



**SOUTH
LOUISIANA
BANK**



**COMMUNITY
REINVESTMENT
ACT**
PUBLIC FILE



**SOUTH LOUISIANA BANK COMMUNITY REINVENTMENT ACT
PUBLIC FILE
TABLE OF CONTENTS**

1. **Written CRA related public comments for the current year and each of the prior two calendar years that relate to the bank's performance in helping to meet the community's credit needs**

2025	None
2024	None

2. **South Louisiana Bank's response to the comments: N/A**
3. **The most recent CRA Performance Evaluation (December 2, 2024)**
4. **South Louisiana Bank's branch listing, geographies, and addresses**
5. **List of branches opened or closed during the current year and each of the prior two calendar years**
6. **Services, loan and deposit products and fees generally offered and the hours of operation by location with notation of any differences in products or fees by location**
7. **Map of the Facility Based Assessment Areas**
8. **Identification of Geographies**
9. **Loan to Deposit Ratio**
10. **Home Mortgage Disclosure Act Notice**

WRITTEN COMMENTS FROM THE PUBLIC (CALENDAR YEAR 2024 – 2025)

Attached to this page are any written comments received from the public related to South Louisiana Bank's Community Reinvestment Act (CRA) performance and any applicable bank response from the prior two calendar years.

If you have comments regarding South Louisiana Bank's CRA performance, please contact us at:

**Luke J Sedotal
Vice President & CRA Officer
South Louisiana Bank
P.O. Box 1718
Houma, Louisiana 70361**

South Louisiana Bank did not receive any written comments from the public during the prior two calendar years.

PUBLIC DISCLOSURE

December 2, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

South Louisiana Bank
Certificate Number: 23144

1362 West Tunnel Boulevard
Houma, Louisiana 70360

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREAS.....	2
SCOPE OF EVALUATION.....	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	10
HOUMA MSA AA – Full-Scope Review	10
BATON ROUGE MSA AA – Full-Scope Review.....	18
APPENDICES	27
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA	27
GLOSSARY	28

INSTITUTION RATING

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

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

The Lending Test is rated Satisfactory.

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

The Community Development Test is rated Outstanding.

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

DESCRIPTION OF INSTITUTION

South Louisiana Bank (SLB), headquartered in Houma, Louisiana, began operations in 1980. South Louisiana Financial Corporation, a one-bank holding company, wholly owns SLB. The bank operates two subsidiaries; of these, examiners considered the community development service activities of the Houma-Terrebonne Community Development Corporation (HTCDC). SLB received a Satisfactory CRA rating at its previous performance evaluation, dated November 2, 2021, based on Federal Financial Institutions Examination Council (FFIEC) Intermediate Small Institution CRA Examination Procedures, as performed by the Federal Deposit Insurance Corporation (FDIC).

SLB functions as a retail bank with a primary business focus, unchanged since the last evaluation, on commercial loans. The bank did not participate in any merger or acquisition activity since the

prior evaluation. The institution operates eight full-service offices, all in the State of Louisiana. SLB did not open or close any full-service offices since the last evaluation. The applicable descriptions of the assessment areas list the offices' specific locations.

The bank offers a variety of loan products, including commercial, residential, agricultural, and consumer loans. It also provides a variety of consumer and commercial deposit services, including checking and savings accounts. Service hours remain consistent with area and industry norms. Alternative delivery systems include online, mobile, and telephone banking, as well as electronic bill pay, person-to-person payments, mobile wallet, and nine ATMs.

As of the September 30, 2024, Report of Condition and Income, the bank reported total assets of \$693.3 million, net loans of \$328.4 million, and total deposits of \$571.3 million. Since the last CRA evaluation, total assets increased by 2.1 percent. Additionally, net loans increased by 0.7 percent, and deposits increased by 0.4 percent. The table below shows a distribution supportive of the institution's primary business focus, with commercial loans (secured by nonfarm nonresidential properties and commercial and industrial) representing the largest portion of the loan portfolio followed by residential loans (secured by 1-4 family and multi-family residential properties).

Loan Portfolio Distribution as of 09/30/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	32,786	9.6
Secured by Farmland	4,598	1.3
Secured by 1-4 Family Residential Properties	48,224	14.1
Secured by Multifamily (5 or more) Residential Properties	6,562	1.9
Secured by Nonfarm Nonresidential Properties	136,649	40.0
Total Real Estate Loans	228,819	66.9
Commercial and Industrial Loans	98,444	28.8
Agricultural Production and Other Loans to Farmers	2,525	0.7
Consumer Loans	11,003	3.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	1,189	0.4
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(19)	(0.0)
Total Loans	341,961	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

SLB designated two assessment areas, both in the State of Louisiana: 1) Houma-Thibodaux Metropolitan Statistical Area Assessment Area (Houma MSA AA), and 2) Baton Rouge MSA AA. The bank's assessment area has changed since the previous evaluation to include all census tracts in East Baton Rouge, Lafourche, and Terrebonne Parishes. All areas conform to CRA regulatory

requirements. The individual assessment area sections of this performance evaluation provide information on each area.

According to the 2020 U.S. Census data, the bank’s overall assessment area consists of 170 census tracts with the following income designations: 48 upper-, 58 middle-, 32 moderate-, 23 low-, and 9 tracts with no income designation. The bank did not add any new or eliminate any assessment areas since the prior evaluation. The individual assessment area sections of this performance evaluation provide additional information on each area.

Description of Assessment Areas			
Assessment Area	Parishes in Assessment Area	# of CTs	# of Branches
Houma MSA	Lafourche and Terrebonne	62	7
Baton Rouge MSA	East Baton Rouge	108	1
<i>Source: Bank Data.</i>			

SCOPE OF EVALUATION

General Information

Examiners evaluated the bank’s performance based on FFIEC Intermediate Small Bank CRA Examination Procedures, which includes the Lending Test and Community Development Test. This evaluation covers the period from the previous evaluation dated November 2, 2021, to the current evaluation dated December 2, 2024.

The following table shows the Houma MSA AA generated the largest percentage of loans originated inside the assessment areas, contained the largest percentage of deposits gathered, and included the largest percentage of offices operated. Consequently, examiners performed a full-scope review and weighed performance in the Houma MSA AA substantially heavier when arriving at applicable conclusions. The evaluation also included a full-scope review on the Baton Rouge MSA AA since examiners did not use full-scope procedures on this area previously.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Houma MSA	24,800	98.1	597,085	98.7	7	87.5
Baton Rouge MSA	476	1.9	7,987	1.3	1	12.5
Total	25,276	100.0	605,072	100.0	8	100.0
<i>Source: Bank Data; FDIC Summary of Deposits (06/30/2024)</i>						

Activities Reviewed

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

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

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	16,249	10.6	64	9.1
Secured by Farmland	770	0.5	2	0.3
Secured by 1-4 Family Residential Properties	14,026	9.2	100	14.3
Multi-Family (5 or more) Residential Properties	227	0.1	1	0.1
Commercial Real Estate Loans	17,553	11.5	14	2.0
Commercial and Industrial Loans	96,534	63.0	234	33.4
Agricultural Loans	889	0.6	16	2.3
Consumer Loans	4,758	3.1	262	37.4
Other Loans	2,280	1.4	8	1.1
Total Loans	153,286	100.0	701	100.0
<i>Source: Bank Data (01/01/2023- 12/31/2023)</i>				

Consequently, this evaluation includes a review of 2023 small business loans. Examiners used the universe of 227 small business loans totaling \$25.5 million to evaluate the Assessment Area Concentration performance factor. Examiners used the universe of small business loans originated within the assessment areas to evaluate the Geographic Distribution performance factor. Finally, examiners randomly sampled 66 small business loans totaling \$6.9 million to evaluate the Borrower Profile criterion. D&B data for 2023 provided a standard comparison for the small business loans.

In addition, this evaluation includes a review of all home mortgage loans reported on the bank’s Home Mortgage Disclosure Act (HMDA) LARs. SLB collected and reported data for 2023, the only year it was subject to HMDA reporting requirements during the evaluation period. In 2023, the bank reported 56 such loans totaling \$9.2 million. This evaluation presents HMDA data for 2023, the most recent year for which aggregate data exists as of this evaluation data. HMDA aggregate data for 2023 provided the primary standard of comparison for home mortgage loans.

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

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage	56	9,190	56	9,190
Small Business	227	25,495	66	6,931

Source: Bank Data (2023); HMDA Reported Data (2023).

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

For the CD Test, this evaluation considers applicable current period CD activities, including CD loans, QIs, and CD services. Current period activities involve those generated since the previous November 2, 2021, evaluation. This test further encompasses prior period QIs, those purchased prior to the evaluation but that remain outstanding as of this evaluation’s date. Examiners use the book value as of the current evaluation date for all prior period QIs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

SLB demonstrated a satisfactory record regarding the Lending Test. Reasonable borrower profile and geographic distributions primarily support this conclusion. A reasonable record regarding the bank’s loan-to-deposit ratio and a majority of loans originated in the assessment areas further support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution’s size, financial condition, and assessment area credit needs. The average net LTD ratio, calculated using the 12 quarters since the previous evaluation from the Report of Condition data, averaged 48.8 percent from December 31, 2021, to September 30, 2024. The ratio ranged from a low of 40.7 percent as of June 30, 2022, to a high of 57.5 percent as of September 30, 2024. The average net LTD ratio represents a decrease from the 70.4 percent average net LTD ratio noted at the previous evaluation. The decrease in the ratio is primarily related to a significant increase in deposits due to federal and state disaster relief and insurance payments during the evaluation period. During this timeframe, the bank also saw a decrease in the loan portfolio.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2024 \$(000s)	Average Net LTD Ratio (%)
South Louisiana Bank, Houma, LA	693,254	48.8
Bank of Zachary, Zachary, LA	407,037	60.1
Synergy Bank, Houma, LA	1,196,903	60.3
United Community Bank, Raceland, LA	618,995	79.8
<i>Source: Report of Condition (9/30/24); Reports of Condition (previous 12 quarters: 12/31/21 – 9/30/24).</i>		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution’s assessment area. A majority of small business and home mortgage loans originated inside the bank’s assessment area support this conclusion. Examiners considered the bank’s asset size and office structure, as well as the loan categories reviewed relative to the assessment area’s size and economy, when arriving at conclusions.

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		
	#	%	#	%		\$	%	\$	%	
Small Business	185	81.5	42	18.5	227	19,022	74.6	6,473	25.4	25,495
Home Mortgage	44	78.6	12	21.4	56	6,255	68.1	2,935	31.9	9,190
<i>Source: Bank Data (2023); HMDA Data (2023)</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable performances in the Houma MSA and Baton Rouge MSA AAs support this conclusion. Examiners place more weight on the bank’s performance in the Houma MSA AA. Examiners considered the bank’s performance relative to the available comparative data and any performance context issues. They focused on the percentages by the number of loans in low- and moderate-income geographies within the assessment areas when arriving at conclusions.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Consistent performance in the Houma MSA and Baton Rouge MSA AAs support this conclusion. Examiners place more weight on the bank’s performance in the Houma MSA AA. Examiners considered the bank’s performance relative to the available comparative data and any performance context issues. They focused on the percentage by number of loans to businesses with gross annual revenue of \$1 million or less and to low- and moderate-income individuals within the assessment areas when arriving at conclusions.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

Since the prior evaluation, the bank granted 29 CD loans totaling over \$73.8 million. The total dollar amount equates to 10.5 percent of average total assets of \$704.0 million since the previous evaluation and 24.8 percent of average net loans of \$298.1 million for the same period. These levels reflect an increase from the 10.2 percent of average total assets and 16.5 percent of average net loans noted at the last evaluation. The responsiveness of the loans address identified needs in the assessment areas primarily targeted to revitalization and stabilization efforts but also benefit community services to low- and moderate-income individuals. The following table illustrates the distribution of CD loans by purpose and year.

Community Development Lending Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021*	0	0	0	0	0	0	2	701	2	701
2022	0	0	1	2,062	0	0	13	25,323	14	27,385
2023	0	0	0	0	0	0	6	31,288	6	31,288
YTD 2024	0	0	1	500	0	0	6	13,998	7	14,498
Total	0	0	2	2,562	0	0	27	71,310	29	73,872

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

The following table contains the distribution of CD loans by assessment area.

Community Development Lending by Assessment Area Institution										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Houma MSA	0	0	2	2,562	0	0	13	16,962	15	19,524
Baton Rouge MSA	0	0	0	0	0	0	4	7,023	4	7,023
Statewide Activities	0	0	0	0	0	0	10	47,325	10	47,325
Total	0	0	2	2,562	0	0	27	71,310	29	73,872

Source: Bank Records (11/02/2021-12/02/2024)

The following points provide notable examples of the bank’s statewide CD lending:

- **Revitalize or Stabilize** – In 2022, the bank refinanced a \$3.0 million loan to renovate a retail shopping center located in a moderate-census tract and designated disaster area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.
- **Revitalize or Stabilize** – In 2022, the bank originated a loan for \$957,716 to construct a retail grocery store in a moderate-income census tract and designated disaster area. The grocery store serves and employs residents in the surrounding area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new or retain existing businesses or residents.

Qualified Investments

Since the prior evaluation, the bank made use of 75 QIs totaling over \$18.5 million. The total dollar amount equates to 2.6 percent of average total assets since the prior evaluation and 6.6 percent of average securities of \$279.9 million for the same period. These levels reflect an increase from the 1.8 percent of average total assets and a decrease from the 17.0 percent of average securities recorded at the last evaluation. The responsiveness of the QIs address identified needs in the assessment area primarily targeted to revitalization and stabilization efforts but also benefit the other three categories. The following table illustrates the distribution of QIs by assessment area.

Qualified Investments by Assessment Area Institution										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Houma MSA	1	5	26	419	2	10	26	9,455	55	9,889
Baton Rouge MSA	0	0	1	3	0	0	5	2,970	6	2,973
Statewide Activities	0	0	0	0	1	320	13	5,350	14	5,670
Total	1	5	27	422	3	330	44	17,775	75	18,532

Source: Bank Data

The following points provide notable examples of QIs at the statewide level.

- **Revitalize or Stabilize** – The bank invested in local utility bonds located in a federally-designated disaster area. The QI allowed for additional recovery efforts to schools in the designated disaster areas needing repair after Hurricane Delta. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents, and is related to disaster recovery.
- **Revitalize or Stabilize** – The bank invested \$1.0 million to improve critical infrastructure and to replace corroded natural gas systems in a federally-designated disaster area. Thus, the activity revitalizes or stabilizes qualifying geographies by helping to attract new, or retain existing, businesses or residents, and is related to disaster recovery.

Community Development Services

The bank provided 52 CD services since the prior evaluation. This reflects a decrease from the 122 CD services noted at the prior evaluation. The services all involve bank personnel’s use of their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations. Although not particularly innovative, the services primarily benefitted community services to low- and moderate-income individuals but also benefitted the other three categories. The following table illustrates the CD services by purpose and year.

Community Development Services Institution					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021*	0	0	0	0	0
2022	1	6	2	3	12
2023	4	13	1	3	21
YTD 2024	4	8	4	3	19
Total	9	27	7	9	52

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

The following table contains the distribution of CD services by assessment area.

Community Development Services by Assessment Area Institution					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or stabilize	Totals
	#	#	#	#	#
Houma MSA	9	22	6	9	46
Baton Rouge MSA	0	5	0	0	5
Statewide Activities	0	0	1	0	1
Total	9	27	7	9	52

Source: Bank Data

Regarding its delivery systems, the following table shows that the bank does not operate any full-service offices in low-income census tracts. However, the table also shows that, in moderate-income geographies, the bank’s level rises 8.2 percentage points above the population percentage.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Institution							
	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	23	13.5	79,670	12.0	0	0.0	0	0.0
Moderate	32	18.8	111,538	16.8	2	25.0	3	33.3
Middle	58	34.1	243,658	36.7	3	37.5	3	33.3
Upper	48	28.2	208,471	31.4	3	37.5	3	33.3
NA	9	5.3	20,581	3.1	0	0.0	0	0.0
Total	170	100.0	663,918	100.0	8	100.0	9	100.0

Source: 2020 U.S. Data; Bank Data

Furthermore, the bank provides alternative delivery systems that help avail the bank’s services to moderate-income individuals. Those systems include the bank’s ATMs, two of which operate in moderate-income census tracts. Besides its ATMs, the bank provides other alternative delivery systems, including online and mobile banking, as well as electronic bill pay capabilities available to all individuals throughout all portions of the assessment areas.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

HOUMA MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN HOUMA MSA AA

The Houma MSA AA changed since the prior evaluation to include all census tracts within the MSA. The AA now consists of all 62 contiguous census tracts in the following two parishes that make up the entire Houma MSA, located in south central Louisiana.

- Lafourche Parish – all 27 census tracts
- Terrebonne Parish – all 35 census tracts

This area ranks first among the two reviewed areas by accounting for 98.1 percent of the bank’s loans, while also gathering 98.7 percent of its deposits and operating 87.5 percent of the bank’s full-service offices in the assessment areas considered.

The following table shows that the bank operates seven full-service offices in this area. It also operates eight ATMs, including one stand-alone location. As noted, the bank did not open or close any full-service offices in this area since the prior evaluation. The offices maintain hours consistent

with the area and the industry. The bank’s delivery systems and range of products and services remain consistent with those reflected at the institution level. The bank did not participate in any merger or acquisition activity in this area since the prior evaluation.

Full-Service Office Locations Houma MSA AA					
Branch/Parish/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
Lafourche Parish:					
Thibodaux – 921 Canal Blvd	Branch	0204.00	Moderate	Yes	No
Bayou Blue – 2010 Bayou Blue Rd	Branch	0219.04	Middle	Yes	No
Terrebonne Parish:					
Main – 1362 W Tunnel Blvd	Main	0003.00	Moderate	Yes (2)	No
E. Houma – 1308 Grand Caillou Rd	Branch	0008.00	Middle	Yes	No
W. Park – 6405 W Park Ave	Branch	0004.01	Middle	Yes	No
S. Terrebonne – 4343 Highway 24	Branch	0010.01	Upper	Yes	No
Little Bayou – 3916 Highway 311	Branch	0017.02	Upper	Yes	No
<i>Source: Bank records; U.S. Census (2020)</i>					

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area’s 62 census tracts reflect the following income designations: 3 low-, 28 moderate-, 11 middle-, and 16 upper-income census tracts, as well as 4 census tracts with no income designation. The following table illustrates select demographic characteristics of the Houma MSA AA.

Demographic Information of the Assessment Area Houma MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	62	4.8	17.7	45.2	25.8	6.5
Population by Geography	207,137	3.9	15.2	47.8	30.7	2.4
Housing Units by Geography	87,081	3.8	15.8	48.5	29.0	2.9
Owner-Occupied Units by Geography	56,897	2.3	15.3	48.3	32.6	1.5
Occupied Rental Units by Geography	20,122	7.1	17.9	42.8	25.9	6.3
Vacant Units by Geography	10,062	5.3	14.8	60.9	14.8	4.1
Businesses by Geography	26,910	3.2	15.2	43.9	35.4	2.3
Farms by Geography	864	1.4	14.2	49.7	33.2	1.5
Family Distribution by Income Level	52,699	23.9	17.1	17.8	41.3	0.0
Household Distribution by Income Level	77,019	26.9	15.1	14.7	43.3	0.0
Median Family Income MSA - 26380 Houma-Thibodaux, LA MSA		\$65,137	Median Housing Value			\$155,117
Families Below Poverty Level		14.0%	Median Gross Rent			\$797
<i>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.</i>						

Service industries represent the largest portion of businesses at 34.8 percent, followed by non-classifiable establishments at 24.7 percent, and retail at 10.0 percent. Approximately 61.8 percent of the area’s businesses employ four or fewer people, and 93.0 percent of businesses operate from a single location. Major employers include Lafourche Parish School Board, Ochsner Health, and Nicholls State University.

According to the U.S. Bureau of Labor Statistics, the unemployment rate for the Houma-Thibodaux MSA during the evaluation period is 4.5 percent. That rate is slightly higher than the 4.1 percent State of Louisiana unemployment rate and 4.2 national rate for the same period.

Examiners utilized the FFIEC median family incomes (MFI) to analyze home mortgage loans under the borrower profile performance factor. As an example, the following table shows the applicable income ranges based on the 2023 FFIEC-estimated MFI of \$81,300 applicable to the Houma MSA AA.

Median Family Income Ranges - Houma-Thibodaux, LA MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 (\$81,300)	<\$40,650	\$40,650 to <\$65,040	\$65,040 to <\$97,560	≥\$97,560
<i>Source: FFIEC</i>				

Competition

The Houma-Thibodaux MSA AA contains a relatively high level of competition from other chartered banks based on its population, with 14 institutions operating 57 offices. SLB ranked 6th in deposit market share by capturing 10.8 percent of the area’s deposits based on the June 30, 2024, FDIC Deposit Market Share Report. Multiple credit unions also compete for loans in the area, adding to the competition level.

Community Contact(s)

Examiners contacted a community member knowledgeable of the area’s economic, demographic, and business environments to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents a local public organization.

The contact indicated that the area recently felt the effects of Hurricane Francine in 2024; however, the impacts were not as devastating as Hurricane Ida in 2021. While the overall area has recovered from the disasters, many residents and business owners are still working with the Federal Emergency Management Agency (FEMA) and insurance companies to settle claims from the damages sustained from natural disasters. The contact believes that financial education, particularly for small businesses without good credit standing, represents a need in the area. The interviewee feels that the area financial institutions address the lending needs of businesses and consumers alike.

Credit and Community Development Needs and Opportunities

Consistent with most metropolitan areas, the Houma MSA AA creates varied loan demand for small business, residential real estate, and consumer loans. Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent the area's primary credit needs.

Regarding the area's CD needs, primarily the federal disaster area designations, as further supported by demographic data showing that 22.5 percent of the area's census tracts received low- and moderate-income designations, suggests a high need for activities that revitalize or stabilize qualifying geographies.

In addition, demographic data showing lower percentages of owner-occupied housing units relative to total housing units in low- and moderate-income geographies, in connection with the 41.0 percent of the area's families reporting low or moderate incomes, also suggests a high need for affordable housing. This percentage also suggests a need for activities that benefit projects or organizations that provide community services targeted to those families.

CONCLUSIONS ON PERFORMANCE CRITERIA IN HOUMA MSA AA

LENDING TEST

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

Geographic Distribution

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

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Houma MSA AA. Reasonable performances in the low- and moderate-income census tract supports this conclusion. The following table shows that, in low-income census tracts, the bank's level of lending is 0.2 percentage points higher than demographic data, reflecting reasonable performance. In moderate-income tracts, the bank's level of lending is 7.1 percentage points higher than demographic data, also reflecting reasonable performance.

Geographic Distribution of Small Business Loans Houma MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.2	6	3.4	513	2.7
Moderate	15.2	40	22.3	3,800	20.3
Middle	43.9	72	40.2	6,460	34.6
Upper	35.4	61	34.1	7,903	42.3
Not Available	2.3	0	0.0	0	0.0
Totals	100.0	179	100.0	18,676	100.0

Source: 2023 D&B Data; Bank Data (2023).

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Houma MSA AA. Reasonable performances in low- and moderate-income census tracts support this conclusion. The following table shows that the bank’s level of lending in low-income census tracts rises 6.8 percentage points higher than aggregate data, reflecting reasonable performance. The table further shows that, in moderate-income census tracts, the bank’s level of lending rises 2.8 percentage points higher than aggregate data, reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Houma MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.3	2.7	4	9.5	598	9.8
Moderate	15.3	11.5	6	14.3	775	12.7
Middle	48.3	48.6	17	40.5	2,532	41.3
Upper	32.6	35.8	13	31.0	2,120	34.6
Not Available	1.5	1.4	2	4.8	99	1.6
Totals	100.0	100.0	42	100.0	6,124	100.0

Source: 2020 U.S. Census; HMDA Data (2023), 2023 HMDA Aggregate Data.

Borrower Profile

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

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes in the Houma MSA AA. Reasonable performance to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion. The following table shows that, in the Houma MSA, the bank originated over seven out of ten loans

to businesses with gross annual revenues of \$1 million or less, thereby reflecting reasonable performance. The table further shows that the bank originated five out of every ten loans to businesses with gross annual revenues in the smallest two revenue categories, further supporting a reasonable level.

Distribution of Small Business Loans by Gross Annual Revenues Houma MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	65.3	21	35.0	1,776	27.0
\$100,000 - \$249,999	18.2	9	15.0	143	2.2
\$250,000 - \$499,999	3.9	6	10.0	142	2.2
\$500,000 - \$1,000,000	2.2	8	13.3	605	9.2
Subtotal <= \$1,000,000	89.6	44	73.3	2,666	40.5
>\$1,000,000	3.1	16	26.7	3,919	59.5
Revenue Not Available	7.3	0	0.0	0	0.0
Total	100.0	60	100.0	6,585	100.0

Source: 2023 D&B Data, Bank Data (2023). Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) in the Houma MSA AA. A reasonable performance to low-income borrowers lifted the poor performance to moderate-income borrowers to support this conclusion. The following table shows that, to low-income borrowers, the bank’s level of lending falls 2.4 percentage points lower than aggregate performance, reflecting reasonable performance. The table further shows that, to moderate-income borrowers, the bank’s level of lending falls 16.7 percentage points lower than aggregate performance in the area, reflecting poor performance. Examiners placed more weight on the bank’s performance in the low-income census tracts given more lending opportunities in this census tract income category.

Distribution of Home Mortgage Loans by Borrower Income Level Houma MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	23.9	7.2	2	4.8	107	1.7
Moderate	17.1	16.7	0	0.0	0	0.0
Middle	17.8	22.3	1	2.4	50	0.8
Upper	41.3	28.4	4	9.5	1,011	16.5
Not Available	0.0	25.4	35	83.3	4,956	80.9
Totals	100.0	100.0	42	100.0	6,124	100.0

Source: 2020 U.S. Census; 2023 HMDA Data; 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

Since the prior evaluation, the bank originated 15 CD loans totaling over \$19.5 million in the Houma MSA AA. The dollar amount reflects a decrease in number and dollar volume from the 23 CD loans totaling nearly \$25.5 million reported for this area in the prior evaluation. The current dollar amount equates to 26.4 percent of the bank’s total CD loans, compared to this assessment area capturing 98.1 percent of the bank’s total loans. Examiners also considered that 64.1 percent of the bank’s CD loans were in the statewide area. As seen in the following table, the bank’s CD loans primarily benefitted revitalization or stabilization efforts, which reflect responsiveness to a need in the assessment area.

Community Development Lending Houma MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021*	0	0	0	0	0	0	2	701	2	701
2022	0	0	1	2,062	0	0	6	4,140	7	6,202
2023	0	0	0	0	0	0	2	6,125	2	6,125
YTD 2024	0	0	1	500	0	0	3	5,996	4	6,496
Total	0	0	2	2,562	0	0	13	16,962	15	19,524

*Source: Bank Records (11/02/2021- 12/02/2024); *Since prior evaluation.*

The following points are examples of the bank’s CD loans in the Houma MSA AA.

- **Revitalize or Stabilize** – In 2021, the bank originated a loan totaling \$351,000 to repair a grocery supermarket damaged by Hurricane Ida located in a designated disaster area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.
- **Revitalize or Stabilize** – In 2022, the bank originated a loan totaling \$1.0 million to repair a medical facility substantially damaged by Hurricane Ida located in a designated disaster area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

Qualified Investments

Since the prior evaluation, the bank made use of 55 QIs totaling over \$9.8 million in the Houma MSA AA. This is compared to the 63 QIs totaling \$3.6 million reported at the prior evaluation.

The current dollar amount equates to 53.4 percent of the bank’s total QIs, whereas this assessment area captured 98.7 percent of the bank’s total deposits. Examiners also considered that 30.6 percent of the bank’s QIs were in the statewide area. The bank’s QIs primarily benefitted revitalization or stabilization efforts, which reflects responsiveness to identified needs in the assessment area.

Qualified Investments Houma MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	5	3,500	5	3,500
2021*	0	0	0	0	0	0	12	4,040	12	4,040
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	1	350	0	0	6	1,900	7	2,250
YTD 2024	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	23	9,440	24	9,790
Qualified Grants & Donations	1	5	25	69	2	10	3	15	31	99
Total	1	5	26	419	2	10	26	9,455	55	9,889

Source: Bank Records (11/02/2021-12/02/2024); *Since prior evaluation.

The following points provide notable examples of QIs in the Houma MSA AA.

- **Community Services** – The bank invested \$350,000 in bonds for a school district in the Houma MSA AA, where a majority of the students receive free and reduced-priced lunches under the U.S. Department of Agriculture’s National School Lunch Program. As a result, this activity provides resources primarily to low- and moderate-income individuals.
- **Revitalize or Stabilize** – The bank invested \$700,000 for the financing of public water control in the Houma MSA AA to ensure adequate structure of floodgates for critical parish-wide flood protection, including in moderate-income census tracts and designated disaster areas. Thus, the activity revitalizes or stabilizes qualifying geographies by helping to attract new, or retain existing, businesses or residents, and is related to disaster recovery.

Community Development Services

Since the prior evaluation, the bank made use of 46 CD services in the Houma MSA AA. This reflects a decrease from the 122 CD services recorded at the prior evaluation. The current level of 46 CD services represents 88.5 percent of the bank’s total volume of services. Comparatively, this assessment area contains 87.5 percent of the bank’s total branches. The services involve bank personnel’s use of their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations. Therefore, the bank exhibited responsiveness to the needs of the Houma MSA AA through its CD services.

Community Development Services Houma MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021*	0	0	0	0	0
2022	1	5	2	3	11
2023	4	10	1	3	18
YTD 2024	4	7	3	3	17
Total	9	22	6	9	46
<i>Source: Bank Records (11/02/2021- 12/02/2024); *Since prior evaluation.</i>					

The following provides examples of CD service activities in the Houma MSA AA.

- **Affordable Housing** – For each year under review, a bank employee served as a Director and the Treasurer for an organization, Houma-Terrebonne Public Trust Financing Authority, dedicated to providing affordable housing for low- and moderate-income individuals by providing down payment assistance programs. Thus, the activity benefits an organization that provides affordable housing for low- and moderate-income individuals.
- **Revitalize or Stabilize** – For each year under review, bank employees served on the Board of the Morganza Action Coalition. The coalition is a non-profit organization that promotes social welfare and focuses on expanding the presence of commercial enterprises in low- and moderate-income or disaster areas. Thus, the activity revitalizes and stabilizes qualifying geographies by helping to attract new, or retain existing, businesses or residents.

BATON ROUGE MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN BATON ROUGE MSA AA

The Baton Rouge MSA AA changed since the prior evaluation to include all census tracts within East Baton Rouge Parish. The assessment area consists of all 108 contiguous census tracts in East Baton Rouge Parish, one of ten parishes that make up the Baton Rouge, LA Metropolitan Statistical Area, located in south central Louisiana.

This area ranks second among the two reviewed areas by accounting for 1.9 percent of the bank’s loans, while also gathering 1.3 percent of the deposits, and operating 12.5 percent of the bank’s offices. The following table shows that the bank operates one full-service office in this area. It also operates one ATM. As noted, the bank did not open or close any full-service offices in this assessment area since the prior evaluation.

Full-Service Office Locations Baton Rouge MSA AA					
Branch/Parish/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<i>East Baton Rouge Parish:</i> Baton Rouge – 5379 Highland Rd.	Branch	0049.00	Upper	Yes	No
<i>Source: Bank records; U.S. Census (2020)</i>					

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area’s 108 census tracts reflect the following income designations: 20 low-, 21 moderate-, 30 middle-, and 32 upper-income census tracts, as well as 5 census tracts with no income designation.

Service industries represent the largest portion of businesses at 36.2 percent, followed by non-classifiable establishments at 27.5 percent, and finance at 11.3 percent. Approximately 60.9 percent of the area’s businesses employ four or fewer people, and 94.0 percent of businesses operate from a single location. Major employers include Louisiana State University, Ochsner Health, and L’auberge Hotel and Casino.

According to data from the U.S. Bureau of Labor Statistics, the average unemployment rate during the evaluation period for East Baton Rouge Parish is 3.4 percent. This is slightly lower compared to the 4.1 percent State of Louisiana unemployment rate and 4.2 national rate for the same period.

Examiners utilized the FFIEC MFIs to analyze home mortgage loans under the borrower profile performance factor. As an example, the following table shows the applicable income ranges based on the 2023 FFIEC-estimated MFI of \$82,900 applicable to the Baton Rouge MSA AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Baton Rouge, LA MSA Median Family Income (12940)				
2023 (\$82,900)	<\$41,450	\$41,450 to <\$66,320	\$66,320 to <\$99,480	≥\$99,480
<i>Source: FFIEC</i>				

The following table illustrates select demographic characteristics of the Baton Rouge MSA AA.

Demographic Information of the Assessment Area Baton Rouge MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	108	18.5	19.4	27.8	29.6	4.6
Population by Geography	456,781	15.6	17.5	31.7	31.7	3.4
Housing Units by Geography	195,178	15.7	17.4	30.5	33.0	3.3
Owner-Occupied Units by Geography	99,008	8.6	14.4	34.2	42.0	0.8
Occupied Rental Units by Geography	65,633	24.3	20.1	26.2	24.4	4.9
Vacant Units by Geography	30,537	20.4	21.3	27.9	22.3	8.1
Businesses by Geography	95,420	11.6	18.1	32.6	36.3	1.4
Farms by Geography	1,842	8.9	17.2	35.1	37.7	1.1
Family Distribution by Income Level	98,787	24.7	16.4	17.2	41.8	0.0
Household Distribution by Income Level	164,641	27.8	15.3	16.5	40.4	0.0
Median Family Income MSA - 12940 Baton Rouge, LA MSA		\$77,948	Median Housing Value			\$198,100
Families Below Poverty Level		11.9%	Median Gross Rent			\$938
<i>Source: 2020 U.S. Census and 2024 D&B Data. Due to rounding, totals may not equal 100.0%.</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The Baton Rouge MSA AA contains a high level of competition from other chartered banks based on its population, with 33 institutions operating 116 offices. SLB ranked 31st in deposit market share by capturing 0.04 percent of the area’s deposits based on the September 30, 2024, FDIC Deposit Market Share Report. Multiple credit unions, mortgage companies, and finance companies also compete for loans in the area, adding to the competition level.

Credit and Community Development Needs and Opportunities

Consistent with most metropolitan areas, the Baton Rouge MSA AA creates varied loan demand for small business, residential real estate, and consumer loans. Considering information from bank management, as well as demographic and economic data, examiners determined that small business and home mortgage loans represent the area’s primary credit needs.

Regarding the area’s CD needs, the federal disaster area designations, as well as the demographic data showing that 37.9 percent of the area’s census tracts reported low- or moderate-income designations, suggests a high need for activities that revitalize or stabilize qualifying geographies.

In addition, demographic data showing lower percentages of owner-occupied housing units relative to total housing units in low- and moderate-income geographies, in connection with the 41.1 percent of the area’s families reporting low or moderate incomes, also suggests a high need for affordable housing. This percentage also suggests a need for activities that benefit projects or organizations that provide community services targeted to those families.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BATON ROUGE MSA AA

LENDING TEST

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

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Baton Rouge MSA AA. A reasonable record regarding small business loans, insufficiently lifted by an excellent record regarding home mortgage loans, supports this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Baton Rouge MSA AA. Reasonable performance in the low- and moderate-income census tracts supports this conclusion. The following table shows that, in low-income census tracts, the bank’s level of lending is 5.0 percentage points higher than the demographic data, reflecting reasonable performance. In moderate-income tracts, the bank’s level of lending is 1.6 percentage points lower than demographic data, also reflecting reasonable performance.

Geographic Distribution of Small Business Loans Baton Rouge MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	11.7	1	16.7	19	5.5
Moderate	18.3	1	16.7	12	3.5
Middle	32.4	4	66.7	315	91.0
Upper	36.2	0	0.0	0	0.0
Not Available	1.4	0	0.0	0	0.0
Totals	100.0	6	100.0	346	100.0

Source: 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects an excellent record in the Baton Rouge MSA AA. Excellent performance in low- and moderate-income census tracts support this conclusion. The following table shows that the bank’s level of lending in low-income census tracts rises 43.0 percentage points higher than aggregate data, reflecting excellent performance. The table further shows that, in moderate-income census tracts, the bank’s level of lending rises 37.9 percentage points higher than aggregate data, reflecting excellent performance.

Geographic Distribution of Home Mortgage Loans Baton Rouge MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	8.6	7.0	1	50.0	52	39.7
Moderate	14.4	12.1	1	50.0	79	60.3
Middle	34.2	36.0	0	0.0	0	0.0
Upper	42.0	42.7	0	0.0	0	0.0
Not Available	0.8	2.2	0	0.0	0	0.0
Totals	100.0	100.0	2	100.0	131	100.0

Source: 2020 U.S. Census; 2023 HMDA Data, 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes in the Baton Rouge MSA AA. A reasonable record regarding small business loans sufficiently lifted a poor record regarding home mortgage loans to support this conclusion.

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes in the Baton Rouge MSA AA. Reasonable performance to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion. The following table shows that, in the Baton Rouge MSA AA, the bank originated half of its loans to businesses with gross annual revenues of \$1 million or less, thereby reflecting reasonable performance. The table further shows that the bank originated half of its loans to businesses with gross annual revenues in the smallest two revenue categories, further supporting a reasonable level.

Distribution of Small Business Loans by Gross Annual Revenues Baton Rouge MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	71.4	3	50.0	94	27.2
\$100,000 - \$249,999	15.2	0	0.0	0	0.0
\$250,000 - \$499,999	3.2	0	0.0	0	0.0
\$500,000 - \$1,000,000	1.7	0	0.0	0	0.0
Subtotal <= \$1,000,000	91.5	3	50.0	94	27.2
>\$1,000,000	2.3	3	50.0	252	72.8
Revenue Not Available	6.1	0	0.0	0	0.0
Total	100.0	6	100.0	346	100.0

Source: 2023 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate-income) in the Baton Rouge MSA AA. The following table shows that the bank did not originate any home mortgage loans to low- and moderate-income borrowers, reflecting poor performance.

Distribution of Home Mortgage Loans by Borrower Income Level Baton Rouge MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	24.7	5.2	0	0.0	0	0.0
Moderate	16.4	14.9	0	0.0	0	0.0
Middle	17.2	17.3	0	0.0	0	0.0
Upper	41.8	37.5	0	0.0	0	0.0
Not Available	0.0	25.1	2	100.0	131	100.0
Totals	100.0	100.0	2	100.0	131	100.0

Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

Since the prior evaluation, the bank originated 4 CD loans totaling over \$7.0 million in the Baton Rouge MSA AA. The dollar amount reflects an increase in dollar volume from the 4 CD loans totaling \$2.8 million reported for this area in the prior evaluation. The current dollar amount equates to 9.5 percent of the bank's total CD loans, compared to this assessment area capturing 1.9 percent of the bank's total loans. As seen in the following table, the bank's CD loans primarily benefitted revitalization or stabilization efforts, which reflect responsiveness to a need in the assessment area.

Community Development Lending Baton Rouge MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021*	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	3	6,021	3	6,021
2023	0	0	0	0	0	0	0	0	0	0
YTD 2024	0	0	0	0	0	0	1	1,002	1	1,002
Total	0	0	0	0	0	0	4	7,023	4	7,023

*Source: Bank Records (11/02/2021- 12/02/2024); *Since prior evaluation.*

The following points are examples of the bank’s CD loans in the Baton Rouge MSA AA.

- **Revitalize or Stabilize** – In 2024, the bank originated a loan totaling \$1.0 to open two restaurants both located in a designated disaster area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.
- **Revitalize or Stabilize** – In 2022, the bank originated a loan totaling \$84,000 to open a retail store located in a low-income census tract and a designated disaster area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

Qualified Investments

Since the prior evaluation, the bank made use of 6 QIs totaling over \$2.9 million in the Baton Rouge MSA AA. This level reflects an increase from the 4 QIs totaling \$2.5 million reported at the prior evaluation. The current dollar amount equates to 16.0 percent of the bank’s total QIs, whereas this assessment area captured 1.3 percent of the bank’s total deposits. Examiners also considered that 30.6 percent of the bank’s QIs were in the statewide area. The bank’s QIs primarily benefitted revitalization or stabilization efforts and community services, which reflects responsiveness to identified needs in the assessment area.

Qualified Investments Baton Rouge MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	4	2,595	4	2,595
2021*	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	1	375	1	375
YTD 2024	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	5	2,970	5	2,970
Qualified Grants & Donations	0	0	1	3	0	0	0	0	1	3
Total	0	0	1	3	0	0	5	2,970	6	2,973

Source: Bank Records (11/02/2021- 12/02/2024); *Since prior evaluation.

The following points provide notable examples of QIs in the Baton Rouge MSA AA.

- **Revitalize or Stabilize** – The bank invested \$740,000 in bonds for a school district in the Baton Rouge MSA AA located in a designated disaster area. The funds assist the school district in maintaining, constructing, renovating, acquiring, and equipping school buildings. Thus, the activity revitalizes or stabilizes qualifying geographies by helping to attract new, or retain existing, businesses or residents, and is related to disaster recovery.
- **Revitalize or Stabilize** – The bank invested \$375,000 for the financing of a road improvement project in the Baton Rouge MSA AA to ensure adequate infrastructure parish-wide, including in a designated disaster area. Thus, the activity revitalizes or stabilizes qualifying geographies by helping to attract new, or retain existing, businesses or residents, and is related to disaster recovery.

Community Development Services

Since the prior evaluation, the bank made use of 5 CD services in the Baton Rouge MSA AA. This reflects an increase from the no CD services recorded at the prior evaluation. The current level of 5 CD services represents 9.6 percent of the bank’s total volume of services. Comparatively, this AA contains 12.5 percent of the bank’s total branches. The services involve bank personnel’s use of their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations. Therefore, the bank exhibited responsiveness to the needs of the Baton Rouge MSA AA through its CD services.

Community Development Services Baton Rouge MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021*	0	0	0	0	0
2022	0	1	0	0	1
2023	0	3	0	0	3
YTD 2024	0	1	0	0	1
Total	0	5	0	0	5
<i>Source: Bank Records (11/02/2021- 12/02/2024); *Since prior evaluation.</i>					

The following provides an example of CD service activities in the Baton Rouge MSA AA.

- **Community Services** – For each year under review, bank employees provided financial expertise to an organization that provides need-based grants to low- and moderate-income individuals. Thus, the activity benefits an organization that provides community for low- and moderate-income individuals.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

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

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

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

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

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

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

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

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

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

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

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

SOUTH LOUISIANA BANK BRANCH LOCATIONS AND GEOGRAPHIES

MAIN OFFICE:

1362 WEST TUNNEL BOULEVARD
HOUMA, LA 70360
COUNTY 109, CENSUS TRACT 0003.00 (Moderate)

EAST SIDE BRANCH:

1308 GRAND CAILLOU ROAD
HOUMA, LA 70363
COUNTY 109, CENSUS TRACT 0008.00 (Middle)

WEST SIDE BRANCH:

6405 WEST PARK AVENUE
HOUMA, LA 70364
COUNTY 109, CENSUS TRACT 0004.01 (Middle)

SOUTH TERREBONNE BRANCH:

4343 HIGHWAY 24
BOURG, LA 70343
COUNTY 109, CENSUS TRACT 0010.01 (Upper)

BAYOU BLUE BRANCH:

2010 BAYOU BLUE ROAD
HOUMA (LAFOURCHE LA. 70364
COUNTY 57, CENSUS TRACT 219.04 (Middle)

LITTLE BAYOU BLACK BRANCH:

3916 HIGHWAY 311
HOUMA, LA 70360
COUNTY 109, CENSUS TRACT 0017.02 (Upper)

THIBODAUX BRANCH:

921 CANAL BOULEVARD
THIBODAUX, LA 70301
COUNTY 057, CENSUS TRACT 0204.00 (Unknown)

BATON ROUGE BRANCH:

5379 HIGHLAND ROAD
BATON ROUGE, LA 70808
COUNTY 033, CENSUS TRACT 0049.00 (Upper)

LAFAYETTE BRANCH:

3527 W PINHOOK RD,
LAFAYETTE, LA 70508
COUNTY 0055, CENSUS TRACT 0014.08 (Middle)

BRANCH ATM LOCATIONS

1362 West Tunnel Blvd, (walk up) Houma, LA; Terrebonne-109; Census Tract 0003.00 (Moderate)

1362 West Tunnel Blvd, (walk up) Houma, LA; Terrebonne-109; Census Tract 0003.00 (Moderate)

1308 Grand Caillou Road, Houma, LA; Terrebonne-109; Census Tract 0008.00 (Middle)

6405 West Park Avenue, Houma, LA; Terrebonne-109; Census Tract 0004.01 (Middle)

4343 Highway 24 Bourg, LA; Terrebonne-109; Census Tract 0010.01 (Upper)

3916 Highway 311 Houma, LA; Terrebonne-109; Census Tract 0017.02 (Upper)

2010 Bayou Blue Rd, Houma, LA; Lafourche-057; Census Tract 219.04 (Middle)

921 Canal Blvd. (Drive In) Thibodaux, LA; Lafourche-057; Census Tract 0204.00 (Unknown)

5379 Highland Rd (Inside) Baton Rouge, LA; East Baton Rouge-033, Census Tract 0049.00 (Upper)

3527 W Pinhook Rd (Drive In), Lafayette, LA 70508; Lafayette-055, Census Tract 0014.08 (Middle)

OTHER ATM LOCATIONS

Falgout Canal Marina

1868 Dr. Beatrous Road, Theriot, LA; Terrebonne-109; Census Tract 0014.00 (Middle)

HISTORY OF BRANCHES OPENING AND CLOSING

Branches opened:

6405 West Park Avenue, Houma, LA: September 1997

4343 Highway 24, Bourg, LA: December 1998

3916 Highway 311, Houma, LA: May 2003

2010 Bayou Blue Rd, Houma, LA: October 2006

921 Canal Blvd, Thibodaux, LA: November 2018

5379 Highland Rd, Baton Rouge, LA: November 2020

3527 W Pinhook Rd, Lafayette, LA 70508: January 2025

Branches closed:

Loan Production Office: 324 Settlers Trace Blvd, Suite 1, Lafayette, LA 70508: December 2024

Branches relocated:

From 1803 Prospect Street, Houma, LA to 1308 Grand Caillou Road, Houma, LA: February 1996

LIST OF SERVICES AND FEES

Some Services do vary by location. Consumer Home Mortgage loan applications for South Louisiana Bank and for secondary market loans such as Conventional, VA, FHA, or USDA can be requested at any location, but the application is processed at the Main Office by the Consumer Real Estate and Mortgage Lending Department.

Safe Deposit boxes are available at all locations except the West Side Branch located at 6405 West Park Avenue, Houma, LA, and the Baton Rouge Location at 5379 Highland Rd Baton Rouge, LA.

Hours of operation for South Louisiana Bank and its branches are:

LOBBY HOURS

MONDAY – THURSDAY: 9:00 A.M. TO 4:00 P.M.

FRIDAY: 9:00 A.M. TO 5:00 P.M.

DRIVE-IN HOURS

MONDAY – FRIDAY: 8:00 A.M. TO 6:00 P.M.

SATURDAY: 9:00 A.M. TO 12:00 P.M.

SPECIAL SERVICES

24 HOUR AUTOMATIC TELLER MACHINES

CHECK CASHING

WIRE TRANSFER

GIFT CHECKS

TELEPHONE SERVICES (TRANSFER & INQUIRIES)

COLLECTION DRAFTS

FAX (OUTGOING & INCOMING)

CASHIER'S CHECKS

CERTIFIED CHECKS

MONEY ORDERS

NIGHT DEPOSIT BAGS

SAFE DEPOSIT BOXES (not available at West Side Branch, 6405 West Park Ave., Houma, LA)

AMERICAN EXPRESS TRAVELER'S CHECKS (Main Office only)

24 HOUR TELEPHONE BANKING

ATM NETWORK (PULSE, CIRRUS, AND COMMUNITY CASH)

VISA CHECK CARD

ACH SERVICES (ORINATION, DEPOSITS & PAYMENTS)

BANK BY MAIL

24 - HOUR TELEPHONE BANKING

INTERNET BANKING

E - STATEMENTS

ONLINE BILL PAY

VISA GIFT CARD

MEDALLION SIGNATURE SERVICES (at 1362 West Tunnel Blvd, Houma, LA)

MOBILE BANKING SERVICES (APP for Apple and Android phones)

MOBILE DEPOSIT CAPTURE

REMOTE DEPOSIT CAPTURE

CORRESPONDENT BANKING

LOAN SERVICES

BUSINESS LOANS

LINES OF CREDIT
BUSINESS VISA
CONSTRUCTION LOANS
REAL ESTATE LOANS
EQUIPMENT LOANS
MARINE LOANS

GOVERNMENT LOAN PROGRAMS

SMALL BUSINESS ADMINISTRATION (SBA)

PERSONAL LOANS

HOME MORTGAGE*
CONVENTIONAL LOANS**
FHA, VA, AND USDA LOANS**
EQUITY LOANS
RESIDENTIAL LOT LOAN
CONSTRUCTION LOANS
HOME EQUITY LINE
UNSECURED LOANS
BOAT LOANS
AUTO AND RECREATIONAL VEHICLE
CONVENIENT CASH LINE
OVERDRAFT PROTECTION LOAN
SECURED LOANS
VISA CARD

* First time homebuyer programs for qualifying individuals

** Available only at Main Office

DEPOSITS, CHECKING ACCOUNTS, SAVINGS AND TIME DEPOSITS

SMALL BUSINESS CHECKING
BUSINESS CHECKING
CORPORATE SWEEP ACCOUNTS
REGULAR CHECKING
LAGNIAPPE CHECKING
AYEEE CHECKING *
CLUB 60 CHECKING NOW CHECKING
SENIOR CITIZEN CHECKING
STUDENT CHECKING
NON-PROFIT ORGANIZATIONS

* Avoid a \$3.00 monthly service fee if agree to receive e-Statements

SAVINGS AND TIME DEPOSIT ACCOUNTS

SLB INSURED MONEY MARKET ACCOUNTS
SAVINGS ACCOUNTS
CERTIFICATES OF DEPOSIT
INDIVIDUAL RETIREMENT ACCOUNTS
ROTH RETIREMENT ACCOUNTS
SEP ACCOUNTS
CHRISTMAS, VACATION AND BACK TO SCHOOL CLUB ACCOUNTS
HEALTH SAVINGS ACCOUNTS

(SEE DEPOSIT DISCLOSURE FOR A LIST OF CURRENT FEES AND CHARGES)

SOUTH LOUISIANA BANK LOAN FEES

Change in Terms & Add Collateral

- \$100 Documentation Fee to be paid in cash.

Consumer Non-Real Estate

- Late fees are 5% of the payment due or \$10.00 whichever is greater. (LCCL) & (LMVSFA).
- Consumer Loan under the LCCL except Savings/Certificate of Deposit (includes vehicle equity)
 - \$150.00 origination fee effective April 1, 2017.
- Consumer Loan secured by Savings/Certificate of Deposit
 - \$150.00 origination fee effective August 8, 2019
- Deferment fee is \$25.00 plus the interest due. (LCCL) & (LMVSFA).

(Note: Only one charge is allowed, the \$25.00 fee or the Late Charge for the payment being deferred. In the case where a late charge has already been assessed and the deferment fee is collected, Note Department will automatically waive the late charge.)

- Consumer vehicle purchase loans have a \$150.00 documentation fee (LMVSFA) effective April 1, 2017.
- The fee for payment with a N.S.F. check is the greater of \$25.00 or 5% of the check amount (LCCL) and 5% of the dishonored check amount not to exceed \$15.00(LMVSFA).
- Convenient Cash Line
 - \$25.00 Origination Fee
 - \$15.00 Late Fee
- 5% N.S.F fee (% based on check amount) with maximum of \$15.00.
- Overdraft Protection
 - \$12.00 Annual membership fee effective 11/17/11
 - \$15.00 Late Fee
 - 5% N.S.F fee (% based on check amount) with maximum of \$15.00.

Consumer Real Estate

- Late fees are 5% of the payment due.
- 1% Origination Fee – 1st Mortgage Owner Occupied 1-4 family residential property.
- ½% Origination Fee – 1st Mortgage Construction Owner Occupied 1-4 family residential property (if closing on secondary market with SLB)
- 1% Origination Fee – 1st Mortgage Construction 1-4 family residential property (no fee charged on permanent financing if done in house)
- 1% Origination Fee - 2nd Mortgage Owner Occupied 1-4 family residential property.
- ½% Origination Fee – 1st and 2nd Vacant Owner-Occupied Lots
- \$50.00 Inspection Fees per inspection, for consumer construction loans (1 inspection per month is required)

- \$150 Documentation Fee effective April 1, 2017
- \$13.50 fee for residential Flood Determination/Certification

Commercial Loans

- Late fees are 5% of the payment due or \$50.00 whichever is greater.
- \$50.00 fee for payment with an NSF check
- Deferment fee is 5% of the payment with a \$25.00 minimum and not to exceed \$100.00 plus the interest due and late charges.
- \$25.50 fee for commercial Flood Determination/Certification

Commercial Revolving Lines

- All Commercial Loans except Savings/CD Secured Loans
 - 1% Annual Commitment Fee
- Commercial Loan secured by Savings/Certificate of Deposit
 - 1% Annual Commitment Fee not to exceed \$250.00 effective August 8, 2019

Commercial Construction Loans

- 1% Origination Fee

Commercial Real Estate Loans (Secured by any type of real estate)

- 1% Origination Fee on all loan requests including renewals.

NOTE: The goal is 1% but there may be times when the fee needs to be negotiated. When necessary for competitive reasons, it is acceptable for the lender to negotiate between 1% and ½%

All other Commercial Loans

Documentation fees need not be charged if a point is collected.

- .25% Documentation Fee on loan amount with a minimum of \$150.00 effective April 1, 2017

Letters of Credit

- The fee is earned at origination and annually if auto- renewing.
- The fee must be paid in cash.
- \$0 to \$50,000, the greater of 2% or \$100
- \$51,000 to \$100,000, 1 ½ % per annum
- \$100,001 and greater, 1% per annum
- SLB/CD, the greater of 1% or \$100

Small Business Administration Guaranteed Loans

- 1% to 4% guarantee fee.
- Some commercial loans will require an application fee.
- 1% commitment fee due with the issuance of a written loan commitment

Employee Loans

- SLB fees for employee loans are waived, after 6 months of employment.



ONLINE AND MOBILE BANKING

Manage your finances anytime, anywhere with **FREE** Online and Mobile Banking. Enjoy instant access to all of your accounts 24/7.

With Online and Mobile Banking you can:

- Check your account balance, transaction history and transfer funds
- Deposit your checks fast with mobile deposit capture
- Instantly lock and unlock your card
- Schedule custom text or email alerts for account activity
- Upgrade your account to include Billpay*

*Billpay fees \$4.95 per month for 20 payments

Visit us online for our full list of Online and Mobile Banking benefits



VISA DEBIT CARD

- Issued instantly at any SLB Branch
- \$1 fee per month*
- Get a detailed transaction description on your monthly bank statement
- Can also be used as an ATM card

*Approval required to receive ATM/Debit Card with a new checking account

Other Services

VISA® GIFT CARDS

SLB sells Visa® gift cards (\$25-\$1000). Use them like cash anywhere Visa® is accepted.

Call or visit for details.

SAFE DEPOSIT BOXES

SLB offers safe deposit boxes in various sizes for your valuables. Rental fees are discounted with automatic deduction from your checking account.

Not offered at the Westside and Baton Rouge locations.

Call or visit us online for more details.

Main Office

1362 W. Tunnel Blvd.
Houma, LA 70360

Westside

6405 W. Park Ave.
Houma, LA 70364

Eastside

1308 Grand Caillou
Houma, LA 70363

Little Bayou Black

3916 Hwy 311
Houma, LA 70360

South Terrebonne

4343 Hwy 24
Bourg, LA 70343

Bayou Blue

2010 Bayou Blue Rd.
Houma, LA 70364

Thibodaux

921 Canal Blvd.
Thibodaux, LA 70301

Baton Rouge

5379 Highland Rd.
Baton Rouge, LA 70808

Lafayette

324 Settlers Trace Blvd, Suite 1
Lafayette, LA 70508

24-Hour Telephone Banking:
985.868.2463

985.851.3434

ayeee.com



Loans

HOME LOANS

Whether you're a first-time home buyer or a longtime homeowner, purchasing a new home can be a complex endeavor—without financing information from a trusted source. At South Louisiana Bank, we take the time to understand your unique circumstances. And we provide the unmatched service you need to choose a home mortgage plan that works for you, helping you feel confident about your financial decisions.

See an associate at SLB or visit us online for more information about our Home Loan options below.

- Home Purchase & Construction Loans
- Refinancing
- Home Equity Loans

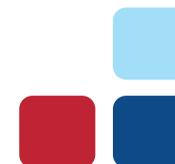
CONSUMER LOANS

South Louisiana Bank has a variety of consumer lending products to meet your borrowing needs. Our lenders are happy to discuss the loan product best suited to your needs.

- Auto Loans
- Boat Loans
- Recreational Vehicle Loans
- Debt Consolidation
- Personal Line of Credit
- Residential Lot Loans
- Loans Secured by a SLB Savings account or Certificate of Deposit
- Unsecured Loans
- Overdraft Protection
- Home Equity Lines of Credit



**SCAN TO
APPLY ONLINE!**





Checking Accounts

LAGNIAPPE CHECKING

- Minimum opening deposit \$100
- No Minimum Balance Required
- Unlimited Checking
- Up to \$5,000 Identity Fraud Expense Reimbursement Coverage ¹
- Fully managed Identity Theft Resolution Services
- Up to \$10,000 Accidental Death Insurance ²
- Up to \$20,000 Scheduled Airline Coverage ²
- Cellular Telephone Protection ³
- Cash Back Member Rewards (Terms and Conditions Apply. Registration/Activation Required)
- \$10 membership fee for regular plan
- **AND MORE**

Visit us online for our full list of Lagniappe Checking benefits. Enrollment required.

CLUB 60 CHECKING

The Club 60 Account is designed for those customers 60 and over who maintain another bank deposit or loan account with us.

- Interest-bearing account for balances over \$2500
- Minimum opening deposit \$100
- Unlimited Checking
- Up to \$5,000 Identity Fraud Expense Reimbursement Coverage ¹
- Up to \$10,000 Accidental Death Insurance ²
- Up to \$100,000 Scheduled Airline Coverage ²
- Cellular Telephone Protection ³
- **AND MORE**

Visit us online for our full list of Club 60 Checking benefits. Enrollment required.

1. Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students.

AYEEE! CHECKING

A simple worry free checking that provides unlimited check writing.

- Minimum opening deposit \$100
- Monthly service fee – \$3*
- Check images aren't included with bank statement
- Unlimited check writing

*Avoid a monthly service fee by receiving eStatements or by maintaining an average daily balance of at least \$2000 for the statement cycle.

REGULAR CHECKING

By maintaining a specified minimum balance you can reduce your monthly service charge.

- Minimum opening deposit \$100
- Unlimited check writing ability
- Flexible service charge based on collected daily balance (Maximum monthly charge \$6)
- Less than \$400.00 = \$6 fee
- \$400.00 and over but less than \$800.00 = \$5 fee
- \$800.00 and over but less than \$1200.00 = \$4 fee
- \$1200.00 and over but less than \$1500.00 = \$3 fee
- \$1500.00 and over = no fee

SENIOR CITIZEN CHECKING

Basic checking account specially designed to meet the needs of Senior Citizens.

- Minimum opening deposit \$100
- NO monthly service charge
- Check images included in statement

NOW CHECKING- PERSONAL

Earn interest on your checking balance with SLB's NOW Checking. No monthly fees if you meet the minimum balance requirements.

- Minimum opening balance \$2500
- Monthly Service Charge of \$10 if the daily balance falls below the \$2500 minimum

2. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the insurance document. Insurance products are not insured by the FDIC or any federal government agency, not a deposit of or guaranteed by the bank or any bank affiliate.
3. Credit file monitoring may take several days to begin following activation.

TRADITIONAL SAVINGS ACCOUNTS

Perfect for people who just want the basics.

- \$100 minimum to open
- \$3 service charge if the account falls below \$100
- \$3 excessive withdrawal fee

CERTIFICATES OF DEPOSIT

SLB offers a variety of CD terms ranging from 14 days to 60 months. The interest rate, annual percentage yield and early closure fee will be determined by the term selected. The minimum deposit for a 14 and 30 day C.D. term is \$10,000. The minimum deposit for a CD with a term of 60 days or greater is \$1,000. Early withdrawal penalties may apply.

Stop by or call and speak to a Customer Service Representative for more details.

CLUB SAVINGS ACCOUNTS

Plan ahead with our Club Savings Accounts. You can set aside as little as \$5 per week; interest will be earned and credited to your account at the end of the Club period.

SLB offers Christmas Club Savings, Back to School Savings, and Vacation Club Savings accounts.

HEALTH SAVINGS ACCOUNTS

Health Savings accounts are available to help with high deductible insurance plans. The account is an interest bearing account with access to the funds by checks. HSA Debit Card available.

Stop by or call for more details.



SCAN TO APPLY ONLINE!



Saving Accounts

INDIVIDUAL RETIREMENT ACCOUNTS

The IRA Savings Account is a simple way to begin saving for retirement by allowing you to make regular contributions that fit your budget.

INSURED MONEY MARKET ACCOUNT

Earn higher interest on your funds with SLB's Money Market account. Get easy access to your money whenever you need it.

- Minimum opening balance \$2500
- Monthly Service Charge of \$10 if the daily balance falls below the \$2500 minimum

LOOKING FOR BANKING FOR YOUR TEEN?

We can help to setup Youth Checking and Savings accounts based on the needs of your family.

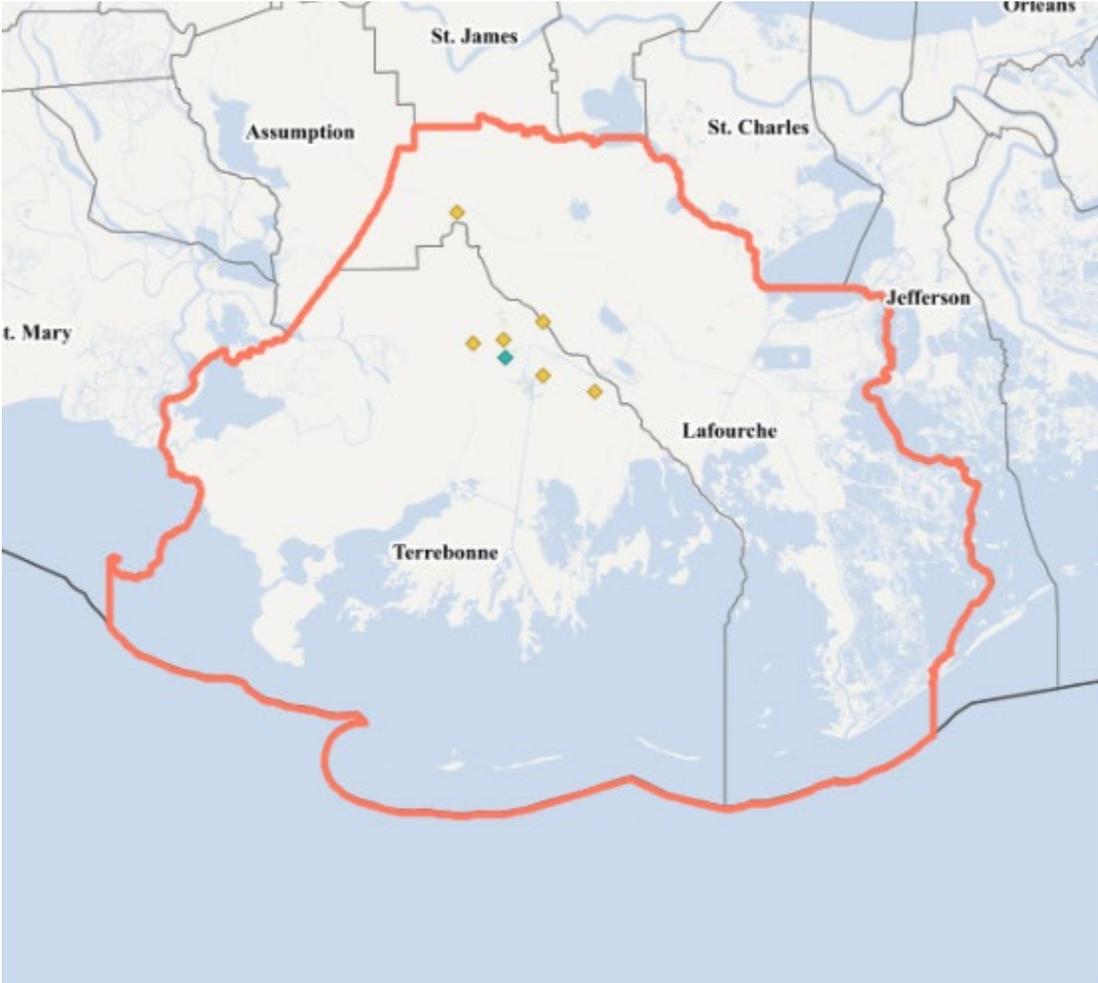
Visit any branch location and we can help to get you and your teen started!

For more information call 985.851.3434



Houma-Thibodaux MSA Facility Based Assessment Area

Contains all of Terrebonne and Lafourche Parish.
The red line marks the boundaries of the Assessment Area.
Please see the census listings attached.



Baton Rouge MSA Facility Based Assessment Area

Contains all East Baton Rouge Parish.
The red line marks the boundaries of the Assessment Area.
Please see the census listings attached.



Lafayette MSA Facility Based Assessment Area

Contains all Lafayette Parish.

The red line marks the boundaries of the Assessment Area.

Please see the census listings attached.



Map of All Facility Based Assessment Areas



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 26380 - HOUMA-BAYOU CANE-THIBODAUX, LA

State: LOUISIANA

County: 109 - TERREBONNE PARISH

All Tracts: 35



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	TERREBONNE PARISH	0001.03	3 - Middle	105.76	No	\$75,700	\$68,894	3947	1397	35.39	1052	1391
LA	TERREBONNE PARISH	0001.04	2 - Moderate	55.82	No	\$75,700	\$36,362	2354	1113	47.28	572	791
LA	TERREBONNE PARISH	0001.05	2 - Moderate	67.28	No	\$75,700	\$43,826	1131	565	49.96	835	1112
LA	TERREBONNE PARISH	0001.06	3 - Middle	112.61	No	\$75,700	\$73,357	3545	1764	49.76	1332	1656
LA	TERREBONNE PARISH	0002.01	2 - Moderate	72.41	No	\$75,700	\$47,172	3216	1122	34.89	838	1261
LA	TERREBONNE PARISH	0002.03	4 - Upper	122.45	No	\$75,700	\$79,766	4891	1531	31.30	1286	1763
LA	TERREBONNE PARISH	0002.04	3 - Middle	104.66	No	\$75,700	\$68,173	2674	1022	38.22	628	886
LA	TERREBONNE PARISH	0003.00	2 - Moderate	63.51	No	\$75,700	\$41,369	3882	1788	46.06	720	1416
LA	TERREBONNE PARISH	0004.01	3 - Middle	105.74	No	\$75,700	\$68,882	4768	1723	36.14	870	1484
LA	TERREBONNE PARISH	0004.02	3 - Middle	119.13	No	\$75,700	\$77,600	3726	942	25.28	975	1168
LA	TERREBONNE PARISH	0005.01	1 - Low	40.29	No	\$75,700	\$26,250	2610	1456	55.79	415	929
LA	TERREBONNE PARISH	0005.02	4 - Upper	132.56	No	\$75,700	\$86,350	2912	759	26.06	835	1229
LA	TERREBONNE PARISH	0006.01	0 - Unknown	0.00	No	\$75,700	\$0	2797	1003	35.86	562	1421
LA	TERREBONNE PARISH	0006.02	2 - Moderate	57.74	No	\$75,700	\$37,611	3092	1897	61.35	708	864

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	TERREBONNE PARISH	0007.01	1 - Low	47.87	No	\$75,700	\$31,185	2719	1364	50.17	355	1186
LA	TERREBONNE PARISH	0007.02	1 - Low	44.75	No	\$75,700	\$29,150	2767	2287	82.65	531	970
LA	TERREBONNE PARISH	0008.00	3 - Middle	92.48	No	\$75,700	\$60,243	6229	2908	46.68	1471	2050
LA	TERREBONNE PARISH	0009.01	3 - Middle	99.86	No	\$75,700	\$65,052	2836	1320	46.54	558	1000
LA	TERREBONNE PARISH	0009.02	2 - Moderate	56.88	No	\$75,700	\$37,054	1980	985	49.75	862	1353
LA	TERREBONNE PARISH	0010.01	4 - Upper	120.77	No	\$75,700	\$78,667	2055	302	14.70	833	1128
LA	TERREBONNE PARISH	0010.02	4 - Upper	155.21	No	\$75,700	\$101,103	4463	800	17.93	1431	1639
LA	TERREBONNE PARISH	0011.00	2 - Moderate	74.84	No	\$75,700	\$48,750	3000	912	30.40	865	1197
LA	TERREBONNE PARISH	0012.01	3 - Middle	81.67	No	\$75,700	\$53,203	2136	603	28.23	660	816
LA	TERREBONNE PARISH	0012.02	3 - Middle	93.26	No	\$75,700	\$60,750	3515	442	12.57	1022	1815
LA	TERREBONNE PARISH	0013.01	2 - Moderate	75.99	No	\$75,700	\$49,504	3017	2017	66.85	547	838
LA	TERREBONNE PARISH	0013.02	2 - Moderate	55.92	No	\$75,700	\$36,429	1325	698	52.68	266	506
LA	TERREBONNE PARISH	0013.03	3 - Middle	96.31	No	\$75,700	\$62,734	2722	1456	53.49	848	1179
LA	TERREBONNE PARISH	0014.00	3 - Middle	90.35	No	\$75,700	\$58,854	3147	1057	33.59	930	1366
LA	TERREBONNE PARISH	0015.01	4 - Upper	155.00	No	\$75,700	\$100,965	2198	448	20.38	808	902
LA	TERREBONNE PARISH	0015.02	4 - Upper	120.25	No	\$75,700	\$78,333	4751	832	17.51	1266	1469
LA	TERREBONNE PARISH	0016.00	3 - Middle	83.47	No	\$75,700	\$54,375	2916	1317	45.16	634	1065

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	TERREBONNE PARISH	0017.01	4 - Upper	288.01	No	\$75,700	\$187,604	1749	401	22.93	527	540
LA	TERREBONNE PARISH	0017.02	4 - Upper	144.66	No	\$75,700	\$94,230	5347	1502	28.09	1339	1587
LA	TERREBONNE PARISH	0017.03	4 - Upper	184.29	No	\$75,700	\$120,042	5163	1045	20.24	1615	1648
LA	TERREBONNE PARISH	9900.00	0 - Unknown	0.00	No	\$75,700	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 26380 - HOUMA-BAYOU CANE-THIBODAUX, LA

State: LOUISIANA

County: 057 - LAFOURCHE PARISH

All Tracts: 27



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	LAFOURCHE PARISH	0201.00	3 - Middle	95.40	No	\$75,700	\$62,143	2921	903	30.91	740	1323
LA	LAFOURCHE PARISH	0202.02	4 - Upper	144.18	No	\$75,700	\$93,918	4432	1038	23.42	1045	1325
LA	LAFOURCHE PARISH	0204.00	0 - Unknown	0.00	No	\$75,700	\$0	2165	1634	75.47	282	1011
LA	LAFOURCHE PARISH	0205.00	3 - Middle	106.04	No	\$75,700	\$69,074	6962	3416	49.07	1719	2106
LA	LAFOURCHE PARISH	0206.00	3 - Middle	91.72	No	\$75,700	\$59,750	2187	680	31.09	676	925
LA	LAFOURCHE PARISH	0207.02	4 - Upper	126.45	No	\$75,700	\$82,368	4276	1570	36.72	1147	1425
LA	LAFOURCHE PARISH	0207.03	4 - Upper	149.06	No	\$75,700	\$97,096	5739	1500	26.14	1652	2178
LA	LAFOURCHE PARISH	0207.04	4 - Upper	128.63	No	\$75,700	\$83,789	5628	760	13.50	1919	2168
LA	LAFOURCHE PARISH	0208.00	3 - Middle	91.35	No	\$75,700	\$59,507	3569	310	8.69	1388	1706
LA	LAFOURCHE PARISH	0209.00	3 - Middle	89.28	No	\$75,700	\$58,155	2034	1036	50.93	544	932
LA	LAFOURCHE PARISH	0210.00	3 - Middle	100.91	No	\$75,700	\$65,732	3118	604	19.37	750	1452
LA	LAFOURCHE PARISH	0211.01	3 - Middle	90.80	No	\$75,700	\$59,148	1966	415	21.11	643	1137
LA	LAFOURCHE PARISH	0211.02	3 - Middle	113.24	No	\$75,700	\$73,766	4592	1083	23.58	1381	1788
LA	LAFOURCHE PARISH	0212.00	3 - Middle	84.68	No	\$75,700	\$55,161	4362	1059	24.28	1564	2152

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	LAFOURCHE PARISH	0213.00	3 - Middle	88.96	No	\$75,700	\$57,948	2187	468	21.40	678	1119
LA	LAFOURCHE PARISH	0214.00	3 - Middle	105.64	No	\$75,700	\$68,814	4452	882	19.81	1182	1751
LA	LAFOURCHE PARISH	0215.00	3 - Middle	103.10	No	\$75,700	\$67,159	4167	1018	24.43	1201	1841
LA	LAFOURCHE PARISH	0216.02	4 - Upper	124.91	No	\$75,700	\$81,366	3451	621	17.99	1308	1587
LA	LAFOURCHE PARISH	0216.03	3 - Middle	100.90	No	\$75,700	\$65,724	3023	627	20.74	797	998
LA	LAFOURCHE PARISH	0216.04	4 - Upper	152.12	No	\$75,700	\$99,091	3816	469	12.29	1198	1613
LA	LAFOURCHE PARISH	0217.00	2 - Moderate	78.54	No	\$75,700	\$51,161	3662	641	17.50	1045	1859
LA	LAFOURCHE PARISH	0218.00	2 - Moderate	64.58	No	\$75,700	\$42,070	4754	2067	43.48	1461	2159
LA	LAFOURCHE PARISH	0219.02	3 - Middle	111.93	No	\$75,700	\$72,908	4186	670	16.01	1440	1954
LA	LAFOURCHE PARISH	0219.03	3 - Middle	113.46	No	\$75,700	\$73,910	4918	1188	24.16	1250	1635
LA	LAFOURCHE PARISH	0219.04	3 - Middle	110.53	No	\$75,700	\$72,000	2173	576	26.51	550	902
LA	LAFOURCHE PARISH	0220.00	4 - Upper	136.46	No	\$75,700	\$88,889	2817	1600	56.80	341	553
LA	LAFOURCHE PARISH	9900.00	0 - Unknown	0.00	No	\$75,700	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 12940 - BATON ROUGE, LA

State: LOUISIANA

County: 033 - EAST BATON ROUGE PARISH

All Tracts: 108



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	EAST BATON ROUGE PARISH	0001.00	1 - Low	27.30	No	\$90,800	\$21,285	1541	1475	95.72	182	602
LA	EAST BATON ROUGE PARISH	0002.00	1 - Low	34.31	No	\$90,800	\$26,745	6535	6273	95.99	829	1857
LA	EAST BATON ROUGE PARISH	0003.00	2 - Moderate	62.75	No	\$90,800	\$48,913	1424	1388	97.47	194	773
LA	EAST BATON ROUGE PARISH	0004.00	1 - Low	36.14	No	\$90,800	\$28,177	2606	2501	95.97	339	1011
LA	EAST BATON ROUGE PARISH	0005.00	1 - Low	31.51	No	\$90,800	\$24,565	3439	3312	96.31	444	1518
LA	EAST BATON ROUGE PARISH	0006.01	1 - Low	36.36	No	\$90,800	\$28,342	2993	2933	98.00	457	919
LA	EAST BATON ROUGE PARISH	0006.02	1 - Low	49.23	No	\$90,800	\$38,380	3893	3845	98.77	855	1451
LA	EAST BATON ROUGE PARISH	0007.01	1 - Low	31.58	No	\$90,800	\$24,621	2103	2032	96.62	296	635
LA	EAST BATON ROUGE PARISH	0007.02	1 - Low	40.27	No	\$90,800	\$31,396	3122	3035	97.21	586	1027
LA	EAST BATON ROUGE PARISH	0009.00	1 - Low	47.57	No	\$90,800	\$37,083	3656	3609	98.71	737	1676
LA	EAST BATON ROUGE PARISH	0010.00	2 - Moderate	56.12	No	\$90,800	\$43,750	2754	2715	98.58	425	1333
LA	EAST BATON ROUGE PARISH	0011.02	1 - Low	35.82	No	\$90,800	\$27,924	3647	3184	87.30	354	569
LA	EAST BATON ROUGE PARISH	0011.03	2 - Moderate	67.71	No	\$90,800	\$52,784	3005	2741	91.21	500	819
LA	EAST BATON ROUGE PARISH	0011.04	1 - Low	26.02	No	\$90,800	\$20,286	4005	3913	97.70	1	317

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	EAST BATON ROUGE PARISH	0016.00	4 - Upper	129.35	No	\$90,800	\$100,833	3178	1678	52.80	821	2261
LA	EAST BATON ROUGE PARISH	0017.00	4 - Upper	148.76	No	\$90,800	\$115,960	5035	1816	36.07	3371	4120
LA	EAST BATON ROUGE PARISH	0018.00	3 - Middle	84.16	No	\$90,800	\$65,606	2271	986	43.42	453	622
LA	EAST BATON ROUGE PARISH	0019.00	4 - Upper	180.40	No	\$90,800	\$140,625	2751	453	16.47	781	999
LA	EAST BATON ROUGE PARISH	0020.00	4 - Upper	139.39	No	\$90,800	\$108,656	3562	681	19.12	1213	1289
LA	EAST BATON ROUGE PARISH	0022.00	1 - Low	33.61	No	\$90,800	\$26,199	1169	956	81.78	210	608
LA	EAST BATON ROUGE PARISH	0023.00	4 - Upper	211.18	No	\$90,800	\$164,615	2727	333	12.21	812	1463
LA	EAST BATON ROUGE PARISH	0024.00	2 - Moderate	51.73	No	\$90,800	\$40,323	2576	2081	80.78	274	897
LA	EAST BATON ROUGE PARISH	0025.00	2 - Moderate	65.04	No	\$90,800	\$50,700	2762	1888	68.36	395	928
LA	EAST BATON ROUGE PARISH	0026.01	4 - Upper	159.29	No	\$90,800	\$124,167	4288	586	13.67	1144	1680
LA	EAST BATON ROUGE PARISH	0026.02	4 - Upper	134.07	No	\$90,800	\$104,512	4763	1476	30.99	796	1778
LA	EAST BATON ROUGE PARISH	0027.00	3 - Middle	95.32	No	\$90,800	\$74,306	1598	1094	68.46	431	637
LA	EAST BATON ROUGE PARISH	0028.01	0 - Unknown	0.00	No	\$90,800	\$0	5647	2506	44.38	16	160
LA	EAST BATON ROUGE PARISH	0028.02	1 - Low	31.40	No	\$90,800	\$24,483	4934	1244	25.21	34	202
LA	EAST BATON ROUGE PARISH	0030.00	2 - Moderate	53.88	No	\$90,800	\$42,000	4798	4756	99.12	446	872
LA	EAST BATON ROUGE PARISH	0031.04	1 - Low	44.04	No	\$90,800	\$34,333	5465	5211	95.35	703	1665
LA	EAST BATON ROUGE PARISH	0032.01	2 - Moderate	62.38	No	\$90,800	\$48,625	3661	3114	85.06	918	1273

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	EAST BATON ROUGE PARISH	0032.02	2 - Moderate	69.88	No	\$90,800	\$54,471	3702	2824	76.28	1369	1822
LA	EAST BATON ROUGE PARISH	0033.00	3 - Middle	89.58	No	\$90,800	\$69,826	4962	4910	98.95	903	1813
LA	EAST BATON ROUGE PARISH	0034.00	2 - Moderate	52.67	No	\$90,800	\$41,058	6567	6417	97.72	998	2106
LA	EAST BATON ROUGE PARISH	0035.01	0 - Unknown	0.00	No	\$90,800	\$0	2383	2204	92.49	388	896
LA	EAST BATON ROUGE PARISH	0035.04	1 - Low	44.73	No	\$90,800	\$34,871	5954	5876	98.69	1229	2292
LA	EAST BATON ROUGE PARISH	0035.05	2 - Moderate	56.23	No	\$90,800	\$43,836	4076	3806	93.38	670	1134
LA	EAST BATON ROUGE PARISH	0035.06	2 - Moderate	70.29	No	\$90,800	\$54,792	6774	6248	92.24	1539	2310
LA	EAST BATON ROUGE PARISH	0035.07	3 - Middle	104.64	No	\$90,800	\$81,569	5570	5159	92.62	1316	1668
LA	EAST BATON ROUGE PARISH	0036.01	2 - Moderate	73.30	No	\$90,800	\$57,143	3784	3125	82.58	730	1057
LA	EAST BATON ROUGE PARISH	0036.03	1 - Low	49.77	No	\$90,800	\$38,796	2337	1853	79.29	389	701
LA	EAST BATON ROUGE PARISH	0036.04	2 - Moderate	64.82	No	\$90,800	\$50,529	5638	5348	94.86	735	1730
LA	EAST BATON ROUGE PARISH	0037.01	3 - Middle	96.16	No	\$90,800	\$74,955	5841	2449	41.93	2461	2700
LA	EAST BATON ROUGE PARISH	0037.02	3 - Middle	97.18	No	\$90,800	\$75,750	3552	2023	56.95	923	1152
LA	EAST BATON ROUGE PARISH	0037.03	3 - Middle	112.43	No	\$90,800	\$87,638	6576	4329	65.83	2004	2404
LA	EAST BATON ROUGE PARISH	0038.04	4 - Upper	121.95	No	\$90,800	\$95,061	4745	1542	32.50	1043	1469
LA	EAST BATON ROUGE PARISH	0038.06	3 - Middle	100.26	No	\$90,800	\$78,155	3497	2177	62.25	813	980
LA	EAST BATON ROUGE PARISH	0038.07	4 - Upper	158.24	No	\$90,800	\$123,350	4064	1262	31.05	479	664

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	EAST BATON ROUGE PARISH	0038.08	4 - Upper	147.67	No	\$90,800	\$115,106	2786	1088	39.05	590	627
LA	EAST BATON ROUGE PARISH	0038.09	3 - Middle	113.67	No	\$90,800	\$88,608	2934	779	26.55	859	995
LA	EAST BATON ROUGE PARISH	0038.10	2 - Moderate	73.46	No	\$90,800	\$57,268	2863	726	25.36	1099	1452
LA	EAST BATON ROUGE PARISH	0038.11	4 - Upper	127.96	No	\$90,800	\$99,750	4136	1684	40.72	985	1113
LA	EAST BATON ROUGE PARISH	0039.07	3 - Middle	112.94	No	\$90,800	\$88,042	6098	3284	53.85	1244	1606
LA	EAST BATON ROUGE PARISH	0039.08	4 - Upper	144.58	No	\$90,800	\$112,702	4485	1930	43.03	1185	1457
LA	EAST BATON ROUGE PARISH	0039.09	3 - Middle	83.90	No	\$90,800	\$65,403	4935	3295	66.77	933	1341
LA	EAST BATON ROUGE PARISH	0039.10	1 - Low	41.43	No	\$90,800	\$32,297	3226	2641	81.87	283	599
LA	EAST BATON ROUGE PARISH	0039.11	2 - Moderate	79.84	No	\$90,800	\$62,234	2895	1615	55.79	1056	1249
LA	EAST BATON ROUGE PARISH	0039.12	1 - Low	40.32	No	\$90,800	\$31,433	3963	3670	92.61	56	636
LA	EAST BATON ROUGE PARISH	0039.13	4 - Upper	145.07	No	\$90,800	\$113,080	5684	2176	38.28	1574	1984
LA	EAST BATON ROUGE PARISH	0039.14	3 - Middle	112.27	No	\$90,800	\$87,517	3390	1547	45.63	830	1221
LA	EAST BATON ROUGE PARISH	0040.10	4 - Upper	141.11	No	\$90,800	\$110,000	4672	1489	31.87	1408	1689
LA	EAST BATON ROUGE PARISH	0040.13	1 - Low	49.34	No	\$90,800	\$38,463	3472	2439	70.25	243	978
LA	EAST BATON ROUGE PARISH	0040.17	3 - Middle	106.65	No	\$90,800	\$83,136	3704	2359	63.69	883	1313
LA	EAST BATON ROUGE PARISH	0040.18	3 - Middle	83.75	No	\$90,800	\$65,284	2181	1426	65.38	512	738
LA	EAST BATON ROUGE PARISH	0040.19	4 - Upper	178.00	No	\$90,800	\$138,750	4205	1401	33.32	1671	2056

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	EAST BATON ROUGE PARISH	0040.20	4 - Upper	213.45	No	\$90,800	\$166,382	5034	1182	23.48	1352	1594
LA	EAST BATON ROUGE PARISH	0040.21	3 - Middle	117.65	No	\$90,800	\$91,707	4433	2566	57.88	857	1240
LA	EAST BATON ROUGE PARISH	0040.22	4 - Upper	157.75	No	\$90,800	\$122,966	4978	1995	40.08	1149	1541
LA	EAST BATON ROUGE PARISH	0040.23	0 - Unknown	0.00	No	\$90,800	\$0	3229	1327	41.10	30	201
LA	EAST BATON ROUGE PARISH	0040.24	0 - Unknown	0.00	No	\$90,800	\$0	4382	1920	43.82	358	915
LA	EAST BATON ROUGE PARISH	0040.25	4 - Upper	253.85	No	\$90,800	\$197,872	2473	519	20.99	546	711
LA	EAST BATON ROUGE PARISH	0040.26	4 - Upper	223.35	No	\$90,800	\$174,100	7558	2029	26.85	2456	2746
LA	EAST BATON ROUGE PARISH	0040.27	4 - Upper	276.13	No	\$90,800	\$215,240	2434	391	16.06	747	827
LA	EAST BATON ROUGE PARISH	0040.28	2 - Moderate	59.94	No	\$90,800	\$46,727	4071	3168	77.82	304	1254
LA	EAST BATON ROUGE PARISH	0040.29	2 - Moderate	77.42	No	\$90,800	\$60,353	4780	4053	84.79	532	1355
LA	EAST BATON ROUGE PARISH	0040.30	3 - Middle	96.55	No	\$90,800	\$75,265	3893	3005	77.19	201	1122
LA	EAST BATON ROUGE PARISH	0040.31	3 - Middle	86.67	No	\$90,800	\$67,564	6719	2955	43.98	905	1855
LA	EAST BATON ROUGE PARISH	0042.01	2 - Moderate	66.78	No	\$90,800	\$52,054	5515	5045	91.48	790	2085
LA	EAST BATON ROUGE PARISH	0042.03	2 - Moderate	66.62	No	\$90,800	\$51,932	3302	2605	78.89	781	1196
LA	EAST BATON ROUGE PARISH	0042.04	3 - Middle	80.28	No	\$90,800	\$62,577	3720	3130	84.14	954	1570
LA	EAST BATON ROUGE PARISH	0042.05	3 - Middle	94.22	No	\$90,800	\$73,449	5424	4780	88.13	1802	2246
LA	EAST BATON ROUGE PARISH	0043.01	3 - Middle	118.73	No	\$90,800	\$92,548	6764	1596	23.60	1671	2442

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LA	EAST BATON ROUGE PARISH	0043.02	3 - Middle	106.21	No	\$90,800	\$82,794	5733	688	12.00	1885	2361
LA	EAST BATON ROUGE PARISH	0044.01	4 - Upper	154.75	No	\$90,800	\$120,625	5279	1552	29.40	1377	1869
LA	EAST BATON ROUGE PARISH	0044.02	4 - Upper	137.23	No	\$90,800	\$106,974	6614	1736	26.25	2237	2559
LA	EAST BATON ROUGE PARISH	0044.03	4 - Upper	133.51	No	\$90,800	\$104,074	6361	1813	28.50	1827	2263
LA	EAST BATON ROUGE PARISH	0045.03	3 - Middle	85.30	No	\$90,800	\$66,494	6582	5203	79.05	1088	1801
LA	EAST BATON ROUGE PARISH	0045.04	3 - Middle	91.16	No	\$90,800	\$71,063	6618	4476	67.63	1474	2135
LA	EAST BATON ROUGE PARISH	0045.07	4 - Upper	135.63	No	\$90,800	\$105,724	5665	2149	37.93	1537	1810
LA	EAST BATON ROUGE PARISH	0045.09	3 - Middle	99.88	No	\$90,800	\$77,860	7321	3272	44.69	1693	2244
LA	EAST BATON ROUGE PARISH	0045.11	3 - Middle	95.56	No	\$90,800	\$74,492	5188	3382	65.19	858	1428
LA	EAST BATON ROUGE PARISH	0045.12	3 - Middle	108.11	No	\$90,800	\$84,276	2885	1460	50.61	655	1026
LA	EAST BATON ROUGE PARISH	0045.13	4 - Upper	147.48	No	\$90,800	\$114,960	4879	1320	27.05	1494	1617
LA	EAST BATON ROUGE PARISH	0045.14	4 - Upper	171.71	No	\$90,800	\$133,846	3064	486	15.86	1243	1298
LA	EAST BATON ROUGE PARISH	0045.15	4 - Upper	164.00	No	\$90,800	\$127,837	4698	986	20.99	1230	1451
LA	EAST BATON ROUGE PARISH	0045.16	3 - Middle	119.02	No	\$90,800	\$92,780	4070	1306	32.09	1142	1340
LA	EAST BATON ROUGE PARISH	0046.02	3 - Middle	86.68	No	\$90,800	\$67,568	6500	3904	60.06	1509	2382
LA	EAST BATON ROUGE PARISH	0046.03	3 - Middle	100.67	No	\$90,800	\$78,472	6383	4012	62.85	1029	1503
LA	EAST BATON ROUGE PARISH	0046.05	4 - Upper	129.18	No	\$90,800	\$100,700	7286	3213	44.10	2042	2415

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LA	EAST BATON ROUGE PARISH	0046.06	4 - Upper	136.61	No	\$90,800	\$106,485	5898	2799	47.46	1613	1765
LA	EAST BATON ROUGE PARISH	0047.00	3 - Middle	90.60	No	\$90,800	\$70,625	5448	1836	33.70	1540	2368
LA	EAST BATON ROUGE PARISH	0048.00	4 - Upper	173.02	No	\$90,800	\$134,870	4048	1107	27.35	523	1017
LA	EAST BATON ROUGE PARISH	0049.00	4 - Upper	175.12	No	\$90,800	\$136,509	4550	939	20.64	1235	1436
LA	EAST BATON ROUGE PARISH	0050.00	4 - Upper	178.46	No	\$90,800	\$139,107	3112	557	17.90	1105	1311
LA	EAST BATON ROUGE PARISH	0051.00	2 - Moderate	76.93	No	\$90,800	\$59,966	3228	2075	64.28	294	990
LA	EAST BATON ROUGE PARISH	0052.00	2 - Moderate	69.49	No	\$90,800	\$54,167	1882	1373	72.95	252	958
LA	EAST BATON ROUGE PARISH	0053.00	1 - Low	24.96	No	\$90,800	\$19,458	3221	2600	80.72	274	1013
LA	EAST BATON ROUGE PARISH	9800.00	0 - Unknown	0.00	No	\$90,800	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 29180 - LAFAYETTE, LA

State: LOUISIANA

County: 055 - LAFAYETTE PARISH

All Tracts: 58



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	LAFAYETTE PARISH	0001.00	1 - Low	44.33	No	\$79,500	\$30,724	3185	1596	50.11	287	796
LA	LAFAYETTE PARISH	0002.00	3 - Middle	80.78	No	\$79,500	\$55,982	2123	1915	90.20	442	1059
LA	LAFAYETTE PARISH	0005.00	4 - Upper	177.60	No	\$79,500	\$123,072	2443	327	13.39	740	1279
LA	LAFAYETTE PARISH	0006.02	4 - Upper	124.67	No	\$79,500	\$86,391	4167	1368	32.83	954	1903
LA	LAFAYETTE PARISH	0006.03	3 - Middle	113.14	No	\$79,500	\$78,403	2553	1086	42.54	536	789
LA	LAFAYETTE PARISH	0006.05	3 - Middle	81.53	No	\$79,500	\$56,500	2724	1216	44.64	234	423
LA	LAFAYETTE PARISH	0006.06	2 - Moderate	61.73	No	\$79,500	\$42,778	3948	1647	41.72	871	1396
LA	LAFAYETTE PARISH	0007.00	1 - Low	48.87	No	\$79,500	\$33,867	2942	2545	86.51	398	1021
LA	LAFAYETTE PARISH	0008.00	1 - Low	36.00	No	\$79,500	\$24,949	2691	2515	93.46	377	1206
LA	LAFAYETTE PARISH	0009.00	1 - Low	42.69	No	\$79,500	\$29,583	1569	1530	97.51	314	798
LA	LAFAYETTE PARISH	0010.01	3 - Middle	94.23	No	\$79,500	\$65,300	5821	3006	51.64	951	1705
LA	LAFAYETTE PARISH	0010.02	3 - Middle	84.50	No	\$79,500	\$58,558	3474	2315	66.64	626	916
LA	LAFAYETTE PARISH	0010.03	4 - Upper	159.07	No	\$79,500	\$110,228	3889	2033	52.28	1439	1767
LA	LAFAYETTE PARISH	0011.00	2 - Moderate	55.43	No	\$79,500	\$38,414	5812	5089	87.56	1009	2416

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LA	LAFAYETTE PARISH	0012.01	3 - Middle	97.20	No	\$79,500	\$67,361	3372	2613	77.49	687	1067
LA	LAFAYETTE PARISH	0012.02	2 - Moderate	76.99	No	\$79,500	\$53,355	3948	3302	83.64	1088	1758
LA	LAFAYETTE PARISH	0013.01	4 - Upper	157.94	No	\$79,500	\$109,449	1686	827	49.05	462	590
LA	LAFAYETTE PARISH	0013.02	1 - Low	38.51	No	\$79,500	\$26,686	2956	2672	90.39	457	1294
LA	LAFAYETTE PARISH	0014.03	3 - Middle	118.92	No	\$79,500	\$82,412	6596	1809	27.43	1621	2069
LA	LAFAYETTE PARISH	0014.08	3 - Middle	115.98	No	\$79,500	\$80,375	2169	590	27.20	679	900
LA	LAFAYETTE PARISH	0014.12	4 - Upper	142.84	No	\$79,500	\$98,984	6341	1774	27.98	1409	1529
LA	LAFAYETTE PARISH	0014.13	4 - Upper	143.33	No	\$79,500	\$99,327	4069	1026	25.22	1044	1328
LA	LAFAYETTE PARISH	0014.14	4 - Upper	147.98	No	\$79,500	\$102,545	6091	1170	19.21	2203	2629
LA	LAFAYETTE PARISH	0014.15	4 - Upper	164.88	No	\$79,500	\$114,255	3751	531	14.16	1005	1213
LA	LAFAYETTE PARISH	0014.16	4 - Upper	205.15	No	\$79,500	\$142,163	3733	726	19.45	955	1315
LA	LAFAYETTE PARISH	0014.17	4 - Upper	151.18	No	\$79,500	\$104,767	6084	1181	19.41	1532	1824
LA	LAFAYETTE PARISH	0014.18	4 - Upper	146.11	No	\$79,500	\$101,250	3619	1364	37.69	870	1323
LA	LAFAYETTE PARISH	0014.19	4 - Upper	146.68	No	\$79,500	\$101,645	4802	1352	28.15	1367	1866
LA	LAFAYETTE PARISH	0014.20	2 - Moderate	77.32	No	\$79,500	\$53,579	2983	1216	40.76	504	928
LA	LAFAYETTE PARISH	0014.21	4 - Upper	141.33	No	\$79,500	\$97,938	2775	891	32.11	544	665
LA	LAFAYETTE PARISH	0014.22	4 - Upper	299.28	No	\$79,500	\$207,388	2243	376	16.76	577	703

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LA	LAFAYETTE PARISH	0014.23	4 - Upper	188.02	No	\$79,500	\$130,293	3688	540	14.64	1176	1505
LA	LAFAYETTE PARISH	0014.24	4 - Upper	125.55	No	\$79,500	\$87,006	6275	1478	23.55	1655	2071
LA	LAFAYETTE PARISH	0014.25	3 - Middle	84.19	No	\$79,500	\$58,344	4898	1801	36.77	953	1713
LA	LAFAYETTE PARISH	0014.26	4 - Upper	135.33	No	\$79,500	\$93,777	8422	1889	22.43	1495	1881
LA	LAFAYETTE PARISH	0014.27	4 - Upper	129.00	No	\$79,500	\$89,392	8034	2182	27.16	1681	2068
LA	LAFAYETTE PARISH	0014.28	4 - Upper	138.44	No	\$79,500	\$95,932	5737	995	17.34	1640	2117
LA	LAFAYETTE PARISH	0015.00	4 - Upper	144.31	No	\$79,500	\$100,000	5211	918	17.62	1445	1939
LA	LAFAYETTE PARISH	0016.00	4 - Upper	225.09	No	\$79,500	\$155,982	3028	295	9.74	1195	1392
LA	LAFAYETTE PARISH	0017.00	4 - Upper	130.86	No	\$79,500	\$90,682	6064	1158	19.10	2736	3010
LA	LAFAYETTE PARISH	0018.01	3 - Middle	82.56	No	\$79,500	\$57,216	2884	1289	44.69	626	908
LA	LAFAYETTE PARISH	0018.02	2 - Moderate	66.96	No	\$79,500	\$46,400	3821	1387	36.30	809	1141
LA	LAFAYETTE PARISH	0019.03	2 - Moderate	62.33	No	\$79,500	\$43,194	5901	2806	47.55	1210	2291
LA	LAFAYETTE PARISH	0019.04	3 - Middle	116.92	No	\$79,500	\$81,023	4010	1297	32.34	1498	1931
LA	LAFAYETTE PARISH	0019.05	2 - Moderate	78.86	No	\$79,500	\$54,651	6446	2286	35.46	1438	2533
LA	LAFAYETTE PARISH	0019.06	3 - Middle	119.41	No	\$79,500	\$82,747	4721	1116	23.64	1756	2026
LA	LAFAYETTE PARISH	0019.07	3 - Middle	118.56	No	\$79,500	\$82,159	3068	758	24.71	996	1125
LA	LAFAYETTE PARISH	0019.08	3 - Middle	109.51	No	\$79,500	\$75,886	4091	1148	28.06	1055	1796

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LA	LAFAYETTE PARISH	0019.09	3 - Middle	113.31	No	\$79,500	\$78,523	2537	672	26.49	562	731
LA	LAFAYETTE PARISH	0020.01	2 - Moderate	66.94	No	\$79,500	\$46,389	5034	1950	38.74	1373	1858
LA	LAFAYETTE PARISH	0020.03	2 - Moderate	61.93	No	\$79,500	\$42,917	3223	1574	48.84	1061	1816
LA	LAFAYETTE PARISH	0020.04	3 - Middle	109.34	No	\$79,500	\$75,772	3159	1397	44.22	1255	1491
LA	LAFAYETTE PARISH	0021.01	2 - Moderate	74.52	No	\$79,500	\$51,644	6116	2735	44.72	1902	3048
LA	LAFAYETTE PARISH	0021.02	4 - Upper	122.12	No	\$79,500	\$84,625	5132	2034	39.63	1770	2288
LA	LAFAYETTE PARISH	0021.03	3 - Middle	86.53	No	\$79,500	\$59,963	5382	2910	54.07	1698	2074
LA	LAFAYETTE PARISH	0021.05	4 - Upper	162.34	No	\$79,500	\$112,500	3215	1026	31.91	650	846
LA	LAFAYETTE PARISH	0021.06	4 - Upper	148.66	No	\$79,500	\$103,015	3077	729	23.69	1421	1688
LA	LAFAYETTE PARISH	0022.00	2 - Moderate	59.66	No	\$79,500	\$41,344	4020	1300	32.34	542	1113

LOAN TO DEPOSIT RATIOS LAST 12 QUARTERS

CRA QUARTERLY LOAN TO DEPOSIT RATIO
SOUTH LOUISIANA BANK

Loan To Deposit
Averages

NET LOANS & LEASES TO
DEPOSITS

Date

South Louisiana Bank

Average Loan to Deposit Last 12 Quarters:

56.71

12/31/2025	64.98
9/30/2025	64.61
6/30/2025	63.14
3/31/2025	60.19
12/31/2024	60.34
9/30/2024	57.49
6/30/2024	52.98
3/31/2024	54.30
12/31/2023	52.70
9/30/2023	51.55
6/30/2023	51.33
3/31/2023	46.88

HOME MORTGAGE DISCLOSURE ACT NOTICE

South Louisiana Bank is required to report Home Mortgage Disclosure Act (HMDA) data part 1003 of this title and this written notice is to inform you that South Louisiana Bank's HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda.

The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about approvals and denials.

***South Louisiana Bank was not HMDA reportable in years 2021 and 2022.**