmark.