



PUBLIC DISCLOSURE

June 3, 2024

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Bonvenu Bank, National Association
Charter Number 20184

2711 East Texas Avenue
Bossier City, Louisiana 71111

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, Texas 75604

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: Outstanding.

- 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 majority of loans are in the institution's assessment area (AA), and a reasonable loan-to-deposit (LTD) ratio when compared to peer financial institutions.
- The community development test rating is based on excellent 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 reasonable. As of December 31, 2023, the institution's quarterly LTD ratio since the previous CRA evaluation averaged 68.6 percent, with a high ratio of 78.7 percent in the fourth quarter of 2023. The institution's LTD ratio was compared to similarly situated financial institutions (peer group) in Caddo, Bossier, and Orleans parishes. The peer group's average LTD was 74.9 percent with a high average of 97.9 percent and a low average of 57.4 percent.

Lending in Assessment Area

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

The institution originated and purchased 79.7 percent of total loans inside the institution's 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	751	79.8	190	20.2	941	183,931	66.7	91,874	33.3	275,805
Small Business	15	75.0	5	25.0	20	6,699	60.0	4,470	40.0	11,169
Total	766	79.7	195	20.3	961	190,630	66.4	96,344	33.6	286,974

Description of Institution

Bonvenu Bank, National Association (“Bonvenu” or “institution”) is an intrastate financial institution headquartered in Bossier City, Louisiana. Bonvenu was previously known as Citizens National Bank and has total assets of \$1.6 billion as of December 31, 2023, and is wholly owned by Citizens National Bancshares, Inc., a one bank holding company. Bonvenu is a full-service community financial institution with 15 branch locations. The most recent location was opened in Baton Rouge in 2024, so this location will not be included in the scope of the examination. The institution provides financial products and services to both consumers and businesses. Bonvenu offers a wide array of loan and deposit products to customers. The institution has either an automated teller machine (ATM) or Interactive Teller Machine (ITM) located at each office, along with three stand-alone ATMs located in Mansfield, Bossier City, and Haynesville, Louisiana.

As of December 31, 2023, assets totaled \$1.6 billion with net loans and leases of \$1.0 billion, total deposits of \$1.3 billion and tier 1 capital of 161,900. According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report dated June 30, 2023, Bonvenu had deposits of \$1.3 billion, with 87.6 percent in the Shreveport-Bossier City MSA, 9.3 percent in the non-MSA AA and 3.1 percent in the New Orleans-Metairie MSA AA.

There are no legal, financial, or other factors impeding the institution’s ability to meet the credit needs in the AAs. The institution’s CRA performance was previously evaluated on October 18, 2021, with an overall performance of “Satisfactory” under the Intermediate Small Bank examination procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of Bonvenu using the Intermediate Small Bank performance criteria. The evaluation period for the lending and community development test is January 1, 2021, through December 31, 2023. For the lending test, the OCC analyzed home mortgage loans and commercial loans.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, institution-delineated AAs located within the same metropolitan statistical area (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. Bonvenu operates in one state and has three 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 and 2023 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's 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 Consumer Financial Protection Bureau, as applicable.

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

The OCC will consider any information 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: Outstanding, 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 excellent 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

Bonvenu had 14 locations in three AAs in the State of Louisiana during the evaluation period. The AAs are comprised of the Shreveport-Bossier City MSA AA, the non-MSA AA, and the New Orleans-Metairie MSA. For this examination, only two AAs will be evaluated as part of the lending test, as the New Orleans-Metairie MSA AA was added during the evaluation period and did not have sufficient lending during the evaluation period for consideration. The Shreveport-Bossier City MSA has nine locations and is comprised of Bossier, Caddo, and Desoto Parishes in their entirety and the non-MSA AA has two locations and includes Webster and Claiborne parishes in their entirety.

While the primary focus of the institution is residential real estate and commercial lending, the institution offers a traditional mix of loan and deposit products to meet the needs of the community. FDIC deposit market share data as of June 30, 2023, indicates 87.6 percent of deposits are in the Shreveport-Bossier City MSA AA and only 9.3 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 state. 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: Shreveport-Bossier City MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	93	16.1	26.9	32.3	23.7	1.1
Population by Geography	405,110	11.8	21.1	34.0	33.1	0.0
Housing Units by Geography	177,777	11.5	22.0	34.2	32.3	0.0
Owner-Occupied Units by Geography	98,303	7.2	15.9	36.0	40.8	0.0
Occupied Rental Units by Geography	57,057	17.0	31.1	30.1	21.7	0.0
Vacant Units by Geography	22,417	16.2	25.7	36.4	21.8	0.0
Businesses by Geography	47,750	14.3	21.0	28.4	36.2	0.1
Farms by Geography	1,370	7.2	16.5	38.8	37.6	0.0
Family Distribution by Income Level	99,581	24.4	15.3	16.8	43.5	0.0
Household Distribution by Income Level	155,360	25.0	15.4	15.5	44.1	0.0
Median Family Income MSA - 43340 Shreveport-Bossier City, LA MSA		\$57,974	Median Housing Value			\$129,334
			Median Gross Rent			\$788
			Families Below Poverty Level			15.0%

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: Shreveport-Bossier City MSA 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	116	7.8	28.4	31.0	27.6	5.2
Population by Geography	393,406	5.8	26.5	30.4	35.4	1.9
Housing Units by Geography	184,148	6.6	27.7	30.4	32.9	2.4
Owner-Occupied Units by Geography	98,488	3.3	19.5	34.7	40.6	1.9
Occupied Rental Units by Geography	58,106	10.9	39.3	23.4	23.5	2.9
Vacant Units by Geography	27,554	9.5	32.1	29.7	25.4	3.2
Businesses by Geography	61,606	5.6	25.3	26.2	36.0	6.9
Farms by Geography	1,882	3.8	20.7	35.5	36.7	3.3
Family Distribution by Income Level	97,194	24.9	14.8	17.9	42.4	0.0
Household Distribution by Income Level	156,594	26.3	15.4	15.8	42.5	0.0
Median Family Income MSA - 43340 Shreveport-Bossier City, LA MSA		\$59,467	Median Housing Value			\$147,465
			Median Gross Rent			\$866
			Families Below Poverty Level			16.2%

Source: 2020 U.S. Census and 2023 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 (CT) in Bossier and Caddo Parishes. According to 2020 U.S. Census data, the AA consists of 15 low-income CTs, 21 moderate-income CTs, 27 middle-income CTs, 22 upper-income CTs, and one CT indicated as not applicable. In 2022 and 2023, the AA was comprised of 107 CTs in Bossier and Caddo Parishes. According to 2020 U.S. Census data, the AA consists of nine low-income CTs, 29 moderate-income CTs, 32 middle-income CTs, 31 upper-income CTs, and six CTs indicated as not applicable. The institution has nine of the 14 locations located within the Shreveport-Bossier City MSA. The branches are in the cities of Shreveport, Bossier City, Mansfield, Haughton, and Plain Dealing, Louisiana.

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. A community contact in the area indicated affordable housing as a major need in the area.

Scope of Evaluation in Louisiana

Bonvenu has three AAs in the State of Louisiana for analysis under the requirements of the CRA. Due to limited lending in the New Orleans-Metairie MSA, it will not be included in the lending test; however, a limited scope review will be completed under the community development test. With a majority of the institution's deposits in the Shreveport-Bossier MSA AA, a full-scope review will be completed, and a limited scope review will be completed in the non-MSA AA for both the lending and community development tests. Refer to the Table in Appendix A for a list all AAs under review. Consistent with the institution's primary lending focus, residential real estate loans and commercial 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 Areas Receiving Full-Scope Reviews

Based on full- and limited-scope reviews, 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 CTs was below the percentage of owner-occupied housing units; however, it exceeded the aggregate lending in the AA. The percentage of loans in moderate-income geographies was significantly below the percentage of owner-occupied housing units; however, it exceeded the aggregate lending in the AA.

In 2022, the percentage of loans in both LMI CTs 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 percentage of loans in low-income CTs was significantly below both the percentage of businesses as well as the aggregate lending in the geographies. The percentage of loans in moderate-income CTs was below both the percentage of businesses as well as the aggregate lending in the geographies.

In 2022, the percentage of loans in low-income CTs was near to the percentage of businesses and slightly below the aggregate lending in the geographies. The percentage of loans in moderate-income CTs was slightly below both the percentage of businesses as well as the aggregate lending in the geographies.

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

The institution exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms 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 was near to the aggregate lending in the geographies. The percentage of loans to moderate-income borrowers was less than both the percentage of families as well as the aggregate lending in the geographies. Due to rising home costs and rising interest rates, home mortgage loans are becoming increasingly difficult for LMI borrowers to obtain.

In 2022 and 2023, the percentage of loans to low-income borrowers was significantly below the percentage of families; however, it was near to the aggregate lending in the geographies. The percentage of loans to moderate-income borrowers was less than both the percentage of families as well as the aggregate lending in the geographies. 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, Bonvenu's loans to businesses with revenues less than or equal to \$1 million is below the percentage of businesses in the AA; however, it exceeded the aggregate lending in the AA.

In 2022, Bonvenu's loans to businesses with revenues less than or equal to \$1 million is below the percentage of businesses in the AA; however, it exceeded the aggregate lending in the AA.

Responses to Complaints

There were no complaints related to the institution's CRA performance within the State of Louisiana during the evaluation 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

Bonvenu's performance under the community development test in the State of Louisiana is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the institution exhibits excellent 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 institution's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information 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 City MSA	243	83.8	37,235	72.4
Webster Parish	34	11.7	4,426	8.6
New Orleans-Metairie MSA	4	1.4	4,889	9.5
Broader Statewide/Regional	9	3.1	4,874	9.5
Total	290	100.0	51,424	100.0

Shreveport-Bossier City MSA

The level of community development lending demonstrates excellent responsiveness to the community development needs within the AA. As reflected in the table above, Bonvenu originated 243 community development loans in the AA totaling \$37.2 million during the evaluation period, representing 26.3 percent of allocated tier 1 capital.

Examples of loans included:

- Four loans to entities that provide affordable housing totaling \$9.1 million.
- Seven loans in the amount of \$1.8 million to small businesses that created jobs for LMI individuals.
- 213 Paycheck Protection Program (PPP) loans in the amount of \$18.8 million to allow small businesses to maintain employees and continue operations during the COVID-19 pandemic.

Broader Statewide Regional

Bonvenu made nine loans totaling \$4.9 million in the broader statewide/regional area. This included four PPP loans in the amount of \$274,000 and five multifamily loans for affordable housing totaling \$4.6 million.

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	--	--	57	90	57	74.0	90	55.9	--	--
Webster Parish	--	--	7	6	7	9.1	6	3.7	--	--
New Orleans-Metairie MSA	--	--	13	65	13	16.9	65	40.4	--	--
Total	--	--	77	161	77	100.0	161	100.0	--	--

* 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

Bonvenu's performance reflects adequate responsiveness to community development needs in the AA. During this CRA evaluation period, the institution made 57 donations to 30 organizations totaling \$90,000. Donations were made to organizations that provide affordable housing and community services to LMI individuals.

Extent to Which the Institution 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, 71 employees performed 719 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.
- 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.

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

Conclusions for Area Receiving a Limited Scope Review

Based on limited scope reviews the institution's performance under the community development test in the non-MSA AA and New Orleans-Metairie MSA is weaker than the institution's overall performance under the community development test in the full scope area; however, it is still satisfactory.

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 MSAs and non-MSAs 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 12/31/2023	
Institution Products Reviewed:	Home mortgage and small business Community development loans, qualified investments, community development services	
Affiliates	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSAs		
NA		
State		
Louisiana		
Shreveport-Bossier City MSA	Full-Scope	
Non-MSA	Limited-Scope	
New Orleans-Metairie MSA	Limited-Scope	Community Development Test Only

Appendix B: Summary of MMSA and State Ratings

RATINGS (Bonvenu Bank, NA)			
Overall Bank:	Lending Test Rating*	Community Development Test Rating	Overall Bank/State/Multistate Rating
Bonvenu Bank	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
Louisiana	Satisfactory	Outstanding	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 bank subsidiary is controlled by the 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. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. CTs 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-MSA 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 loans 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 CT delineated by the Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that conduct business or have banking 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 CT with a median family income that is less than 50 percent.

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 state/AA.

Median Family Income: The median income determined by the 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 “financial institution” include activities of any affiliates that the financial 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 AA 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 AA 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	
Non-MSA	56	6,947	15.7	3.5	1.8	1.8	16.0	23.2	11.0	63.5	46.4	62.1	17.0	28.6	25.0	0.0	0.0	0.0	
Shreveport-Bossier MSA	299	75,400	84.0	7.2	2.3	1.7	15.9	10.7	8.0	36.0	32.1	32.6	40.8	54.8	57.6	0.0	0.0	0.0	
New Orleans-Metairie MSA	1	1,640	0.3	7.1	0.0	7.7	20.5	0.0	18.7	33.9	0.0	30.3	37.7	100.0	41.9	0.8	0.0	1.3	
Total	356	83,987	100.0	6.9	2.2	5.3	18.6	12.6	14.4	36.3	34.3	32.1	37.7	50.8	47.4	0.5	0.0	0.8	

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																	2022-2023		
	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	
Non-MSA	51	7,456	12.9	2.6	2.0	3.4	56.0	76.5	56.6	29.1	19.6	31.7	12.3	2.0	8.3	0.0	0.0	0.0	
Shreveport-Bossier MSA	332	86,553	84.1	3.3	3.0	1.7	19.5	15.4	13.8	34.7	34.9	33.4	40.6	45.8	50.3	1.9	0.9	0.9	
New Orleans-Metairie MSA	12	5,934	3.0	5.6	8.3	5.1	20.2	41.7	17.5	28.9	25.0	25.7	44.6	25.0	50.5	0.8	0.0	1.2	
Total	395	99,943	100.0	4.7	3.0	3.9	21.7	24.1	17.5	30.7	32.7	28.4	41.8	39.5	49.1	1.1	0.8	1.1	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 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 AA 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	
Non-MSA	56	6,947	15.7	29.5	0.0	3.2	19.6	5.4	13.0	18.1	10.7	15.0	32.7	66.1	42.7	0.0	17.9	26.1	
Shreveport-Bossier MSA	299	75,400	84.0	24.4	2.3	3.7	15.3	6.0	12.2	16.8	11.0	16.7	43.5	54.5	34.8	0.0	26.1	32.6	
New Orleans-Metairie MSA	1	1,640	0.3	26.3	0.0	3.7	15.6	0.0	12.6	17.1	0.0	17.1	41.0	0.0	44.3	0.0	100.0	22.2	
Total	356	83,987	100.0	25.8	2.0	3.7	15.7	5.9	12.5	17.0	11.0	16.9	41.5	56.2	40.6	0.0	25.0	26.3	

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																	2022-2023		
	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	
Non-MSA	51	7,456	12.9	30.7	2.0	5.1	25.3	3.9	11.9	15.5	3.9	18.1	28.6	39.2	37.7	0.0	51.0	27.2	
Shreveport-Bossier MSA	332	86,553	84.1	24.9	2.1	3.7	14.8	4.5	13.6	17.9	8.4	18.6	42.4	48.5	36.5	0.0	36.4	27.7	
New Orleans-Metairie MSA	12	5,934	3.0	24.0	0.0	4.8	14.7	0.0	14.9	17.8	8.3	18.4	43.4	33.3	41.7	0.0	58.3	20.2	
Total	395	99,943	100.0	24.6	2.0	4.4	15.2	4.3	14.4	17.7	7.8	18.4	42.4	46.8	39.9	0.0	39.0	22.9	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 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 AA 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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non-MSA	20	5,581	33.2	6.7	0.0	8.5	25.6	20.0	18.5	48.9	60.0	50.7	18.8	20.0	22.3	0.0	0.0	0.0	
Shreveport-Bossier MSA	20	11,224	66.8	14.3	5.0	15.3	21.0	15.0	20.0	28.4	15.0	30.0	36.2	65.0	34.6	0.1	0.0	0.1	
New Orleans-Metairie MSA	--	--	--	11.1	--	11.1	20.6	--	20.1	24.8	--	24.2	41.7	--	42.9	1.8	--	1.8	
Total	40	16,805	100.0	11.8	2.5	12.1	20.8	17.5	20.0	26.5	37.5	26.3	39.5	42.5	40.3	1.3	0.0	1.3	

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																	2022-2023		
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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non-MSA	20	1,977	22.8	6.0	0.0	8.1	59.4	55.0	54.7	27.1	15.0	28.8	7.5	30.0	8.4	0.0	0.0	0.0	
Shreveport-Bossier MSA	20	6,699	77.2	5.6	5.0	6.3	25.3	20.0	23.8	26.2	15.0	27.3	36.0	55.0	36.4	6.9	5.0	6.1	
New Orleans-Metairie MSA	0	0	0.0	5.7	--	4.7	21.6	--	21.1	25.9	--	27.4	44.9	--	45.0	2.0	--	1.8	
Total	40	8,676	100.0	5.7	2.5	5.1	23.4	37.5	22.5	26.0	15.0	27.4	41.8	42.5	42.3	3.1	2.5	2.7	

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

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 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											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	
Non-MSA	20	5,581	33.2	1,084	87.1	90.0	29.1	3.1	10.0	9.8	0.0	
Shreveport-Bossier MSA	20	11,224	66.8	9,923	89.0	70.0	33.7	2.9	30.0	8.2	0.0	
New Orleans-Metairie MSA	-	-	0.0	30,082	90.9	--	37.2	3.0	--	6.2	0.0	
Total	40	16,805	100.0	41,089	90.2	80.0	36.1	2.9	20.0	6.8	--	

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											2022-2023	
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	
Non-MSA	20	1,977	22.8	941	89.0	80.0	51.8	2.6	20.0	8.4	--	
Shreveport-Bossier MSA	20	6,699	77.2	31,634	91.3	65.0	47.7	2.1	35.0	6.6	--	
New Orleans-Metairie MSA	--	--	--	9,553	93.0	--	50.4	2.1	--	4.9	--	
Total	40	8,676	100.0	42,128	92.5	72.5	49.8	2.1	27.5	5.4	--	

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 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 AA may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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