PUBLIC DISCLOSURE

March 16th, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Eureka Homestead
Charter Number: 703193

1922 Veterans Boulevard
Metairie, LA 70005

Office of the Comptroller of the Currency

3850 N. Causeway Blvd., Suite 1330
Metairie, LA 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.

Contents

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:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio; a majority of loans being made inside the savings association's assessment area; a reasonable geographic distribution of loans; a reasonable distribution of loans to individuals of different income levels; and a lack of CRA-related complaints.

Loan-to-Deposit Ratio

Considering Eureka Homestead's (Eureka) size, financial condition, and credit needs of the assessment area (AA), the savings association's LTD ratio was more than reasonable. The quarterly average LTD ratio for Eureka during the evaluation period was 126.3 percent. Since the prior evaluation, Eureka's quarterly LTD ratio has ranged from a low of 115.7 percent in the fourth quarter of 2024 to a high of 135.4 percent in the first quarter of 2023. The quarterly average LTD ratio for the similarly situated financial institutions included below and located within or near the AA was 89.9percent.

Institution	Assets – As of December 31, 2025 (in thousands)	Average LTD
Eureka Homestead	**91,602**	**126.3%**
Bank of Louisiana	99,593	58.3%
Metairie Bank and Trust	64,332	74.9%
Mutual Savings and Loan	36,150	136.5%

Source: Savings Association and Bank Data

Lending in Assessment Area

A majority of the savings association's loans were inside its AA.

Eureka originated and purchased 73.4 percent by number and 77.5 percent by dollar amount of its total loans inside Eureka's 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.

Table 1: Lending Inside and Outside of the Assessment Area										**2022 - 2024**
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	116	73.42	42	26.58	158	40,807	77.51	11,840	22.49	52,647
Total	**116**	**73.42**	**42**	**26.58**	**158**	**40,807**	**77.51**	**11,840**	**22.49**	**52,647**

Source: 1/1/2022 - 12/31/2024 Savings Association Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

Eureka is a $99 million single-state, federally-chartered community savings association headquartered in Metairie, Louisiana. Eureka operates a single office in Metairie, in Jefferson Parish, and a loan production office in New Orleans, Louisiana, in Orleans Parish. Eureka's Metairie headquarters is in a middle-income census tract (CT). Eureka is wholly owned by Eureka Homestead Bancorp, Inc., a single savings association holding company. As of December 31, 2024, Eureka reported total assets of $99 million, total deposits of $71 million; net loans and leases of $82 million; and tier 1 leverage capital ratio of 19.1 percent.

Banking hours reasonably meet community needs with lobby hours Monday through Friday 8:30 a.m. to 4:00 p.m. The main office is a full-service facility with a drive through window. Deposits are not accepted at the loan production office, and Eureka does not have any ATMs. Eureka operates with an internet website which offers information on products and services but no account access. Management did not open any branches during the review period.

Eureka primarily offers real estate loans, originating mortgage loans secured by real estate, both conforming and non-conforming conventional, FHA, and VA residential mortgage loans for portfolio and for sale on the secondary market. Management has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA evaluation. As of December 31, 2025, Eureka's loan portfolio consisted of the following:

Eureka Homestead		
Loan Category	**Dollars (000)**	**Percentage**
Home Mortgage	74,092	95
Construction and Development	1,782	2.3
Multifamily	1,891	2.4
Consumer	215	0.3
Total	**77,980**	**100**

*Source: Call Report; *May not total 100% due to rounding.*

Eureka's one branch operates in the New Orleans-Metairie MSA. The MSA includes seven parishes and management selected portions of Jefferson and Orleans Parishes, where it has offices, as its AA. The Mississippi River bisects both parishes into two parts that are locally termed the Eastbank and Westbank. Eureka selected the Eastbank of both Jefferson Parish and Orleans Parish as its AA. The AA is comprised of 193 CTs including 18 low-income CTs; 38 moderate-income CTs; 39 middle-income CTs; 87 upper-income CTs; and 11 CTs designated "NA". A CT is considered "NA" when there have been changes to the AA maps during the review period. The AA meets regulatory requirements and does not arbitrarily exclude low- to moderate-income CTs.

Eureka has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding Eureka's ability to meet credit needs in its AA during the evaluation period. Eureka's CRA performance was rated "Satisfactory" in the prior performance evaluation dated October 25, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of Eureka using the Interagency Small Bank CRA procedures, which focus on an analysis of Eureka's primary loan products. The evaluation period covered January 1, 2022, through December 31, 2024. Conclusions regarding Eureka's lending performance are based on a review of residential real estate loans. These loans represent all loans reported on the HMDA loan application register for 2022, 2023, and 2024.

Selection of Areas for Full-Scope Review

In each state where the bank or savings association has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank or savings association delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank or savings association 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.

Eureka operates in one assessment area in the state of Louisiana, the New Orleans-Metairie MSA AA, which received a full-scope review.

Ratings

Eureka's overall rating is based on activity in the New Orleans-Metairie MSA AA, in the state of Louisiana, focusing on mortgage lending.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national bank's 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 (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 Louisiana: Satisfactory

The Lending Test is rated: **S**atisfactory

The major factors that support this rating include:

- A reasonable geographic distribution of loans, when factoring demographic considerations.
- A reasonable distribution of loans to individuals of different income levels, when factoring demographic considerations.
- A lack of CRA-related complaints.

Description of Institution's Operations in Louisiana

Eureka operates one branch in Jefferson Parish and a loan production office in Orleans Parish, both of which are part of the New Orleans-Metairie MSA. The MSA is in the southeast portion of the state and consists of seven parishes. Since Eureka determined the entire MSA was too large to adequately provide services, it has chosen two of those seven parishes to serve including parts of Orleans and Jefferson. The city of New Orleans is in Orleans Parish and is the economic center of the MSA. Orleans Parish is 350 square miles, of which 169 square miles is land and 181 square miles is water. Jefferson Parish is adjacent to Orleans Parish and includes the cities of Metairie, Kenner, and several cities on the West Bank. The AA consists of 193 CTs.

Eureka's competition is considerable in the AA and includes state and national community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most recent Deposit Market Share Report, Eureka ranked 19th out of 29 institutions in its AA, holding 0.2 percent of market share. The five largest competitors command 78.4 percent of the deposit market.

HMDA aggregate data for 2024 revealed that Eureka ranked 66th out of 314 financial institutions making loans in the AA. There was a total of 6,870 loans originated in the AA, of which Eureka achieved a market share of 0.3 percent. The top five lenders in the AA achieved a combined market share of 26.2 percent.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2021 median family income for the AA was $68,021. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – New Orleans-Metairie MSA AA			
Low	Moderate	Middle	Upper
< $34,010	$34,011 to < $54,416	$54,417 to < $81,625	≥ $81,625

The HUD-adjusted MSA median family income for the assessment area in 2022-2023 was $68,021. Using Eureka's current underwriting ratios and based on a low-income of approximately $44,000, a low-income borrower would qualify for a maximum loan amount of $94,090 while a moderate-income borrower, based on an income of approximately $71,000, would qualify for a maximum loan of approximately $170,000. While census data reports the median home price in the AA to be $252,100, the average listing price in the AA during the review period was significantly higher. Based on data obtained from nationally recognized real estate websites, the median listing price for a residence within this AA was above $340,000 and the average sale price was $413,194. Low supply of housing coupled with increased demand caused housing prices to increase significantly during the review period.

Additionally, we considered the average age of the housing stock in the AA, which according to the 2024 U.S. Census was 45 years. We note that older housing often has higher maintenance costs compared to new housing stock and frequently require significant updates to bring the dwelling up to code. These older houses are often less energy efficient, resulting in higher utility costs, which can increase overall homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to save for the necessary downpayment or otherwise qualify for mortgage loans in the AA.

Based on this information, both low- and moderate-income borrowers would potentially not be able to purchase a home, even assuming the borrower had no additional debt, which would be an additional challenge given the reality of the age of many of the homes in the AA.

Low-income families earning a median family income less than $34,010 represented 21.8 percent of families in the AA, while moderate-income families comprised 13.5 percent of the AA population. During the review period, 11.1 percent of families in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the 18 low-income and 38 moderate-income CTs in the AA. Of the 233,719 housing units within the AA, only seven percent were in the low-income CTs and only 21 percent were in the moderate-income CTs. These percentages were reduced further when just focusing on owner-occupied housing units, with there being only four percent in low-income CTs and 15.7 percent in moderate-income CTs.

The following table depicts the demographic information for the full-scope AA in Louisiana.

Assessment Area(s) - 2024 New Orleans-Metairie MSA AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	193	9.33	19.69	20.21	45.08	5.70
Population by Geography	477,434	6.67	20.21	24.21	46.39	2.53
Housing Units by Geography	233,719	7.03	21.02	24.14	44.74	3.07
Owner-Occupied Housing by Geography	109,028	4.01	15.72	23.76	55.06	1.45
Occupied Rental Units by Geography	88,578	10.27	27.03	27.12	31.78	3.80
Vacant Units by Geography	36,113	8.20	22.30	17.97	45.36	6.16
Businesses by Geography	36,764	4.21	16.94	24.00	51.93	2.93
Farms by Geography	563	5.51	17.05	23.09	52.04	2.31
Family Distribution by Income Level	101,340	21.78	13.51	16.65	48.06	0.00
Household Distribution by Income Level	197,606	25.17	14.02	15.13	45.68	0.00
Unemployment rate (%)	5.68	9.61	9.35	4.76	4.16	7.73
Households Below Poverty Level (%)	15.85	36.70	24.84	12.87	9.22	32.64
Median Family Income (35380 - New Orleans-Metairie, LA MSA)		$68,021	Median Housing Value			$252,100
Median Family Income (35380 - New Orleans-Metairie, LA MSA) for 2024		$82,700	Median Gross Rent			$1,063
			Families Below Poverty Level			11.09

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 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 AA's economy is dominated by tourism and the finance/insurance/real estate sector, which account for 68 percent of jobs in the AA. According to the Bureau of Labor Statistics, as of December 31, 2023, the unemployment rate of the MSA was 4.3. percent, which was slightly higher than the Louisiana state average of 3.8 percent and the U. S. national average of 3.7 percent.

In conjunction with this examination, we conducted a listening session with several community leaders in the AA. The primary credit needs in the community were identified as affordable housing, access to capital, business education, and small dollar lending. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Louisiana

Eureka operates in one AA, the New Orleans-Metairie MSA AA, which received a full-scope review. We analyzed Eureka's HMDA lending.

LENDING TEST

Eureka'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, Eureka's performance in the New Orleans-Metairie MSA AA was reasonable.

Distribution of Loans by Income Level of the Geography

Eureka exhibited reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the savings association's home mortgage loan originations and purchases.

Eureka exhibited reasonable geographic distribution of loans in the state, when considering performance context. While Eureka's lending in both low- and moderate-income geographies was less than the percentage of owner-occupied housing units (comparator) and aggregate lending, Eureka faced considerable competition for mortgage loans in the AA, with a market share of 0.3 and a ranking of 66^{th} out of 314 financial institutions.

Furthermore, with only four percent of owner-occupied housing units located in low-income CTs and only 15.7 of owner-occupied housing units being located in moderate-income CTs, the housing market in those AAs was limited. That limited availability, coupled with significant competition in the AA, revealed the percentage of Eureka's loans in both low- and moderate-income CTs was reasonable.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

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 Eureka's home mortgage loan originations and purchases.

Eureka exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered and other performance context considerations. While the percentage of Eureka's loans to low- and moderate-income borrowers was less than both the percentage of families (comparator) and aggregate lending, it is important to note that based on Eureka's current underwriting ratios a low-income borrower would qualify for a maximum loan amount of $94,090 while a moderate-income borrower would qualify for a maximum loan of approximately $170,000. With an average sale price in the AA of $413,194 and a medium list price of $340,000, most low- and moderate-income borrowers were priced out of the mortgage market in the AA.

When also factoring in the average age of the housing stock in the AA, at 45 years, and the higher cost of rent in the AA, low- and moderate-income borrowers are challenged to maintain older homes and to save for the down payment necessary to purchase a home.

Responses to Complaints

Management did not receive any CRA related complaints during the review 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:	01/01/2022 to 12/31/2024	
Savings Association Products Reviewed:	Home mortgage	
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		
New Orleans-Metairie MSA AA	Full-Scope	

Appendix B: Summary of State Ratings

RATINGS	
Overall Savings Association:	Lending Test Rating:
Eureka Homestead	Satisfactory
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 census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 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 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 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 counties 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 community development.

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 an 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

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 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 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 7. **AA 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 bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **AA 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% 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
New Orleans -Metairie MSA AA	116	40,807	100.00	24,729	4.01	0.86	4.81	15.72	12.07	17.81	23.76	21.55	24.07	55.06	65.52	50.96	1.45	--	2.35
Total	**116**	**40,807**	**100.00**	**24,729**	**4.01**	**0.86**	**4.81**	**15.72**	**12.07**	**17.81**	**23.76**	**21.55**	**24.07**	**55.06**	**65.52**	**50.96**	**1.45**	**--**	**2.35**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024
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
New Orleans-Metairie MSA AA	116	40,807	100.00	24,729	21.78	0.86	4.58	13.51	8.62	10.36	16.65	18.97	14.77	48.07	66.38	46.63	--	5.17	23.66
Total	**116**	**40,807**	**100.00**	**24,729**	**21.78**	**0.86**	**4.58**	**13.51**	**8.62**	**10.36**	**16.65**	**18.97**	**14.77**	**48.07**	**66.38**	**46.63**	**--**	**5.17**	**23.66**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%