



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

March 4, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Federal Bank
Charter Number 700057

222 Florida Street
Shreveport, LA 71105

Office of the Comptroller of the Currency

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Suite 306
Longview, TX 75604-2516

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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Overall Community Reinvestment Act (CRA) Rating

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

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The lending test rating is based on a reasonable distribution of loans in low- and moderate-income (LMI) geographies, a reasonable distribution of lending to LMI borrowers, a substantial majority of loans lying within the institution's assessment area (AA), and a more than reasonable loan-to-deposit (LTD) ratio when compared to similarly-situated financial institutions.
- The community development test rating is based on adequate responsiveness to community development needs in the AA through community development lending, qualified investments, and community development services in the AA.

Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD ratio is more than reasonable. As of December 31, 2022, the institution's quarterly LTD ratio since the previous CRA evaluation averaged 73.3 percent, with a high ratio of 81.3 percent in the fourth quarter of 2022. This LTD ratio was compared to two similarly-situated financial institutions (peer group) in Caddo and Bossier parishes. The peer group's average LTD was 54.6 percent with a high average of 65.6 percent and a low average of 43.6 percent.

Lending in Assessment Area

A substantial majority of the institution's loans are inside its AAs.

The institution originated and purchased 86.8 percent of total loans inside the AAs during the evaluation period. This analysis is performed at the institution, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This conclusion is based on the entire population of the institution's primary product during the evaluation period. The findings from the analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	949	86.5	148	13.5	1,097	223,372	83.6	43,667	16.4	267,039
Commercial	20	100.0	0	0.0	20	2,715	100.0	0	0.0	2,715
Total	969	86.8	148	13.2	1,117	226,087	83.8	43,667	16.2	269,754

Source: Bank Data

Due to rounding, totals may not equal 100.0%

Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.

Description of Institution

Home Federal Bank (HFB or institution) is a single-state federally chartered stock savings institution headquartered in Shreveport, Louisiana. HFB is wholly owned by Home Federal Bancorp, a single-bank holding company.

HFB currently operates from the main branch location and 10 full-service branches with onsite automated teller machines (ATMs) in three parishes in the state of Louisiana. Seven branches are located in Shreveport, LA, and three branches are located in Bossier City, LA. These branches are in the Shreveport-Bossier City metropolitan statistical area (MSA). In March of 2022, HFB opened a branch in Minden, LA, located in Webster Parish, which is a non-metropolitan statistical area (non-MSA).

HFB's lending focuses primarily on real estate, with commercial loans representing a small portion of the loan portfolio. The institution also originates consumer and agricultural loans; however, these loans represent a minimal portion of the portfolio and are not a focus.

As of December 31, 2023, HFB reported total assets of \$654.6 million, total loans of \$508.8 million, total deposits of \$519.6 million, and tier 1 capital of \$60.3 million. Total loans represent approximately 77.73 percent of total assets. HFB's loan portfolio is comprised of approximately 87.67 percent real estate loans (44.22 percent in residential real estate and 43.44 percent in commercial real estate), 11.94 percent commercial loans, 0.28 percent consumer loans, and 0.13 percent in agricultural loans.

There were no legal or financial factors impeding the institution's ability to meet credit needs in its AA during the evaluation period. HFB's CRA performance was rated "Satisfactory" in the last public evaluation dated August 18, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of HFB using the intermediate-small bank performance criteria. The evaluation period for the lending test is January 1, 2021, through December 31, 2022. The evaluation period is limited to two years due to the unavailability of 2023 data needed for a meaningful analysis. For the lending test, the OCC analyzed home mortgage loans and commercial loans. During the evaluation period, the institution originated, purchased, or renewed loans totaling \$653.7 million.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, institution-delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area, are combined and evaluated as a single AA. Similarly, institution-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The institution's overall rating is a blend of the state ratings and, where applicable, multistate ratings. HFB operates in one state and has two AAs, with two primary loan products that received consideration.

New census data was released midway through the evaluation period. The OCC conducted two analyses as a result. Performance during 2021 was compared to data from the 2010 census and 2015 American Community Survey, while performance during 2022 was compared to data from the 2022 census.

The MMSA rating and state ratings are based on performance in all the institution's AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Louisiana

CRA rating for the State of Louisiana¹: Satisfactory

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The institution exhibits a reasonable geographic distribution of loans to LMI geographies.
- The institution exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services.

Description of Institution's Operations in Louisiana

The institution operates 11 locations in two AAs in the State of Louisiana as mentioned in the "Description of Institution." The AAs are comprised of the Shreveport-Bossier City MSA AA and the Non-MSA AA. The Shreveport-Bossier City MSA is comprised of all census tracts in Bossier and Caddo Parishes. In March of 2022, HFB opened a branch in Webster Parish, which is not located in an MSA. Therefore, the Non-MSA AA will be considered for 2022.

While HFB's primary focus is residential real estate and commercial lending, the institution offers a variety of loan and deposit products to meet the needs of the community. Federal Deposit Insurance Corporation (FDIC) deposit market share data as of June 30, 2023, indicates 96.5 percent of deposits are in the Shreveport/Bossier City MSA AA and only 3.5 percent of deposits are in the non-MSA AA. Based on a substantial volume of deposits in the Shreveport/Bossier City MSA AA, a full-scope review will be performed and greater weight given to this AA. A limited-scope review will be performed on the non-MSA AA. The institution's competitors consist of other state and federal community financial institutions, regional financial institutions, state-chartered financial institutions, and some of the largest financial institutions with regional and nation-wide footprints.

The following tables depict the demographic information for the full-scope AAs.

¹ *[This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.]*

Shreveport-Bossier City MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 - Shreveport-Bossier City MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	86	17.4	24.4	31.4	25.6	1.2
Population by Geography	378,145	12.6	19.8	32.1	35.4	0.0
Housing Units by Geography	165,408	12.4	20.6	32.4	34.7	0.0
Owner-Occupied Units by Geography	90,737	7.8	14.4	33.6	44.2	0.0
Occupied Rental Units by Geography	54,379	17.9	30.0	29.4	22.8	0.0
Vacant Units by Geography	20,292	17.8	23.0	35.0	24.1	0.0
Businesses by Geography	45,213	15.1	19.7	26.9	38.3	0.1
Farms by Geography	1,210	8.1	14.4	35.0	42.6	0.0
Family Distribution by Income Level	92,639	24.3	15.2	16.7	43.8	0.0
Household Distribution by Income Level	145,116	24.4	15.6	15.6	44.3	0.0
Median Family Income MSA - 43340 Shreveport-Bossier City, LA MSA		\$57,974	Median Housing Value			\$131,706
			Median Gross Rent			\$797
			Families Below Poverty Level			14.8%
Source: 2015 ACS and 2021 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.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2022 Shreveport-Bossier City MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	107	8.4	27.1	29.9	29.0	5.6
Population by Geography	366,594	6.2	25.7	29.3	36.8	2.0
Housing Units by Geography	170,967	7.1	26.7	29.2	34.5	2.6
Owner-Occupied Units by Geography	90,597	3.5	18.5	33.2	42.7	2.1
Occupied Rental Units by Geography	55,046	11.5	38.1	23.1	24.2	3.0
Vacant Units by Geography	25,324	10.3	31.1	27.8	27.2	3.5
Businesses by Geography	50,048	6.1	25.0	25.3	36.7	6.9
Farms by Geography	1,388	4.5	19.3	32.8	39.8	3.6
Family Distribution by Income Level	89,788	24.7	14.7	17.7	42.9	0.0
Household Distribution by Income Level	145,643	26.1	15.4	15.9	42.6	0.0
Median Family Income MSA - 43340 Shreveport-Bossier City, LA MSA		\$59,467	Median Housing Value			\$149,633
			Median Gross Rent			\$877
			Families Below Poverty Level			16.0%
Source: 2020 U.S. Census 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.						

In 2021, the AA was comprised of 86 census tracts in Bossier and Caddo Parishes. According to 2020 U.S. Census data, the AA consists of 15 low-income census tracts, 21 moderate-income census tracts, 27 middle-income census tracts, 22 upper-income census tracts, and one census tract indicated as not applicable. In 2022, the AA was comprised of 107 census tracts in Bossier and Caddo Parishes. According to 2020 U.S. Census data, the AA consists of nine low-income census tracts, 29 moderate-income census tracts, 32 middle-income census tracts, 31 upper-income census tracts, and six census tracts indicated as not applicable. The bank has 10 of its 11 locations located within the Shreveport-Bossier City MSA. The branches are located in the cities of Shreveport, Bossier City, and Benton.

During the performance evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on the local economies which resulted in a high unemployment rate. Since the peak of the pandemic unemployment rates declined. The major employers include Barksdale Air Force Base, Willis-Knighton Medical Center, Bossier and Caddo Parish school districts, Oschner/LSU Health, city government and the many casinos in the area. Community contacts in the area indicate financial literacy as a major need as well as small dollar lending.

Scope of Evaluation in Louisiana

HFB delineated two AAs in the State of Louisiana for analysis under the requirements of the CRA. Due to limited lending from branch opening, the non-MSA received a limited-scope review while the Shreveport-Bossier MSA received a full-scope review. Refer to the table in Appendix A for a list all AAs under review. Consistent with the institution's primary lending focus, small business and residential real estate loans were analyzed.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

The institution's performance under the lending test in Louisiana is rated satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution's lending performance in the State of Louisiana is reasonable.

Distribution of Loans by Income Level of the Geography

The institution exhibits reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the State of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's home mortgage loan originations and purchases.

Shreveport-Bossier City MSA

In 2021, the percentage of loans in low-income census tracts was below the percentage of owner-occupied housing units; however, it approximated the aggregate lending in the AA. The percentage of loans in

moderate-income geographies was below the percentage of owner-occupied housing units; however, it exceeded the aggregate lending in the AA.

In 2022, the percentage of loans in LMI census tracts was below the percentage of owner-occupied housing units; however, it exceeded the aggregate lending in the geographies.

Small Loans to Businesses

Refer to Table Q in the State of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's originations and purchases of small loans to businesses.

Shreveport-Bossier City MSA

In 2021, the institution's small business lending in the low-income geographies exceeded both the percentage of the businesses and the aggregate lending in the geographies. Small business lending in the moderate-income geographies was below the percentage of businesses located in the moderate-income geographies as well as the aggregate lending.

In 2022, the institution's small business lending in the low-income geographies is slightly below the percentage of the businesses as well as the aggregate lending. The institution's small business lending in the moderate-income geographies was below the percentage of businesses located in the moderate-income geographies as well as the aggregate lending.

Lending Gap Analysis

The OCC evaluated the lending distribution in the institution's AA to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing performance context.

Distribution of Loans by Income Level of the Borrower

HFB exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the State of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Shreveport-Bossier City MSA

In 2021, the percentage of loans to low-income borrowers was significantly below the percentage of families; however, it exceeded the aggregate lending in the geographies. The percentage of loans to moderate-income borrowers exceeded both the percentage of families as well as the aggregate lending in the geographies.

In 2022, the percentage of loans to low-income borrowers was significantly below the percentage of families and below the aggregate lending. The percentage of loans to moderate-income borrowers was below the percentage of families as well as the aggregate lending. Due to the rising interest rates, home

mortgage loans are becoming increasingly difficult for LMI borrowers to obtain. Considering this, the OCC found the lending to be reasonable.

Small Loans to Businesses

Refer to Table R in the State of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution’s originations and purchases of small loans to businesses.

Shreveport-Bossier City MSA

In 2021, the institution’s loans to businesses with revenues less than or equal to \$1 million is somewhat below the percentage of businesses identified as having revenues less than or equal to \$1 million in the AA, and significantly exceeded the aggregate lending for these businesses.

In 2022, the institution’s loans to businesses with revenues less than or equal to \$1 million is below the percentage of businesses identified as having revenues less than or equal to \$1 million in the AA; however, it significantly exceeded the aggregate lending for these businesses.

Responses to Complaints

There were no complaints related to the institution’s CRA performance within the State of Louisiana during the review period.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the institution’s performance under the lending test in the non-MSA AA is consistent with the institution’s overall performance under the lending test in the full-scope area.

COMMUNITY DEVELOPMENT TEST

The institution’s performance under the community development test in the State of Louisiana is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution exhibits adequate responsiveness, to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for community development in the AAs.

Number and Amount of Community Development Loans

Refer to the Community Development Loan table below for the facts and data used to evaluate the institution’s level of community development lending. The table includes all community development loans, including multifamily loans that also qualify as community development loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Shreveport-Bossier MSA	4	100.0	3,555	100.0
Non-MSA	0	0.0	0	0.0
Broader Statewide/Regional	1	NA	1,500	NA

Shreveport-Bossier City MSA

The level of community development lending demonstrates adequate responsiveness to the community development needs within the AA. As reflected in the table above, HFB originated four community development loans in the AA totaling \$3.6 million during the evaluation period, representing 6.4 percent of allocated tier 1 capital.

Loans included:

- A loan to an entity that provides affordable housing in the amount of \$1.4 million.
- A loan to an organization that provides community services to LMI individuals totaling \$315,000.
- A loan in the amount of \$1.6 million to a small business that created jobs for LMI individuals.
- A loan to an entity to revitalize and stabilize LMI areas part of a citywide plan totaling \$280,000.

Broader Statewide Regional

HFB made one loan totaling \$1.5 million in the broader statewide/regional area. This loan was to finance a low-income housing tax credit project that provides affordable housing.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Shreveport-Bossier City MSA	2	1,198	17	40	19	73.1	1,238	99.6	0	0
Non-MSA	0	0	7	5	7	26.9	5	0.4	0	0
Total	1	1,198	25	45	26	100.0	1,243	100.0	0	0

* Prior Period Investments means investments made in a previous evaluation 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.

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the institution's level of qualified community development investments. These tables include all community development investment, including prior period investments that remain outstanding as of the examination date.

Shreveport-Bossier City MSA

The institution's performance reflects adequate responsiveness to community development needs in the AA. During this CRA evaluation period, the institution made 19 investments totaling \$1.2 million, which included two prior period investments and 17 current period investments. The prior period investments included a certificate of deposit in a minority-owned financial institution and a municipal bond to revitalize/stabilize an area identified in a city plan. The current period investments totaled \$40,000 and consists of 17 donations made to organizations that provide community services to LMI individuals. Investments in the AA represented 2.2 percent of allocated tier 1 capital.

Extent to Which the Bank Provides Community Development Services

Shreveport-Bossier City MSA

The level of community development services reflects excellent responsiveness to community development needs of the AA. During the evaluation period, 11 employees performed 307 hours of community development services to 12 organizations in the AA.

Examples of community development services in the AA include:

- Providing financial literacy to LMI individuals at schools in which a majority of the students are economically disadvantaged.
- Serving on the board of organizations that provide community services for LMI individuals.
- Serving on the board of organizations that support small businesses and promote economic development.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, HFB's performance under the community development test in the non-MSA AA is consistent with the overall performance under the community development test in the full-scope area.

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 MSA(s) and non-MSA(s) 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:	01/01/2021 to 12/31/2022	
Bank Products Reviewed:	Residential Real Estate and Commercial Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Louisiana		
Shreveport-Bossier MSA	Full-Scope	Caddo and Bossier Parishes
Non-MSA	Limited-Scope	Webster Parish 2022 only

Appendix B: Summary of MMSA and State Ratings

RATINGS		Home Federal Bank	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Home Federal Bank	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
Louisiana	Satisfactory	Satisfactory	Satisfactory

(*) The lending test and community development test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in 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. For example, a financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract: A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area: A geographic entity consisting of two or more adjacent core based statistical areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development: Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize LMI geographies, distressed or underserved non-metropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act: The statute that requires the OCC to evaluate a financial institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the financial institution, and to take this record into account when evaluating certain corporate applications filed by the financial institution.

Consumer Loan: A loan 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, 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-Scope 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 U. S. Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have financial institution offices in an MSA 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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-Scope 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: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income: The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council 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, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment

center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties 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 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.

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.

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

Small Loan to Business: A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (call report) 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 to Farm: A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 1 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.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the institution 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all Home Mortgage Disclosure Act or CRA-reporting lenders in the MMSA/AA. 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 Performance Evaluation.

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution 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 aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Shreveport-Bossier MSA	592	138,285	100.0	7.8	1.7	1.8	14.4	9.1	7.4	33.6	30.6	29.7	44.2	58.6	61.2	0.0	0.0	0.0	
Total	592	138,285	100.0	7.8	1.7	1.8	14.4	9.1	7.4	33.6	30.6	29.7	44.2	58.6	61.2	0.0	0.0	0.0	

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2022		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Shreveport-Bossier MSA	259	65,278	79.0	3.5	2.7	1.8	18.5	14.3	13.2	33.2	28.6	32.3	42.7	52.5	51.7	2.1	1.9	1.0	
Non-MSA	69	11,854	21.0	3.5	1.4	4.2	54.6	49.3	55.8	27.3	39.1	31.0	14.5	10.1	9.1	0.0	0.0	0.0	
Total	328	77,132	100.0	3.5	2.4	2.0	22.4	21.6	16.4	32.6	30.8	32.2	39.7	43.6	48.5	1.9	1.5	0.9	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Shreveport-Bossier MSA	592	138,285	100.0	24.3	4.4	3.7	15.2	16.6	12.3	16.7	18.2	16.7	43.8	43.8	34.2	0.0	17.1	33.0	
Total	592	138,285	100.0	24.3	4.4	3.7	15.2	16.6	12.3	16.7	18.2	16.7	43.8	43.8	34.2	0.0	17.1	33.0	

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2022		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Shreveport-Bossier MSA	259	65,278	79.0	24.7	1.5	3.7	14.7	7.0	13.5	17.7	13.1	18.7	42.9	47.1	36.1	0.0	31.3	28.0	
Non-MSA	69	11,855	21.0	30.3	2.9	5.2	24.3	5.8	12.5	16.2	14.5	18.3	29.1	42.0	35.4	0.0	34.8	28.6	
Total	328	77,133	100.0	25.2	1.8	3.8	15.7	6.7	13.5	17.5	13.4	18.7	41.5	46.0	36.0	0.0	32.0	28.0	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Shreveport-Bossier MSA	20	3,684	100.0	9,452	15.1	25.0	16.0	19.7	15.0	19.1	26.9	10.0	28.4	38.3	50.0	36.4	0.1	0.0	0.1
Total	20	3,684	100.0	10,342	15.1	25.0	16.0	19.7	15.0	19.1	26.9	10.0	28.4	38.3	50.0	36.4	0.1	0.0	0.1

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2022		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Shreveport-Bossier MSA	20	3,616	80.1	8,994	6.1	5.0	6.7	25.0	20.0	22.9	25.3	15.0	26.5	36.7	45.0	37.5	6.9	15.0	6.5
Non-MSA	20	899	19.9	736	8.6	10.0	10.3	57.9	40.0	53.7	26.0	45.0	26.1	7.5	5.0	9.9	0.0	0.0	0.0
Total	40	4,515	100.0	9,730	6.3	5.1	7.0	27.5	22.6	25.2	25.3	20.3	26.4	34.6	28.1	35.4	6.3	23.9	6.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Shreveport-Bossier MSA	20	3,684	100.0	9,452	88.9	80.0	33.7	2.9	20.0	8.2	0.0	
Total	20	3,684	100.0	9,452	88.9	80.0	33.7	2.9	20.0	8.2	0.0	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Shreveport-Bossier City	20	3,616	80.1	8,994	89.9	75.0	47.6	2.5	25.0	7.6	0.0	
Non MSA	20	899	19.9	736	88.4	90.0	54.2	2.7	10.0	8.9	0.0	
Total	40	4,515	100.0	9,730	89.8	74.6	48.1	2.5	25.4	7.7	0.0	

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.