



**SOUTH
LOUISIANA
BANK**

**COMMUNITY
REINVESTMENT
ACT**
PUBLIC FILE



**SOUTH LOUISIANA BANK COMMUNITY REINVENTMENT ACT
PUBLIC FILE
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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

2023	None
2022	None
2. South Louisiana Bank's response to the comments: N/A
3. The most recent CRA Performance Evaluation (November 2, 2021)
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 (Baton Rouge Branch: November 2020)
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 2022 – 2023)

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

PUBLIC DISCLOSURE

November 2, 2021

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.

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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 areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

South Louisiana Bank's satisfactory records regarding the Lending and Community Development Tests support the overall Community Reinvestment Act (CRA) rating. The following points summarize the bank's performance under the applicable tests, discussed in detail elsewhere.

The Lending Test is rated Satisfactory.

- The loan-to-deposit 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 factor did not affect the Lending Test rating.

The Community Development Test is rated Outstanding.

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

Discriminatory or Other Illegal Credit Practices

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

DESCRIPTION OF INSTITUTION

Background

South Louisiana Bank (SLB), headquartered in Houma, Louisiana, began operations in 1980. South Louisiana Financial Corporation, Houma, Louisiana, a one-bank holding company, wholly owns SLB. The bank operates two subsidiaries, one of which, the Houma-Terrebonne Community Development Corporation (HTCDC), is relevant to this CRA since examiners considered its activities in this evaluation, specifically regarding the institution's community development services identified in this evaluation.

SLB received a Satisfactory rating at its previous performance evaluation, dated October 22, 2018, based on Federal Financial Institutions Examination Council (FFIEC) Intermediate Small Institution CRA Examination Procedures, as performed by the Federal Deposit Insurance Corporation (FDIC).

Operations

SLB functions as a retail bank with a primary business focus, unchanged since the last evaluation, on commercial and residential loans. The bank did not participate in any merger or acquisition activity since the prior evaluation. The institution operates eight full-service offices and one loan production office, all in the State of Louisiana. Since the previous evaluation, the bank opened two, but did not close any full-service offices. The applicable descriptions of the assessment areas list the offices' specific locations and any effects on low- or moderate-income tracts.

The bank offers a variety of loan products including residential, commercial, 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, and nine automated teller machines (ATMs).

To aid its community during government's response to COVID-19, the bank implemented relief efforts including participation in the Small Business Administration's (SBA) Paycheck Protection Program (PPP) loan program. The SBA, with support from the Department of the Treasury, implemented the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA to retain employees through the response to COVID-19. The program includes loan forgiveness subject to certain conditions.

Ability and Capacity

As of the September 30, 2021, Report of Condition, or Call Report, assets totaled \$651.3 million, total loans equaled \$334.5 million, and deposits totaled \$564.5 million. Since the last evaluation, on average per year, total assets increased 14.0 percent, total loans decreased 0.3 percent, and total deposits increased 15.3 percent. The bank reported a Return on Average Assets of 1.10 percent and a Tier 1 Leverage Capital Ratio of 12.06 percent as of September 30, 2021.

The following table from the September 30, 2021, Call Report, which reflects outstanding loans, reflects a distribution supportive of the institution's primary business focus with commercial loans representing 72.9 percent of total loans, followed by residential loans at 14.1 percent.

Loan Portfolio Distribution		
Loan Category	\$(000s)	%
Construction & Land Development	27,321	8.2
Secured by Farmland	3,134	0.9
Secured by 1-4 Family Residential Properties	41,453	12.4
Secured by Multi-Family Residential Properties	5,739	1.7
Secured by Commercial Real Estate	115,294	34.5
Loans to Depository Institutions	2,000	0.6
Agricultural Production	1,652	0.5
Commercial and Industrial	128,607	38.4
Consumer (net of unearned income)	6,568	2.0
Other Loans	2,720	0.8
Total Loans	334,488	100.0
<i>Source: Report of Condition (9/30/21).</i>		

Based on the information discussed in this section, as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the assessment areas' credit needs.

DESCRIPTION OF ASSESSMENT AREAS

SLB designates two assessment areas, both in the State of Louisiana: 1) Baton Rouge Metropolitan Statistical Area Assessment Area (Baton Rouge MSA AA), and 2) Houma MSA AA. The bank added the Baton Rouge MSA AA as a result of a new branch opening, but did not eliminate any assessment areas since the last evaluation. All areas conform to CRA regulatory requirements. Given the bank's recent entry into the Baton Rouge MSA AA, this evaluation does not separately evaluate the institution's performance in that area. The following discussions provide information on each area.

BATON ROUGE MSA AA

The Baton Rouge MSA AA (Baton Rouge Metropolitan Statistical Area Assessment Area), new since the prior evaluation, consists of four contiguous census tracts in the following parish, one of ten parishes that make up the Baton Rouge, LA Metropolitan Statistical Area, located in Southcentral Louisiana.

- East Baton Rouge Parish – 4 out of 92 census tracts

This area ranks a distant 2nd among the two areas by accounting for 1.7 percent of the bank's loans, while gathering just 0.5 percent of the deposits and operating 12.5 percent of the bank's offices. As noted, this evaluation does not separately evaluate the bank's performance in this area given the bank's recent entry, December 2020, and the area's minimal loan volume.

The following table shows that the bank operates one full-service office in this area. It also maintains one ATM. As noted, the bank opened one, but did not close any full-service offices in this area since the prior evaluation. The bank did not participate in any merger or acquisition activity in this area since the last evaluation.

Full-Service Office Locations Baton Rouge MSA AA					
Parish/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
East Baton Rouge Parish: Baton Rouge - Highland Rd	Branch	0049.00	Moderate	Yes	Opened-DEC 2020
<i>Source: Bank data; ACS Census data (2015).</i>					

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information Baton Rouge MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	0.0	75.0	0.0
Population by Geography	26,030	0.0	25.8	0.0	74.2	0.0
Housing Units by Geography	11,292	0.0	23.6	0.0	76.4	0.0
Owner-Occupied Units by Geography	3,666	0.0	11.3	0.0	88.7	0.0
Occupied Rental Units by Geography	6,029	0.0	29.5	0.0	70.5	0.0
Vacant Units by Geography	1,597	0.0	29.9	0.0	70.1	0.0
Businesses by Geography	1,774	0.0	26.3	0.0	73.7	0.0
Farms by Geography	35	0.0	20.0	0.0	80.0	0.0
Family Distribution by Income Level	3,880	18.1	12.9	9.0	60.0	0.0
Household Distribution by Income Level	9,695	38.7	15.4	8.3	37.6	0.0
Median Family Income – Baton Rouge MSA 12940		\$65,593	Median Housing Value			\$273,904
Families Below Poverty Level		6.4%	Median Gross Rent			\$981
Source: ACS Census data (2015); D&B data (2020). (*) The NA category consists of geographies that have not been assigned an income classification.						

HOUMA MSA AA

The Houma MSA AA (Houma Metropolitan Statistical Area Assessment Area), unchanged since the prior evaluation, consists of the following 29 contiguous census tracts in the following contiguous parishes, which represent the two parishes that make up the Houma-Thibodaux, LA Metropolitan Statistical Area, located in South Central Louisiana.

- Lafourche Parish – 8 of 24 total census tracts
- Terrebonne Parish – 21 of 22 total census tracts

This area substantially ranks 1st among the two areas by accounting for 98.3 percent of the bank's loans, while also gathering 99.5 percent of its deposits and operating 37.5 percent of the bank's full-service offices in the assessment areas considered. As noted, the Houma MSA AA accounts for 100 percent of the bank's loans considered in this evaluation. Examiners performed a full-scope review of this area.

The following table shows that the bank operates seven full-service offices in this area. It also maintains eight ATMs, including one stand-alone location. As noted, the bank opened one, but did not 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 did not participate in any merger or acquisition activity in this area since the last evaluation.

Full-Service Office Locations Houma MSA AA					
Parish/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<i>Lafourche Parish:</i>					
Houma - Bayou Blue Rd	Branch	0219.01	Middle	Yes	No
Thibodaux - Canal Blvd	Branch	0204.00	Moderate	Yes	Open-NOV 2018
<i>Terrebonne Parish:</i>					
Bourg - Hwy 24	Branch	0010.00	Upper	Yes	No
Houma - Grand Caillou Rd	Branch	0008.00	Moderate	No	No
Houma - Hwy 311	Branch	0017.00	Upper	Yes	No
Houma - W Park Ave	Branch	0004.01	Middle	Yes	No
Houma - W Tunnel Blvd	Main Office	0003.00	Middle	Yes (2)	No
<i>Source: Bank data; American Community Survey (ACS) Census data (2015).</i>					

Economic and Demographic Data

The assessment area's 29 census tracts reflect the following income designations based on the 2015 ACS (American Community Survey) Census data: 7 moderate-, 16 middle-, and 6 upper-income tracts. Lafourche Parish received nine and Terrebonne Parish received eight major disaster area declarations since the prior evaluation, between 2018 and 2021, primarily for weather-related events, by the Federal Emergency Management Agency (FEMA).

The area's economy benefits from diversified industries such as oil, manufacturing, and retail. Government represents the largest portion of businesses at 14.0 percent, followed by education and health services at 12.7 percent, and retail trade at 11.7 percent. Per Moody's Analytics, Precis U.S. Metro, November 2021, major employers in the area include Danos, an oilfield construction and maintenance company; Terrebonne General Medical Center; Hercules Offshore; Diocese of Houma-Thibodaux; and Leonard J. Chabert Medical Center.

Based on data from the U.S. Bureau of Labor Statistics, as seen in the following table, Terrebonne Parish posted lower unemployment rates than the State of Louisiana for every year except 2018, while Lafourche Parish posted lower rates than the state figures for every year, while both parishes generally posted higher rates than the national average every year except 2020. The parishes' rates suggest a relatively stronger economy when compared with other areas in the State of Louisiana.

Unemployment Rates			
Area	2018	2019	2020
	%	%	%
Terrebonne Parish	4.9	4.5	7.7
Lafourche Parish	4.7	4.3	6.5
State of Louisiana	4.8	4.7	8.3
National Average	3.9	3.7	8.1
<i>Source: U.S. Bureau of Labor Statistics (2018-2020).</i>			

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information Houma MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	24.1	55.2	20.7	0.0
Population by Geography	146,488	0.0	23.7	53.1	23.2	0.0
Housing Units by Geography	57,414	0.0	23.7	54.8	21.5	0.0
Owner-Occupied Units by Geography	37,384	0.0	20.8	54.6	24.6	0.0
Occupied Rental Units by Geography	14,830	0.0	29.1	55.6	15.3	0.0
Vacant Units by Geography	5,200	0.0	29.7	53.8	16.5	0.0
Businesses by Geography	11,638	0.0	26.6	45.6	27.8	0.0
Farms by Geography	250	0.0	18.0	50.8	31.2	0.0
Family Distribution by Income Level	36,345	23.1	16.6	18.8	41.5	0.0
Household Distribution by Income Level	52,214	26.3	14.9	17.5	41.3	0.0
Median Family Income – Houma MSA 26380		\$58,164	Median Housing Value			\$140,419
Families Below Poverty Level		13.7%	Median Gross Rent			\$857
Source: ACS Census data (2015); D&B data (2020). (*) The NA category consists of geographies that have not been assigned an income classification.						

Examiners use the applicable FFIEC median family incomes (MFI) to analyze home mortgage loans under the borrower profile performance factor. As an example, the following table shows the income ranges for loans originated in 2020 based on the 2020 MFI applicable to the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Houma-Thibodaux, LA MSA Median Family Income (26380)				
2020 (\$67,200)	<\$33,600	\$33,600 to <\$53,760	\$53,760 to <\$80,640	≥\$80,640
Source: FFIEC (2020)				

Competition

The Houma MSA AA contains a relatively good level of competition from other chartered banks based on its population, with each of the 61 offices from its 14 institutions serving about 2,402 people, on average. Mortgage companies, credit unions, and finance companies also compete for loans in the area, adding to the competition level. SLB ranks 6th in deposit market share by capturing 9.8 percent of the area's deposits based on the June 30, 2021, FDIC Deposit Market Share Report data. Overall, the competition level allows for lending opportunities.

Community Contact

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 is recovering from both the reaction to COVID-19 and Hurricane Ida. Hurricane Ida's devastation significantly reduced available housing and affected many small businesses while people continue to work with FEMA and insurance companies to make repairs, although struggles persist in obtaining those monies. Although oil and gas activity increased since the hurricane, employment among the blue collar workers of the area remains unstable. The contact believes that financial education represents a high need in the area. The interviewee feels that while lending opportunities exist for small business and residential real estate loans, the area financial institutions address those lending opportunities.

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 24.1 percent of the area's census tracts received 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 39.7 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.

SCOPE OF EVALUATION

General Information

Examiners evaluated performance based on FFIEC Intermediate Small Institution CRA Examination Procedures, which include the Lending and Community Development Tests. This evaluation covers the period from October 22, 2018, to November 2, 2021, the date of the previous evaluation to this evaluation's date.

Assessment Areas Reviewed/Weighting

Examiners performed a full-scope review of the Houma MSA AA after contemplating all considerations in outstanding guidance, particularly the level of the institution's lending activities. As noted, given the bank's recent entry into the Baton Rouge MSA AA, this evaluation does not separately evaluate the institution's performance in that area.

The following table shows that for 2020, the Houma MSA AA generated a substantial majority of the loans originated inside the assessment areas for the loan categories reviewed, consistent with the greater percentages of deposits gathered and offices operated.

Examiners placed 100 percent of the weight on performance in the Houma MSA AA given the absence of a separate review for the Baton Rouge MSA AA. This evaluation considers community development activity in the Baton Rouge MSA AA and considers affiliate activity from the bank's subsidiary, HTCDC, specifically regarding the community development services

Assessment Area Weighting			
Assessment Area	Loans (% of # & \$)	Deposits (% of \$)	Offices (% of #)
Baton Rouge MSA AA	1.7	0.5	12.5
Houma MSA AA	98.3	99.5	87.5
Total Reviewed Assessment Areas	100.0	100.0	100.0
<i>Source: HMDA data (2020); Bank data (2020); FDIC Summary of Deposits (6/30/20).</i>			

Activities Reviewed

Lending Test

Lending Products Reviewed

For the Lending Test, CRA Intermediate Small Bank procedures require examiners to determine the 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.

The following table shows the bank's originations and purchases over the most recent full calendar year, 2020, for the loan categories typically reviewed in CRA evaluations. The activity reflects a generally consistent pattern with the bank's lending emphasis since the last evaluation.

Loans Originated or Purchased				
Loan Categories Typically Reviewed	Universes of Loan Categories Typically Reviewed			
	\$(000s)	%	#	%
Home Mortgage	10,689	22.2	80	15.1
Small Business	32,554	67.8	179	33.7
Small Farm	1,835	03.8	14	2.6
Consumer	2,963	6.2	258	48.6
Total	48,041	100.0	531	100.0
<i>Source: HMDA data (2020); Bank data (2020).</i>				

Considering the dollar volume and number of loans originated or purchased during 2020, for the loan categories typically reviewed, 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. During 2020, the Baton Rouge MSA AA did not originate any small business loans and only originated two home mortgage loans, consistent with the bank's recent entry into that market in December 2020.

Since the other typically considered loan categories, small farm and consumer loans, do not represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not discuss them.

Consequently, since Home Mortgage Disclosure Act (HMDA) reporting requirements apply to the bank, this evaluation considers all home mortgage loan data collected and reported on the bank's HMDA Loan Application Registers (LAR) for all full calendar years since the prior evaluation, including the year of that evaluation, 2018-2020, since the prior evaluation did not review data for the year of that evaluation:

- 2018 – 68 loans totaling \$11.3 million,
- 2019 – 60 loans totaling \$8.9 million,
- 2020 – 64 loans totaling \$9.8 million.

Examiners did not identify any trends between the different years' HMDA data that materially affect conclusions. Therefore, for the loan distribution performance factors, this evaluation presents HMDA data for 2020, the most recent year for which aggregate data exists as of the date of this evaluation. American Community Survey (ACS) Census data for 2015 and HMDA aggregate data for 2020 provide standards of comparison for the reviewed home mortgage loans.

In addition, since the bank is not subject to and did not voluntarily collect and report its small business loans, this evaluation considers the following groups of small business loans based on data from the previous full calendar year prior to the start of this evaluation, 2020, for the noted Lending Test performance factors:

- Assessment Area Concentration – universe of 177 such loans totaling \$32.1 million;
- Geographic Distribution – universe of 119 such loans totaling \$19.2 million originated in the bank's assessment area, based on the Assessment Area Concentration findings;
- Borrower Profile – random sample of 51 such loans totaling \$5.6 million from the universe of loans used for the Geographic Distribution.

The random sample uses a statistical 90 percent Confidence Level and a 10 percent Precision Level. Examiners considered the reviewed loans representative of the entire evaluation period. D&B data for 2020 provides a standard of comparison for the small business loans reviewed.

Loan Category Weighting

Examiners considered the universes of the dollar volume and number of loans originated in 2020 for the loan categories reviewed as well as management's stated business strategy to determine the weighting applied to those categories when evaluating the applicable performance factors.

The following table shows that for the bank's total activities for the loan categories reviewed, considering both the dollar volume and number percentages equally, small business loans account for 72.2 percent of the loan categories reviewed and home mortgage loans account for 27.8 percent. These levels remain generally consistent for only those loans within those categories originated inside the bank's assessment areas. Consequently, examiners weighed small business loans clearly heavier than home mortgage loans when arriving at applicable conclusions.

Loan Category Weighting				
Loan Category Reviewed	Universes of Loan Categories Reviewed			
	\$(000s)	%	#	%
Home Mortgage	10,689	24.7	80	30.9
Small Business	32,554	75.3	179	69.1
Total Reviewed Categories	43,243	100.0	259	100.0
<i>Source: HMDA data (2020); Bank data (2020).</i>				

Community Development Test

The scope for the Community Development Test considers applicable current period community development (CD) activities, including CD loans, qualified investments (QIs), and CD services. Current period activities involve those generated since the previous October 22, 2018, evaluation. This test further encompasses all prior period QIs. Prior period QIs involve those purchased prior to the previous 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

This evaluation presents information for the bank as a whole regarding the Loan-to-Deposit Ratio and Assessment Area Concentration performance factors under the Lending Test, and regarding the Community Development Test. The Lending Test's distribution factors reflect data for the only assessment area reviewed at this evaluation.

LENDING TEST

SLB demonstrated a satisfactory record regarding the Lending Test. Reasonable borrower profile and geographic loan distributions primarily support this conclusion. A reasonable loan-to-deposit ratio and a reasonable assessment area concentration further support the Lending Test record. The appendices list the criteria used to evaluate the Lending Test.

For the CRA Intermediate Small Bank Lending Test, typically, examiners will first determine whether the presence of any weaker loan-to-deposit ratio or assessment area concentration performance warrants downgrading the overall Lending Test rating. Absent any such warranted downgrading, examiners will then place more weight on the bank's borrower profile and geographic loan distributions when arriving at the overall Lending Test rating.

Loan-to-Deposit Ratio

The loan-to-deposit 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.

Examiners considered the average, net loan-to-deposit (LTD) ratio's reasonableness in light of information from the performance context including, as applicable, the institution's capacity to lend, the capacity of other similarly-situated institutions to lend in the assessment areas, demographic and economic factors present in the assessment areas, and the lending opportunities available in the institution's assessment areas.

The bank recorded a 70.4 percent average, net LTD ratio for the 12 quarters since the previous evaluation, December 31, 2018, to September 30, 2021. The ratio minimally decreased from the 73.7 percent average, net LTD ratio reported at the previous evaluation. Over the 12 quarters, the bank's quarterly, net LTD ratios ranged from a low of 56.9 percent on September 30, 2021, to a high of 83.7 percent on December 31, 2018. The quarterly ratios generally declined over the period under review, particularly during the reaction to COVID-19 and during hurricane disasters.

Examiners identified and listed in the following table three comparable institutions based on their operating in or near SLB's assessment areas, reporting similar asset sizes, and reflecting similar lending emphases. The following table shows that SLB posted the second lowest ratio out of the four total ratios listed. The table further indicates that the bank's ratio lands within an adequate range of the 77.7 percent average of the four ratios, given the ratios' overall levels. The bank's ratio falls 7.3 percentage points lower than the average figure.

LTD Ratio Comparison		
Bank Name and Location	Total Assets \$(000s)	Average, Net LTD Ratio (%)
South Louisiana Bank, Houma, LA	651,288	70.4
Comparable Banks		
First National Bank of Louisiana, Crowley, LA	559,640	83.0
United Community Bank, Raceland, LA	655,094	88.5
Synergy Bank, Houma, LA	760,093	68.8
<i>Source: Report of Condition (9/30/21); Reports of Condition (previous 12 quarters: 12/31/18 – 9/30/21).</i>		

Assessment Area Concentration

A majority of loans and other lending-related activities are in the institution's assessment areas. Majorities of small business and home mortgage loans originated inside the bank's assessment areas support this conclusion. As noted, small business loans received clearly heavier weighting when arriving at this conclusion. Examiners considered the bank's asset size and office structure as well as the loan categories reviewed relative to the assessment areas' combined size and economy when arriving at conclusions.

Small Business Loans

The institution originated a majority of its small business loans inside its assessment areas. The following table shows that for small business loans by both measures, the percentages of the number and dollar volume of loans, the bank originated majorities inside its assessment areas, thereby reflecting reasonable levels. Combined, they show that the bank originated a majority of its small business loans inside its assessment area.

Home Mortgage Loans

The institution originated a majority of its home mortgage loans inside its assessment areas. The following table shows that for the subtotal of home mortgage loans by both measures, the percentages of the number and dollar volume of loans, the bank originated majorities inside its assessment areas, thereby reflecting reasonable levels. Combined, they show that the bank originated a majority of home mortgage loans inside its assessment area.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	117	66.1	60	33.9	177	18,781	58.5	13,341	41.5	32,122
Home Mortgage										
2018	58	85.3	10	14.7	68	7,610	67.3	3,700	32.7	11,310
2019	45	75.0	15	25.0	60	5,497	61.6	3,426	38.4	8,923
2020	53	82.8	11	17.2	64	7,156	73.3	2,605	26.7	9,761
Subtotal	156	81.3	36	18.8	192	20,263	67.6	9,731	32.4	29,994
<i>Source: Bank data (2020); HMDA data (2018-2020).</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. A reasonable record in the Houma MSA AA supports this conclusion. Reasonable records regarding small business and home mortgage loans support the overall record in the Houma MSA AA. As noted, small business loans received clearly heavier weighting when arriving at this conclusion.

Examiners consider the bank's performance relative to the available comparative data and any performance context issues. They focus on the percentages by the number of loans in low- and moderate-income geographies, if possible, when arriving at conclusions. This factor only considered loans originated inside the bank's assessment areas.

Small Business Loans

The geographic distribution of small business loans reflects a reasonable record, for the Houma MSA AA. Reasonable performance in moderate-income census tracts support this conclusion. As noted, the Houma MSA AA does not contain any low-income tracts. Examiners focused on the comparisons to the percentages of businesses as reported by D&B, when arriving at conclusions.

The following table shows that in moderate-income census tracts in the Houma MSA AA, the bank's level lands within a reasonable range of the D&B figure, given the ratios' overall levels. The bank's level rises 9.5 percentage points higher, thereby reflecting a reasonable level.

Thus, given the relative performance and weighting for the discussed income level, the geographic distribution of small business loans reflects a reasonable record, for the Houma MSA AA.

Geographic Distribution Small Business Loans – Houma MSA AA					
Tract Income Level	Distribution of Businesses (% of #)	Bank's Small Business Loans			
		#	%	\$(000s)	%
Low					
Moderate	26.6	43	36.1	5,956	31.0
Middle	45.6	34	28.6	5,957	31.0
Upper	27.8	42	35.3	7,300	38.0
NA					
Total	100.0	119	100.0	19,213	100.0
<i>Source: D&B data (2020); Bank data (2020).</i>					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects a reasonable record, for the Houma MSA AA. Reasonable performance in moderate-income census tracts supports this conclusion. As noted, the Houma MSA AA does not contain any low-income tracts. Examiners focused on the comparisons to aggregate data, when arriving at conclusions.

The following table shows that in moderate-income census tracts in the Houma MSA AA, the bank's level lands within a reasonable range of the aggregate figure, given the ratios' overall levels. The bank's level rises 4.2 percentage points higher, thereby reflecting a reasonable level.

Thus, given the relative performance and weighting for the discussed income level, the geographic distribution of home mortgage loans reflects a reasonable record, for the Houma MSA AA.

Geographic Distribution Home Mortgage Loans – Houma MSA AA						
Tract Income Level	Owner-Occupied Housing Units (% of #)	Aggregate Data (% of #)	Bank's Home Mortgage Loans			
			#	%	\$(000s)	%
Low						
Moderate	20.8	15.4	10	19.6	1,867	28.5
Middle	54.6	48.9	28	54.9	2,471	37.7
Upper	24.6	35.7	13	25.5	2,211	33.8
NA						
Total	100.0	100.0	51	100.0	6,549	100.0
<i>Source: ACS Census data (2015); HMDA data (2020).</i>						

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. A reasonable record in the Houma MSA AA supports this conclusion. A reasonable record regarding small business loans insufficiently lowered by a poor record regarding home mortgage loans supports this conclusion. As noted, small business loans received clearly heavier weighting when arriving at conclusions.

Examiners consider the bank's performance relative to the available comparative data and any performance context issues. They focus on the percentages by the number of loans when arriving at conclusions. This factor only considered loans originated inside the bank's assessment areas.

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects a reasonable record, for the Houma MSA AA. Reasonable performance to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion. Examiners focused on the bank's overall levels to businesses with gross annual revenues of \$1 million or less when arriving at this conclusion. The companies' gross annual revenues define the borrowers' profiles for this review.

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

Thus, given the relative performances and weightings for the discussed revenue categories, the borrower profile distribution of small business loans reflects a reasonable record, for the Houma MSA AA.

Borrower Profile Distribution Small Business Loans – Houma MSA AA					
Gross Annual Revenues (000s)	Distribution of Businesses (% of #)	Bank's Small Business Loans			
		#	%	\$(000s)	%
\$0 < \$100	44.1	22	43.2	1,966	35.2
\$100 < \$250	29.0	4	7.8	837	15.0
\$250 < \$500	6.1	7	13.7	1,570	28.1
\$500 ≤ \$1,000	4.1	3	5.9	635	11.4
<i>Subtotal ≤ \$1,000</i>	83.3	36	70.6	5,008	89.7
> \$1,000	5.4	5	9.8	203	3.6
Revenues Not Known	11.3	10	19.6	376	6.7
Total	100.0	51	100.0	5,587	100.0
<i>Source: D&B data (2020); Bank data (2020).</i>					

Home Mortgage Loans

The distribution of home mortgage loans based on the borrowers' profiles reflects a poor record, for the Houma MSA AA. Poor performance to moderate-income borrowers insufficiently lifted by reasonable performance to low-income borrowers supports this conclusion.

Examiners weighed performance to moderate-income borrowers more heavily compared to low-income borrowers given the relative lending opportunities illustrated by the corresponding aggregate figures. Examiners focused on the comparisons to aggregate data, when arriving at conclusions. The borrowers' income designations define the borrowers' profiles for this review.

The following table shows that to low-income borrowers in the Houma MSA AA, the bank's level lands within a reasonable range of the aggregate figure, given the ratios' overall levels. The bank's level falls 1.1 percentage points lower, thereby reflecting a reasonable level. The table further shows that to moderate-income borrowers, the bank's level lands clearly, and nearly substantially below the aggregate figure, given the ratios' overall levels. The bank's level falls 12.5 percentage points lower, thereby reflecting a poor, and nearly a very poor level.

Thus, given the relative performances and weightings for the discussed income levels, the borrower profile distribution of home mortgage loans reflects a poor record, for the Houma MSA AA.

Borrower Profile Distribution Home Mortgage Loans – Houma MSA AA						
Borrower Income Level	Families (%)	Aggregate Data (% of #)	Bank's Home Mortgage Loans			
			#	%	\$(000s)	%
Low	23.1	5.0	2	3.9	116	1.8
Moderate	16.6	14.5	1	2.0	17	0.3
Middle	18.8	19.0	0	0.0	0	0.0
Upper	41.5	36.5	4	7.8	842	12.9
NA	0.0	25.0	44	86.3	5,574	85.0
Total	100.0	100.0	51	100.0	6,549	100.0
<i>Source: ACS Census data (2015); HMDA data (2020).</i>						

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

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

Adequate responsiveness to the CD (community development) needs sufficiently lifted by an excellent record regarding CD loans, without simply ignoring the other types of CD activities, supports this conclusion. The bank also demonstrated an adequate record regarding its QIs (qualified investments) and an excellent record regarding its CD services.

The totals for each activity, as applicable, include activities benefitting a broader statewide or regional area since examiners concluded that the institution proved responsive to CD needs and opportunities in its assessment areas. The appendices define community development and list the criteria used to evaluate the Community Development Test.

Community Development Loans

The bank exhibited an excellent record regarding its CD loans. An excellent level regarding the dollar volume of CD loans primarily supports this conclusion. Examiners considered the number and dollar volume relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The following table shows that since the last evaluation the bank originated 43 CD loans totaling over \$56.4 million. The total dollar amount equates to 10.16 percent of average total assets of \$555.174 million since the previous evaluation, and 16.54 percent of average net loans of \$341.141 million for the same period. These levels decreased from the 13.51 percent of average total assets and the 17.40 percent of average net loans recorded at the prior evaluation. Despite the declines, the current levels reflect excellent performance relative to the considerations previously noted for the Community Development Test.

Community Development Loans Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018*							2	2,090	2	2,090
2019	1	19	4	6,716			13	30,869	18	37,604
2020	2	296	3	4,275	1	520	6	3,555	12	8,646
YTD 2021	2	1,885					9	6,183	11	8,068
Total	5	2,200	7	10,991	1	520	30	42,697	43	56,408
<i>Source: Bank data. *Since the prior evaluation.</i>										

The bank's CD loans benefitted the following areas:

- Baton Rouge MSA AA – 4 CD loans totaling \$2,871,397
- Houma MSA AA – 23 CD loans totaling \$25,546,581
- Broader Statewide or Regional – 16 CD loan totaling \$27,989,902

The following points highlight examples of the bank's CD loans:

- **Revitalize or Stabilize** – In 2020, the bank originated a loan totaling \$1.3 million to finance the opening of 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** – The bank originated a loan for \$192,436 to open a day care center in a moderate-income census tract and designated disaster area in the Houma MSA AA. The center serves families in the immediately surrounding area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing businesses or residents.

Qualified Investments

The institution displayed an adequate record regarding its QIs. A good level regarding the dollar volume of QIs primarily supports this conclusion. Examiners considered the number and dollar volume of QIs relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The following table shows that the bank made use of 78 QIs totaling over \$10.0 million. The total dollar amount equates to 1.81 percent of average total assets of \$555.174 million since the prior evaluation and 16.97 percent of average securities of \$59.272 million for the same period. These levels increased over the 0.77 percent of average total assets and 5.25 percent of average securities reported in the prior evaluation. The current levels reflect adequate performance relative to the considerations previously noted for the Community Development Test.

Qualified Investments Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period							3	1,227	3	1,227
2018*							0	0	0	0
2019							1	10	1	10
2020							0	0	0	0
YTD 2021							17	8,700	17	8,700
Subtotal	0	0	0	0	0	0	21	9,937	21	9,937
Qualified Grants	2	10	55	111					57	121
Total	2	10	55	111			21	9,937	78	10,058
<i>Source: Bank data. *Since the prior evaluation.</i>										

The bank's QIs benefitted the following areas:

- Baton Rouge MSA AA – 4 QIs totaling \$2,595,000
- Houma MSA AA – 63 QIs totaling \$3,631,000
- Broader Statewide or Regional – 11 QIs totaling \$3,832,000

The following points highlight examples of the bank's QIs:

- **Revitalize or Stabilize** – The bank refinanced Water & Sewer District bonds located in a disaster area. The refinancing allowed for additional recovery efforts to schools in the designated disaster areas needing repair after Hurricane Ida. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents, and by being related to disaster recovery.

- **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

The bank established an excellent record of providing CD services. Excellent performances regarding the types of services and the availability of services support this conclusion. Examiners evaluated the types and availability of services relative to the considerations noted for the Community Development Test when arriving at this conclusion.

Types of Services

The bank showed excellent performance regarding the types of services that primarily benefit low- or moderate-income individuals. An excellent extent, or number, of CD services supports this conclusion.

The following table shows that the bank provided 122 CD services since the last evaluation. This number equates to an average of 5.61 CD services per office, per year, since the last evaluation, and to 7.77 CD services per office, per year when adjusting the calculation for the months impacted by the reaction to COVID-19. The unadjusted level increased over the average of 4.68 CD services per office, per year established at the prior evaluation. The current unadjusted level, further solidified by the adjusted level, reflects excellent performance relative to the considerations noted for the Community Development Test.

The services all involve bank personnel's use of their technical expertise, on behalf of the bank, to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations.

Community Development Services Institution					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	3	16	4	4	27
2019	4	24	4	4	36
2020	3	18	5	4	30
YTD 2021	3	17	5	4	29
Total	13	75	18	16	122
<i>Source: Bank data. *Since the prior evaluation.</i>					

The bank's CD services benefitted the following area:

- Houma MSA AA – 122 CD services

The following points provide examples of the bank's CD services:

- **Revitalize or Stabilize** – For each year under review, bank employees served on the Board and served as president of the Morganza Action Coalition. The coalition 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.
- **Affordable Housing** – For each year under review, a bank employee served as a Director and the Treasurer for an organization, Houma-Terrebonne Community Development Corporation, dedicated to providing affordable housing for low- and moderate-income individuals. Thus, the activity benefits an organization that provides affordable housing for low- and moderate-income individuals.

Availability of Services

The bank showed excellent performance regarding the availability of its services to low- or moderate-income individuals and geographies. An excellent branch distribution insufficiently lowered by adequate alternative delivery systems supports this conclusion.

The bank exhibited an excellent record regarding its full-service office distribution. Excellent performance in moderate-income census tracts supports this conclusion. As noted, the bank's assessment areas do not contain any low-income tracts. The following table shows that in moderate-income census tracts, the bank's number of full-service offices barely lands substantially above the population percentage, given the ratios' overall levels. The bank's level rises 13.5 percentage points higher, thereby reflecting an excellent distribution.

Therefore, given the relative performance and weighting for the discussed income level, the distribution of offices reflects an excellent distribution.

Full-Service Office and ATM Distribution Institution								
Census Tract Income Category	Census Tracts in Assessment Areas		Total Population		Full-Service Offices		ATMs	
	#	%	#	%	#	%	#	%
Low								
Moderate	8	24.2	41,402	24.0	3	37.5	2	20.0
Middle	16	48.5	77,806	45.1	3	37.5	5	50.0
Upper	9	27.3	53,310	30.9	2	25.0	2	30.0
NA								
Total	33	100.0	172,518	100.0	8	100.0	9	100.0
<i>Source: American Community Survey (ACS) Census data (2015); Bank data.</i>								

Besides its office locations, the bank provides adequate alternative delivery systems that help avail the bank's services to low- and moderate-income individuals or geographies. Those systems include the bank's ATMs.

The bank exhibited an adequate record regarding its ATM distribution. Adequate performance in moderate-income census tracts supports this conclusion. The above table shows that in moderate-income census tracts, the bank's number of ATMs lands within an adequate range of the population percentage, given the ratios' overall levels. The bank's levels falls 1.8 percentage points lower, thereby reflecting an adequate distribution. Besides its ATMs, the bank provides other alternative delivery systems. Those systems include online, mobile, and telephone banking, as well as electronic bill pay, person-to-person payments, and mobile wallet.

Consequently, given the excellent office distribution insufficiently lowered by adequate alternative delivery systems, the bank demonstrated excellent performance regarding the availability of its services to low- and moderate-income individuals and geographies.

Responsiveness to Community Development Needs

The institution achieved an adequate record of making its CD activities responsive to the assessment area's CD needs. An adequate level of activities directed to the area's identified CD needs and the activities' qualitative characteristics support this conclusion. Examiners considered the dollar volume and number of total activities directed toward high CD needs identified in the areas as well as the activities' qualitative characteristics relative to the considerations noted for the Community Development Test, when arriving at this conclusion.

The following table shows that activities that revitalize or stabilize qualifying geographies represent 79.2 percent of the dollar volume and 27.6 percent of the number of the bank's total CD activities while affordable housing activities represent 3.3 percent of the dollar volume and 8.2 percent of the number of activities. So combined, these activities represent 82.5 percent of the dollar volume and 35.8 percent of the number of activities. These activities represent high CD needs in the bank's assessment areas.

In addition to activities that address identified needs, examiners also considered the activities' qualitative characteristics. Those qualitative aspects include the institution's leadership role or any heightened level of expertise or effort in initiating or developing the bank's activities, as well as the activities' particularly high levels of benefitting low- or moderate-income individuals or qualifying geographies. The institution displayed leadership in initially creating and in continuing to fill leadership positions in its subsidiary, HTCDC. In addition, the bank's CD activities reflect a high level of benefitting low- or moderate-income individuals or qualifying areas.

Consequently, given the activities' relative focus on identified needs and their qualitative characteristics, the institution achieved an adequate record of making its CD activities responsive to the assessment areas' CD needs.

Community Development Activities Institution							
Qualifying Category	Activity Type					Totals Per Category	
	Loans		Investments		Services		
	#	\$(000s)	#	\$(000s)	#	#	\$(000s)
Affordable Housing	5	2,201	2	10	13	20	2,210
Community Services	7	10,991	55	111	75	137	11,102
Economic Development	1	520			18	19	520
Revitalize or Stabilize	30	42,696	21	9,937	16	67	52,634
Totals Per Activity Type	43	56,408	78	10,058	122	245	66,466
<i>Source: Bank data.</i>							

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

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. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank 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 bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank'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 bank's assessment area(s) or a broader statewide or regional area including the bank'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 bank'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)

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)

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

Branches closed:

None.

Branches relocated:

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

Loan Production Office

South Louisiana Bank Loan Production Office
324 Settlers Trace Blvd, Suite 1
Lafayette, LA 70508

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 (ORIGINATION, 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

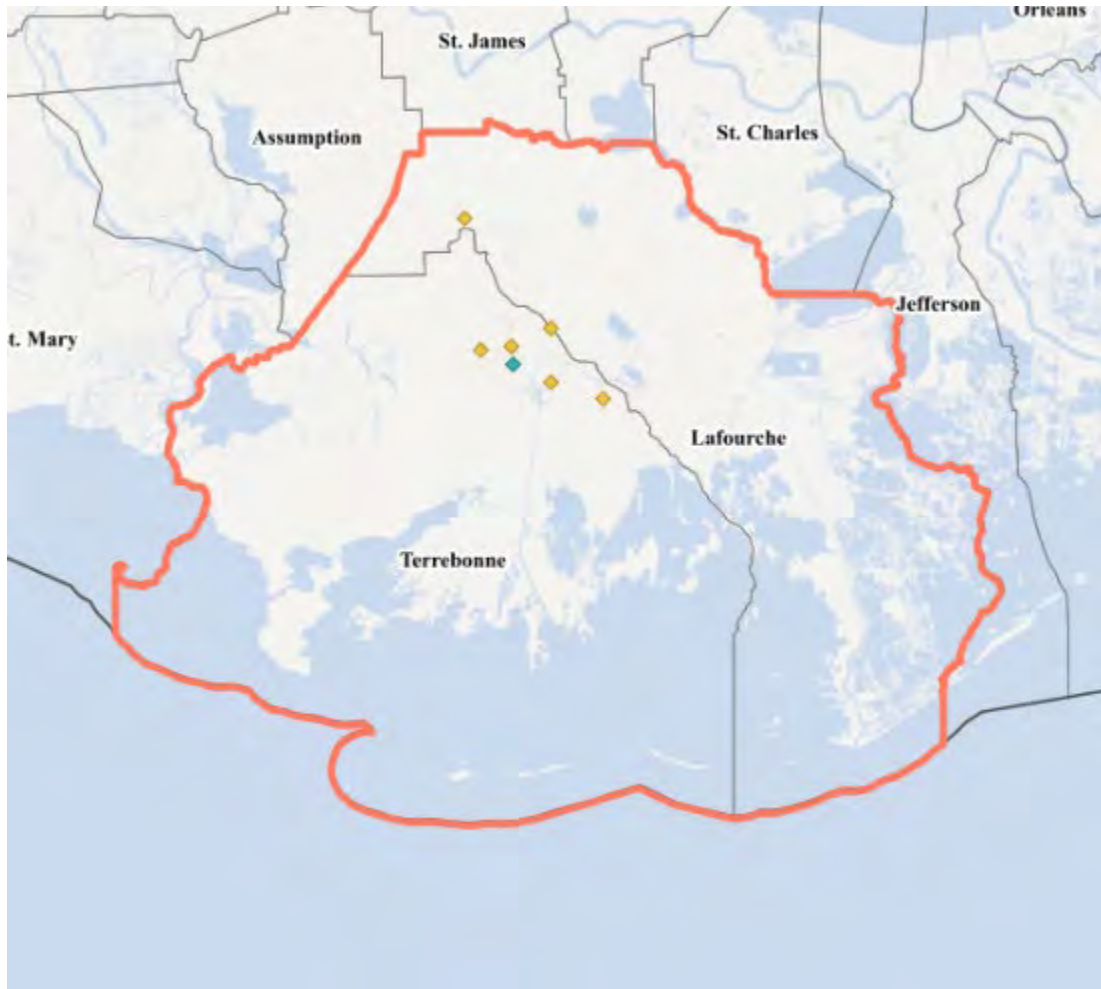
- SLB fees for employee loans are waived, after 6 months of employment.

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.



Map of Both Facility Based Assessment Areas



TERREBONNE PARISH											
Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1.03	Middle	No	105.76	\$69,400	\$73,397	\$68,894	3947	35.39	1397	1052	1391
1.04	Moderate	No	55.82	\$69,400	\$38,739	\$36,362	2354	47.28	1113	572	791
1.05	Moderate	No	67.28	\$69,400	\$46,692	\$43,826	1131	49.96	565	835	1112
1.06	Middle	No	112.61	\$69,400	\$78,151	\$73,357	3545	49.76	1764	1332	1656
2.01	Moderate	No	72.41	\$69,400	\$50,253	\$47,172	3216	34.89	1122	838	1261
2.03	Upper	No	122.45	\$69,400	\$84,980	\$79,766	4891	31.3	1531	1286	1763
2.04	Middle	No	104.66	\$69,400	\$72,634	\$68,173	2674	38.22	1022	628	886
3	Moderate	No	63.51	\$69,400	\$44,076	\$41,369	3882	46.06	1788	720	1416
4.01	Middle	No	105.74	\$69,400	\$73,384	\$68,882	4768	36.14	1723	870	1484
4.02	Middle	No	119.13	\$69,400	\$82,676	\$77,600	3726	25.28	942	975	1168
5.01	Low	No	40.29	\$69,400	\$27,961	\$26,250	2610	55.79	1456	415	929
5.02	Upper	No	132.56	\$69,400	\$91,997	\$86,350	2912	26.06	759	835	1229
6.01	Unknown	No	0	\$69,400	\$0	\$0	2797	35.86	1003	562	1421
6.02	Moderate	No	57.74	\$69,400	\$40,072	\$37,611	3092	61.35	1897	708	864
7.01	Low	No	47.87	\$69,400	\$33,222	\$31,185	2719	50.17	1364	355	1186
7.02	Low	No	44.75	\$69,400	\$31,057	\$29,150	2767	82.65	2287	531	970
8	Middle	No	92.48	\$69,400	\$64,181	\$60,243	6229	46.68	2908	1471	2050
9.01	Middle	No	99.86	\$69,400	\$69,303	\$65,052	2836	46.54	1320	558	1000
9.02	Moderate	No	56.88	\$69,400	\$39,475	\$37,054	1980	49.75	985	862	1353
10.01	Upper	No	120.77	\$69,400	\$83,814	\$78,667	2055	14.7	302	833	1128
10.02	Upper	No	155.21	\$69,400	\$107,716	\$101,103	4463	17.93	800	1431	1639
11	Moderate	No	74.84	\$69,400	\$51,939	\$48,750	3000	30.4	912	865	1197
12.01	Middle	No	81.67	\$69,400	\$56,679	\$53,203	2136	28.23	603	660	816
12.02	Middle	No	93.26	\$69,400	\$64,722	\$60,750	3515	12.57	442	1022	1815
13.01	Moderate	No	75.99	\$69,400	\$52,737	\$49,504	3017	66.85	2017	547	838
13.02	Moderate	No	55.92	\$69,400	\$38,808	\$36,429	1325	52.68	698	266	506
13.03	Middle	No	96.31	\$69,400	\$66,839	\$62,734	2722	53.49	1456	848	1179
14	Middle	No	90.35	\$69,400	\$62,703	\$58,854	3147	33.59	1057	930	1366
15.01	Upper	No	155	\$69,400	\$107,570	\$100,965	2198	20.38	448	808	902
15.02	Upper	No	120.25	\$69,400	\$83,454	\$78,333	4751	17.51	832	1266	1469
16	Middle	No	83.47	\$69,400	\$57,928	\$54,375	2916	45.16	1317	634	1065
17.01	Upper	No	288.01	\$69,400	\$199,879	\$187,604	1749	22.93	401	527	540
17.02	Upper	No	144.66	\$69,400	\$100,394	\$94,230	5347	28.09	1502	1339	1587
17.03	Upper	No	184.29	\$69,400	\$127,897	\$120,042	5163	20.24	1045	1615	1648
9900	Unknown	No	0	\$69,400	\$0	\$0	0	0	0	0	0

LAFOURCHE PARISH											
Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
201	Middle	No	95.4	\$69,400	\$66,208	\$62,143	2921	30.91	903	740	1323
202.02	Upper	No	144.18	\$69,400	\$100,061	\$93,918	4432	23.42	1038	1045	1325
204	Unknown	No	0	\$69,400	\$0	\$0	2165	75.47	1634	282	1011
205	Middle	No	106.04	\$69,400	\$73,592	\$69,074	6962	49.07	3416	1719	2106
206	Middle	No	91.72	\$69,400	\$63,654	\$59,750	2187	31.09	680	676	925
207.02	Upper	No	126.45	\$69,400	\$87,756	\$82,368	4276	36.72	1570	1147	1425
207.03	Upper	No	149.06	\$69,400	\$103,448	\$97,096	5739	26.14	1500	1652	2178
207.04	Upper	No	128.63	\$69,400	\$89,269	\$83,789	5628	13.5	760	1919	2168
208	Middle	No	91.35	\$69,400	\$63,397	\$59,507	3569	8.69	310	1388	1706
209	Middle	No	89.28	\$69,400	\$61,960	\$58,155	2034	50.93	1036	544	932
210	Middle	No	100.91	\$69,400	\$70,032	\$65,732	3118	19.37	604	750	1452
211.01	Middle	No	90.8	\$69,400	\$63,015	\$59,148	1966	21.11	415	643	1137
211.02	Middle	No	113.24	\$69,400	\$78,589	\$73,766	4592	23.58	1083	1381	1788
212	Middle	No	84.68	\$69,400	\$58,768	\$55,161	4362	24.28	1059	1564	2152
213	Middle	No	88.96	\$69,400	\$61,738	\$57,948	2187	21.4	468	678	1119
214	Middle	No	105.64	\$69,400	\$73,314	\$68,814	4452	19.81	882	1182	1751
215	Middle	No	103.1	\$69,400	\$71,551	\$67,159	4167	24.43	1018	1201	1841
216.02	Upper	No	124.91	\$69,400	\$86,688	\$81,366	3451	17.99	621	1308	1587
216.03	Middle	No	100.9	\$69,400	\$70,025	\$65,724	3023	20.74	627	797	998
216.04	Upper	No	152.12	\$69,400	\$105,571	\$99,091	3816	12.29	469	1198	1613
217	Moderate	No	78.54	\$69,400	\$54,507	\$51,161	3662	17.5	641	1045	1859
218	Moderate	No	64.58	\$69,400	\$44,819	\$42,070	4754	43.48	2067	1461	2159
219.02	Middle	No	111.93	\$69,400	\$77,679	\$72,908	4186	16.01	670	1440	1954
219.03	Middle	No	113.46	\$69,400	\$78,741	\$73,910	4918	24.16	1188	1250	1635
219.04	Middle	No	110.53	\$69,400	\$76,708	\$72,000	2173	26.51	576	550	902
220	Upper	No	136.46	\$69,400	\$94,703	\$88,889	2817	56.8	1600	341	553
9900	Unknown	No	0	\$69,400	\$0	\$0	0	0	0	0	0

EAST BATON ROUGE PARISH											
Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1	Low	No	27.3	\$88,100	\$24,051	\$21,285	1541	95.72	1475	182	602
2	Low	No	34.31	\$88,100	\$30,227	\$26,745	6535	95.99	6273	829	1857
3	Moderate	No	62.75	\$88,100	\$55,283	\$48,913	1424	97.47	1388	194	773
4	Low	No	36.14	\$88,100	\$31,839	\$28,177	2606	95.97	2501	339	1011
5	Low	No	31.51	\$88,100	\$27,760	\$24,565	3439	96.31	3312	444	1518
6.01	Low	No	36.36	\$88,100	\$32,033	\$28,342	2993	98	2933	457	919
6.02	Low	No	49.23	\$88,100	\$43,372	\$38,380	3893	98.77	3845	855	1451
7.01	Low	No	31.58	\$88,100	\$27,822	\$24,621	2103	96.62	2032	296	635
7.02	Low	No	40.27	\$88,100	\$35,478	\$31,396	3122	97.21	3035	586	1027
9	Low	No	47.57	\$88,100	\$41,909	\$37,083	3656	98.71	3609	737	1676
10	Moderate	No	56.12	\$88,100	\$49,442	\$43,750	2754	98.58	2715	425	1333
11.02	Low	No	35.82	\$88,100	\$31,557	\$27,924	3647	87.3	3184	354	569
11.03	Moderate	No	67.71	\$88,100	\$59,653	\$52,784	3005	91.21	2741	500	819
11.04	Low	No	26.02	\$88,100	\$22,924	\$20,286	4005	97.7	3913	1	317
16	Upper	No	129.35	\$88,100	\$113,957	\$100,833	3178	52.8	1678	821	2261
17	Upper	No	148.76	\$88,100	\$131,058	\$115,960	5035	36.07	1816	3371	4120
18	Middle	No	84.16	\$88,100	\$74,145	\$65,606	2271	43.42	986	453	622
19	Upper	No	180.4	\$88,100	\$158,932	\$140,625	2751	16.47	453	781	999
20	Upper	No	139.39	\$88,100	\$122,803	\$108,656	3562	19.12	681	1213	1289
22	Low	No	33.61	\$88,100	\$29,610	\$26,199	1169	81.78	956	210	608
23	Upper	No	211.18	\$88,100	\$186,050	\$164,615	2727	12.21	333	812	1463
24	Moderate	No	51.73	\$88,100	\$45,574	\$40,323	2576	80.78	2081	274	897
25	Moderate	No	65.04	\$88,100	\$57,300	\$50,700	2762	68.36	1888	395	928
26.01	Upper	No	159.29	\$88,100	\$140,334	\$124,167	4288	13.67	586	1144	1680
26.02	Upper	No	134.07	\$88,100	\$118,116	\$104,512	4763	30.99	1476	796	1778
27	Middle	No	95.32	\$88,100	\$83,977	\$74,306	1598	68.46	1094	431	637
28.01	Unknown	No	0	\$88,100	\$0	\$0	5647	44.38	2506	16	160
28.02	Low	No	31.4	\$88,100	\$27,663	\$24,483	4934	25.21	1244	34	202
30	Moderate	No	53.88	\$88,100	\$47,468	\$42,000	4798	99.12	4756	446	872
31.04	Low	No	44.04	\$88,100	\$38,799	\$34,333	5465	95.35	5211	703	1665
32.01	Moderate	No	62.38	\$88,100	\$54,957	\$48,625	3661	85.06	3114	918	1273
32.02	Moderate	No	69.88	\$88,100	\$61,564	\$54,471	3702	76.28	2824	1369	1822
33	Middle	No	89.58	\$88,100	\$78,920	\$69,826	4962	98.95	4910	903	1813
34	Moderate	No	52.67	\$88,100	\$46,402	\$41,058	6567	97.72	6417	998	2106
35.01	Unknown	No	0	\$88,100	\$0	\$0	2383	92.49	2204	388	896
35.04	Low	No	44.73	\$88,100	\$39,407	\$34,871	5954	98.69	5876	1229	2292
35.05	Moderate	No	56.23	\$88,100	\$49,539	\$43,836	4076	93.38	3806	670	1134
35.06	Moderate	No	70.29	\$88,100	\$61,925	\$54,792	6774	92.24	6248	1539	2310
35.07	Middle	No	104.64	\$88,100	\$92,188	\$81,569	5570	92.62	5159	1316	1668
36.01	Moderate	No	73.3	\$88,100	\$64,577	\$57,143	3784	82.58	3125	730	1057
36.03	Low	No	49.77	\$88,100	\$43,847	\$38,796	2337	79.29	1853	389	701
36.04	Moderate	No	64.82	\$88,100	\$57,106	\$50,529	5638	94.86	5348	735	1730
37.01	Middle	No	96.16	\$88,100	\$84,717	\$74,955	5841	41.93	2449	2461	2700
37.02	Middle	No	97.18	\$88,100	\$85,616	\$75,750	3552	56.95	2023	923	1152
37.03	Middle	No	112.43	\$88,100	\$99,051	\$87,638	6576	65.83	4329	2004	2404
38.04	Upper	No	121.95	\$88,100	\$107,438	\$95,061	4745	32.5	1542	1043	1469
38.06	Middle	No	100.26	\$88,100	\$88,329	\$78,155	3497	62.25	2177	813	980
38.07	Upper	No	158.24	\$88,100	\$139,409	\$123,350	4064	31.05	1262	479	664

38.08	Upper	No	147.67	\$88,100	\$130,097	\$115,106	2786	39.05	1088	590	627
38.09	Middle	No	113.67	\$88,100	\$100,143	\$88,608	2934	26.55	779	859	995
38.1	Moderate	No	73.46	\$88,100	\$64,718	\$57,268	2863	25.36	726	1099	1452
38.11	Upper	No	127.96	\$88,100	\$112,733	\$99,750	4136	40.72	1684	985	1113
39.07	Middle	No	112.94	\$88,100	\$99,500	\$88,042	6098	53.85	3284	1244	1606
39.08	Upper	No	144.58	\$88,100	\$127,375	\$112,702	4485	43.03	1930	1185	1457
39.09	Middle	No	83.9	\$88,100	\$73,916	\$65,403	4935	66.77	3295	933	1341
39.1	Low	No	41.43	\$88,100	\$36,500	\$32,297	3226	81.87	2641	283	599
39.11	Moderate	No	79.84	\$88,100	\$70,339	\$62,234	2895	55.79	1615	1056	1249
39.12	Low	No	40.32	\$88,100	\$35,522	\$31,433	3963	92.61	3670	56	636
39.13	Upper	No	145.07	\$88,100	\$127,807	\$113,080	5684	38.28	2176	1574	1984
39.14	Middle	No	112.27	\$88,100	\$98,910	\$87,517	3390	45.63	1547	830	1221
40.1	Upper	No	141.11	\$88,100	\$124,318	\$110,000	4672	31.87	1489	1408	1689
40.13	Low	No	49.34	\$88,100	\$43,469	\$38,463	3472	70.25	2439	243	978
40.17	Middle	No	106.65	\$88,100	\$93,959	\$83,136	3704	63.69	2359	883	1313
40.18	Middle	No	83.75	\$88,100	\$73,784	\$65,284	2181	65.38	1426	512	738
40.19	Upper	No	178	\$88,100	\$156,818	\$138,750	4205	33.32	1401	1671	2056
40.2	Upper	No	213.45	\$88,100	\$188,049	\$166,382	5034	23.48	1182	1352	1594
40.21	Middle	No	117.65	\$88,100	\$103,650	\$91,707	4433	57.88	2566	857	1240
40.22	Upper	No	157.75	\$88,100	\$138,978	\$122,966	4978	40.08	1995	1149	1541
40.23	Unknown	No	0	\$88,100	\$0	\$0	3229	41.1	1327	30	201
40.24	Unknown	No	0	\$88,100	\$0	\$0	4382	43.82	1920	358	915
40.25	Upper	No	253.85	\$88,100	\$223,642	\$197,872	2473	20.99	519	546	711
40.26	Upper	No	223.35	\$88,100	\$196,771	\$174,100	7558	26.85	2029	2456	2746
40.27	Upper	No	276.13	\$88,100	\$243,271	\$215,240	2434	16.06	391	747	827
40.28	Moderate	No	59.94	\$88,100	\$52,807	\$46,727	4071	77.82	3168	304	1254
40.29	Moderate	No	77.42	\$88,100	\$68,207	\$60,353	4780	84.79	4053	532	1355
40.3	Middle	No	96.55	\$88,100	\$85,061	\$75,265	3893	77.19	3005	201	1122
40.31	Middle	No	86.67	\$88,100	\$76,356	\$67,564	6719	43.98	2955	905	1855
42.01	Moderate	No	66.78	\$88,100	\$58,833	\$52,054	5515	91.48	5045	790	2085
42.03	Moderate	No	66.62	\$88,100	\$58,692	\$51,932	3302	78.89	2605	781	1196
42.04	Middle	No	80.28	\$88,100	\$70,727	\$62,577	3720	84.14	3130	954	1570
42.05	Middle	No	94.22	\$88,100	\$83,008	\$73,449	5424	88.13	4780	1802	2246
43.01	Middle	No	118.73	\$88,100	\$104,601	\$92,548	6764	23.6	1596	1671	2442
43.02	Middle	No	106.21	\$88,100	\$93,571	\$82,794	5733	12	688	1885	2361
44.01	Upper	No	154.75	\$88,100	\$136,335	\$120,625	5279	29.4	1552	1377	1869
44.02	Upper	No	137.23	\$88,100	\$120,900	\$106,974	6614	26.25	1736	2237	2559
44.03	Upper	No	133.51	\$88,100	\$117,622	\$104,074	6361	28.5	1813	1827	2263
45.03	Middle	No	85.3	\$88,100	\$75,149	\$66,494	6582	79.05	5203	1088	1801
45.04	Middle	No	91.16	\$88,100	\$80,312	\$71,063	6618	67.63	4476	1474	2135
45.07	Upper	No	135.63	\$88,100	\$119,490	\$105,724	5665	37.93	2149	1537	1810
45.09	Middle	No	99.88	\$88,100	\$87,994	\$77,860	7321	44.69	3272	1693	2244
45.11	Middle	No	95.56	\$88,100	\$84,188	\$74,492	5188	65.19	3382	858	1428
45.12	Middle	No	108.11	\$88,100	\$95,245	\$84,276	2885	50.61	1460	655	1026

45.13	Upper	No	147.48	\$88,100	\$129,930	\$114,960	4879	27.05	1320	1494	1617
45.14	Upper	No	171.71	\$88,100	\$151,277	\$133,846	3064	15.86	486	1243	1298
45.15	Upper	No	164	\$88,100	\$144,484	\$127,837	4698	20.99	986	1230	1451
45.16	Middle	No	119.02	\$88,100	\$104,857	\$92,780	4070	32.09	1306	1142	1340
46.02	Middle	No	86.68	\$88,100	\$76,365	\$67,568	6500	60.06	3904	1509	2382
46.03	Middle	No	100.67	\$88,100	\$88,690	\$78,472	6383	62.85	4012	1029	1503
46.05	Upper	No	129.18	\$88,100	\$113,808	\$100,700	7286	44.1	3213	2042	2415
46.06	Upper	No	136.61	\$88,100	\$120,353	\$106,485	5898	47.46	2799	1613	1765
47	Middle	No	90.6	\$88,100	\$79,819	\$70,625	5448	33.7	1836	1540	2368
48	Upper	No	173.02	\$88,100	\$152,431	\$134,870	4048	27.35	1107	523	1017
49	Upper	No	175.12	\$88,100	\$154,281	\$136,509	4550	20.64	939	1235	1436
50	Upper	No	178.46	\$88,100	\$157,223	\$139,107	3112	17.9	557	1105	1311
51	Moderate	No	76.93	\$88,100	\$67,775	\$59,966	3228	64.28	2075	294	990
52	Moderate	No	69.49	\$88,100	\$61,221	\$54,167	1882	72.95	1373	252	958
53	Low	No	24.96	\$88,100	\$21,990	\$19,458	3221	80.72	2600	274	1013
9800	Unknown	No	0	\$88,100	\$0	\$0	0	0	0	0	0

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:

50.34

12/31/2023	52.70
9/30/2023	51.55
6/30/2023	51.33
3/31/2023	46.88
12/31/2022	46.18
9/30/2022	43.56
6/30/2022	40.68
3/31/2022	41.77
12/31/2021	45.69
9/30/2021	56.92
6/30/2021	63.56
3/31/2021	63.21

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**