



PUBLIC DISCLOSURE

May 11, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Beauregard FSB
Charter Number: 705195

122 North Jefferson Street
DeRidder, Louisiana 70634

Office of the Comptroller of the Currency

3850 North Causeway Boulevard, Suite 1330
Metairie, Louisiana 70002

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 CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- Beauregard Federal Savings Bank's (BFSB) average loan-to-deposit (LTD) ratio was reasonable considering its size, competition, and financial condition.
- BFSB originated a majority of its loans (by number and dollar amount) in its designated assessment area (AA).
- BFSB's lending patterns reflected a reasonable distribution of home mortgage and consumer loans across borrowers of varying income levels.
- BFSB received no CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering BFSB's size, financial condition, and credit needs of its AA, the LTD ratio was reasonable. The average quarterly LTD ratio for BFSB between March 31, 2022, through December 31, 2025, was 76.6 percent. Since the prior performance evaluation (PE), BFSB's LTD ratio has ranged from a low of 60.6 percent in the first quarter of 2022, to a high of 98.4 percent during the second quarter of 2025. The institution's average quarterly LTD ratio is favorable in comparison to three similarly situated financial institutions as of December 31, 2025. The average quarterly LTD ratios for similarly situated financial institutions was 68.4 percent during the evaluation period. BFSB's LTD ratio is calculated on a bank-wide basis.

Institution	Assets – As of December 31, 2025 (\$\$\$)	Average Quarterly LTD ratio (March 31, 2022, to December 31, 2025)
Beauregard Federal Savings Bank	\$99,379	76.6%
Lakeside Bank	\$385,744	83.0%
First National Bank in DeRidder	\$416,339	63.9%
Merchants & Farmers Bank & Trust Company	\$533,315	58.4%

Lending in Assessment Area

A majority of BFSB's loans were inside its AA. We reviewed a sample of 30 home mortgage loans and 23 consumer loans. BFSB originated or purchased 84.9 percent of these loans by number and 87.2 percent by dollar amount inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										2023-2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	25	83.33	5	16.67	30	4,844	87.93	665	12.07	5,509
Consumer	20	86.96	3	13.04	23	258	75.00	86	25.00	344
Total	45	84.91	8	15.09	53	5,102	87.17	751	12.83	5,853
Source: 1/1/2023 - 12/31/2025 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

BFSB is a one-state, federally chartered stock thrift institution headquartered in DeRidder, Louisiana. As of December 31, 2025, BFSB's total assets were reported at \$99.4 million. Tier 1 capital totals \$9.4 million, resulting in a Tier 1 leverage ratio of 10.0 percent. On April 1, 2023, BFSB was acquired by Homeland Bancshares, Inc (HBI), which is headquartered in Columbia, Louisiana. HBI owns two additional institutions: one state-chartered bank headquartered in Chatham, Louisiana and one federally chartered bank headquartered in Columbia, Louisiana. While BFSB's ownership has changed throughout the review period, it continues to operate independently. BFSB does not have any subsidiaries.

BFSB has designated Beauregard Parish and portions of Vernon Parish as its sole AA. These parishes are included within the Beauregard-South Vernon Non-MSA AA. BFSB operates a main office and one additional branch office in the town of DeRidder, Louisiana, the parish seat of Beauregard Parish. These facilities are full service and offer drive-thru accessibility. BFSB reasonably meets community needs with lobby hours Monday through Friday. The additional branch also provides automated teller machine (ATM) access to customers. BFSB offers no additional ATMs within its designated AA. There were no branch closures or openings reported since the prior PE.

Lending product offerings include, but are not limited to, one- to four-family home loans, non-residential real estate loans, consumer loans (secured and unsecured), commercial loans (secured and unsecured), and loans secured by deposit accounts. Deposit product offerings are traditional in nature and include checking and savings accounts for both retail and commercial customers. Other deposit product offerings include certificates of deposit accounts and variable rate IRA savings accounts. BFSB additionally offers online banking with bill pay and mobile banking for all deposit accounts.

As mandated by 12 USC 1467a(m), a federal savings association is required to qualify as a qualified thrift lender (QTL). Under this provision, a QTL must maintain qualified thrift investments equal to at least 65 percent of its portfolio assets. BFSB's lending focus largely remains unchanged since the prior PE, and is primarily focused on the origination on residential real estate and consumer loans. While commercial lending has increased since the prior PE, management stated they plan to remain focused on the origination of residential real estate and consumer loans going forward.

There are no legal, financial, regulatory, or other factors impacting BFSB's ability to meet the credit needs of its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of BFSB using Interagency Small Bank procedures, which focuses on an analysis of primary loan products. Specifically, our analysis focused on the distribution of loans to borrowers of varying income levels for their primary loan products: one- to four-family residential real estate mortgages (home mortgage loans) and consumer loans. We did not analyze the distribution of home mortgage and consumer loans by geographic distribution as BFSB's designated AA contains no low- or moderate-income census tracts (CTs). The evaluation period for lending analysis was from January 1, 2023, through December 31, 2025. Our analysis was based on a sample of loan originations and purchases over the evaluation period rather than total originations as BFSB is not a HMDA reporter. Our review sample included 30 home mortgage loans and 23 consumer loans.

BFSB is a small bank, therefore community development (CD) activities are optional. BFSB did not submit any CD activities for our consideration. No affiliate activities will be considered in this PE.

There were no census or OMB changes over the evaluation period that would require multiple analyses to be performed.

Selection of Areas for Full-Scope Review

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

BFSB's overall rating is based solely on its performance in the state of Louisiana. The PE focused on mortgage and consumer lending activities.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. 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 that this institution 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 PE.

State Rating

State of Louisiana

CRA rating for the State of Louisiana: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- BFSB's average LTD ratio is reasonable considering its size, competition, and financial condition.
- A majority of BFSB's loans were made within its designated AA.
- BFSB lending patterns reflect a reasonable distribution of residential real estate and consumer loans across borrowers of varying income levels.
- BFSB has not received any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Louisiana

As previously noted, BFSB operates solely in the state of Louisiana and one AA. The institution is a thrift lender primarily specializing in residential real estate and consumer lending. The AA is composed of Beauregard Parish and portions of Vernon Parish. BFSB operates with two full-service branches located in the town of DeRidder, Louisiana, the parish seat of Beauregard Parish. BFSB offers ATM access at the 522 N Pine Street Branch. No other ATMs are offered by the institution. The AA consists of 15 CTs, of which three are designated as middle-income and 12 are designated as upper-income. There are no low- or moderate-income CTs within the AA. The selected AA consists of whole CTs, does not reflect illegal discrimination, nor does it arbitrarily exclude any low- or moderate-income areas considering BFSB's size, branching structure, and financial condition.

Beauregard-South Vernon Non-MSA AA

Assessment Area(s) – Beauregard-South Vernon Non-MSA 2025						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	15	0.00	0.00	20.00	80.00	0.00
Population by Geography	52,406	0.00	0.00	22.71	77.29	0.00
Housing Units by Geography	22,718	0.00	0.00	21.05	78.95	0.00
Owner-Occupied Housing by Geography	14,913	0.00	0.00	19.25	80.75	0.00
Occupied Rental Units by Geography	4,110	0.00	0.00	29.05	70.95	0.00
Vacant Units by Geography	3,695	0.00	0.00	19.40	80.60	0.00
Businesses by Geography	1,533	0.00	0.00	25.05	74.95	0.00
Farms by Geography	118	0.00	0.00	22.88	77.12	0.00
Family Distribution by Income Level	13,285	14.90	12.91	16.66	55.53	0.00
Household Distribution by Income Level	19,023	18.18	12.14	14.97	54.71	0.00
Unemployment rate (%)	7.44	0.00	0.00	10.49	6.60	0.00
Households Below Poverty Level (%)	14.71	0.00	0.00	23.30	12.38	0.00
Median Family Income (Non-MSAs - LA)		\$50,518	Median Housing Value			\$118,100
Median Family Income (Non-MSAs - LA) for 2025		\$66,000	Median Gross Rent			650
			Families Below Poverty Level			10.18
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The 2025 FFIEC Non-MSA statewide median family income for Louisiana is reported at \$66,000. The table below illustrates these designations and their corresponding income ranges based on the 2025 FFIEC Non-MSA statewide median family income for Louisiana.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Median Family Income (Non-MSAs - LA) for 2025				
2025 (\$66,000)	<\$33,000	\$33,000 to <\$52,800	\$52,800 to <\$79,200	≥\$79,200
Source: FFIEC				

Low-income families earning less than \$33,000 annually represent 14.9 percent of total families in the AA, while moderate-income families earning between \$33,000 and \$52,800 annually comprised 12.9 percent of total families in the AA. According to 2025 demographic data, 10.2 percent of total families within the AA earn wages below the poverty level.

Housing Availability

Of the 22,718 housing units within the geography, 14,913 or 65.6 percent are owner-occupied. Rental units account for 3,695 or 16.3 percent of housing stock, while vacant units total 3,695 and represent 16.3 percent of total units. According to demographic data, the median housing value within the AA is \$118,100, and the median age of housing inventory is 30 years. The age of housing inventory has the potential to deter new homeowners as it can be quite costly for home renovations and maintenance costs that are often necessary to bring a home into compliance with applicable safety standards. While a low-income borrower in the AA earning \$33,000 annually could theoretically support a loan of up to \$127,000 (assuming an 11 percent down payment, 30-year amortization schedule, and 6.9 percent APR), these repairs and renovations coupled with insurance and property taxes present a significant barrier to

homeownership. According to BFSB management, new home construction is becoming a more popular option within the AA; however, low- and moderate-income borrowers would be challenged to finance construction draws while also paying rent during the construction period.

Employment and Economic Factors

Employers within BFSB's designated AA are diversified. Major industry sectors within the AA are government/military, retail trade, healthcare, education, construction, and manufacturing. Major employers within the AA include, but are not limited to, the Beauregard Parish School Board, Packaging Corporation of America, Beauregard Health System, Walmart, and Canfor Southern Pine.

As of December 31, 2025, the unemployment rates for Beauregard Parish and Vernon Parish were 4.2 percent and 5.4 percent, respectively. Both parishes report unemployment rates slightly elevated in comparison to 3.9 percent reported for the entire state of Louisiana in the same time period.

Community Contacts

We conducted interviews with two community contacts in the AA. One contact noted Beauregard Parish has experienced economic growth. A major local employer has expanded, and small businesses in the parish are thriving. There is however a need for both degreed workers in the community and creation of trade jobs to support workforce development training that is available. Opportunities for participation by financial institutions include CD activities, financing programs, and other credit-related projects. The second contact noted there is an overwhelming number of people in poverty within the Vernon Parish. Small businesses are impacted, as there is no public transportation afforded to the community. Digital literacy and digital deserts also are a challenge for the parish. Commercial lending from financial institutions is limited as small businesses cannot get access to credit. Opportunities for participation by financial institutions include potential funding for grant writers to assist in competing for available funding, affordable multifamily housing for active military, investment in public infrastructure, and access to credit for small businesses.

Market Competition

Market competition is significant for BFSB as there are in total seven financial institutions operating in the AA. Per the FDIC market share report for 2025, BFSB is ranked sixth and captures just 6.0 percent of total market share. Primary competition within the market is Merchants & Farmers Bank & Trust Company (33.1 percent), First National Bank in DeRidder (23.7 percent), and B1 Bank (16.3 percent). Merchants & Farmers Bank & Trust is headquartered in Leesville, Louisiana. First National Bank in DeRidder is headquartered in DeRidder, Louisiana. B1 Bank is headquartered in Baton Rouge, Louisiana. B1 Bank maintains a regional presence with offices located throughout all of Louisiana and Texas.

Scope of Evaluation in Louisiana

BFSB's operations are limited to one AA, the Beauregard-South Vernon Non-MSA AA. The OCC performed a full-scope evaluation of BFSB's performance in the designated AA. The primary loan types for BFSB are home mortgage and consumer loans. The overall CRA rating will be based on the results of the Lending Test for these product types in BFSB's designated AA.

LENDING TEST

BFSB'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, BFSB's performance in the Beauregard-South Vernon Non-MSA AA was reasonable.

Distribution of Loan by Income Level of the Geography

The AA does not contain any low- or moderate-income CTs. Therefore, geographic analysis could not be performed.

Lending Gap Analysis

There were no unexplained lending gaps identified during the evaluation.

Distribution of Loans by Income Level of the Borrower

BFSB exhibited a reasonable distribution of home mortgage loans and consumer loans to borrowers of varying income levels.

Home Mortgage Loans

Refer to Table 8 in the state of Louisiana section of appendix D for the facts and data used to evaluate the borrower distribution of home mortgage loan originations and purchases.

BFSB's lending to low-income families was significantly less than the percentage of low-income families in the AA; however, this figure exceeded aggregate lending of peer institutions. Lending to moderate-income families was also significantly less than the percentage of low-income families in the AA, yet only slightly lower than aggregate lending by peer institutions.

Despite BFSB's lending being below the percentages of low- and moderate-income families, it is consistent with aggregate lending given market competition. Factors that have potentially contributed to overall decreased levels of lending to low- and moderate-income borrowers by both BFSB and peer institutions include the age of housing stock within the AA, heightened insurance premiums, the elevated interest rate environment, and a shift towards new home construction rather than purchases of pre-existing homes. Financial burden associated with new home construction may not be feasible for many low- and moderate- income families.

Consumer Loans

Refer to Table 14 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of consumer loan originations and purchases.

The distribution of consumer loans to borrowers of varying income levels is reasonable. Lending to low-income borrowers exceeded the percentage of low-income households in the AA. Low-income households represent 18.2 percent of total households in the AA, while lending to moderate-income borrowers is slightly less than the percentage of moderate-income households in the AA.

Responses to Complaints

There were no CRA-related complaints received by the institution during the evaluation period.

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:	01/01/2023 – 12/31/2025	
Bank Products Reviewed:	Home mortgage loans, Consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Louisiana		
Beauregard-South Vernon Non-MSA AA	Full Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Beauregard Federal Savings Bank	Satisfactory
MMSA or State:	
Louisiana	Satisfactory

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 bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA 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 (CT): A small, relatively permanent statistical subdivision of a parish delineated by a local committee of census data users for the purpose of presenting data. CTs nest within parishes, 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 (CSA): 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 (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the 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 low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan(s): Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, 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 United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, 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 CD loans and qualified investments, branch distribution, and CD services).

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

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

Median Family Income (MFI): 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 (FFIEC) 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 parish or group of parishes 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 parishes that represent an employment center or centers, plus adjacent parishes associated with the main/secondary parish or parishes through commuting ties.

Metropolitan Statistical Area (MSA): 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 parish or parishes containing the core, plus adjacent outlying parishes having a high degree of social and economic integration with the central parish or parishes 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.

Multistate Metropolitan Statistical Area (MMSA): Any MMSA or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

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

Table 8. 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 bank 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 14. 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 bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023-2025
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Beauregard-South Vernon Non-MSA 2025	25	4,844,073	100.00	2,010	14.90	8.00	3.93	12.91	4.00	5.17	16.66	20.00	14.88	55.53	68.00	50.8	--	--	--
Total	25	4,844,073	100.00	2,010	14.90	8.00	3.93	12.91	4.00	5.17	16.66	20.00	14.88	55.53	68.00	50.8	--	--	25.22

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2023-2025	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Beauregard-South Vernon Non-MSA 2025	20	257,688	100.00	18.18	20.00	12.14	10.00	14.97	20.00	54.71	50.00	--	--	
Total	20	257,688	100.00	18.18	20.00	12.14	10.00	14.97	20.00	54.71	50.00	--	--	
Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.														
Due to rounding, totals may not equal 100.0%														