

COMMUNITY REINVESTMENT ACT
PUBLIC FILE

FOR

FIRST NATIONAL BANK OF LOUISIANA
CROWLEY - LAKE CHARLES – LAFAYETTE – SULPHUR – EAST BATON ROUGE

DECEMBER 31, 2025 - Revised on May 27, 2026

CRA PUBLIC FILE

12/31/2025 - Revised 4/30/26

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WRITTEN COMMENTS FROM THE PUBLIC

First National Bank of Louisiana invites its customers to comment on inadequacies in its procedures, shortcomings of its personnel or improper handling of transactions as well as the positive experiences they have had with FNBL operations and services. Customer feedback keeps First National Bank of Louisiana alert to local needs and concerns.

You may send written comments about our performance in helping to meet community credit needs to Rose Miller, Executive Chairwoman, First National Bank of Louisiana, P. O. Box 267, Crowley, LA 70527.

Memo

To: CRA PUBLIC FILE
From: JANNETTE HOFFPAUIR, CRA OFFICER
Date: MARCH 2, 2026
Re: WRITTEN COMMENTS FROM THE PUBLIC

2025

No written comments were received from the public during the calendar year of 2025 that were related to community credit needs. All written comments / complaints are logged by the Complaint Resolution Officer (CRO), acknowledged and documented according to the bank's Complaint Policy.

2024

No written comments were received from the public during the calendar year of 2024.

2023

1. A customer sent in a written complaint through the FNB Customer Service on-line portal. The customer stated that he was not provided with $700.00 of Overdraft Privilege to over draw his checking account, and his check was returned. The bank responded to the customer that he was given the privilege, but he had used the maximum $700.00 and checks over that amount were returned.
2. Customer filed a complaint with OCC. Customer was in the process of moving an FNB Loan to the secondary market to obtain a lower interest rate and fixed long term in order to reduce payments that the customer could no longer afford. Customer had a history of past due payments and during the time of applying for the loan, had past due payments. Although two extensions were utilized, the customer did not continue making payments. The loan was reported as past due to the credit bureau, causing difficulty in refinancing the existing loan.

Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

January 12, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Louisiana
Charter Number: 12523

128 North Parkerson Avenue
Crowley, LA 70526-5002

Office of the Comptroller of the Currency

3850 North Causeway Blvd.
Suite 1330
Metairie, LA 70002-8105

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The Lending Test is rated: Outstanding.
The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, a majority of loans being made in the assessment areas (AAs), an excellent geographic distribution of loans, a reasonable loan distribution to borrowers of different income levels and businesses of different sizes, and a limited number of complaints.

- The Community Development (CD) Test rating is based on excellent responsiveness to CD lending and services and adequate responsiveness to CD investments.

LTD Ratio

Considering First National Bank of Louisiana's (FNB) size, financial condition, and credit needs of the AA, the LTD ratio is more than reasonable. The evaluation period for FNB resulted in an average LTD ratio of 75.2 percent. Over the evaluation period, FNB's LTD ratio fluctuated, with a quarterly low of 70.4 percent to a quarterly a high of 78.1 percent. By comparison, LNB's average LTD exceeded the 61.9 percent average LTD for similarly situated financial institutions located within or near the AA.

Institution	Assets – As of December 31, 2024 (in thousands)	Average LTD
First National Bank of Louisiana	**553,481**	**75.2%**
Bank of Commerce and Trust Company	365,649	27.4%
Lakeside Bank	252,484	89.4%
Farmers State Bank and Trust Company	169,399	53.4%
First Federal Bank of Louisiana	967,447	64.4%
Rayne State Bank and Trust	525,008	74.8%

Lending in AA

A majority of FNB's loans were inside its AAs. FNB originated and purchased 84.9 percent by number and 76.5 percent by dollar amount of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank level, rather than the AA level. These percentages do not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the AA										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	173	84.39	32	15.61	205	35,709	78.96	9,518	21.04	45,227
Small Business	51	86.44	8	13.56	59	46,424	74.69	15,730	25.31	62,154
Total	224	84.85	40	15.15	264	82,133	76.49	25,248	23.51	107,381
Source: 1/1/2022 - 12/31/2024 Bank Data. *Due to rounding, totals may not equal 100.0%*										

Description of Institution

FNB is a full-service nationally chartered community bank headquartered in Crowley, Louisiana. FNB operates with five branches in three AAs, including its main branch located in Acadia Parish and another located in Lafayette Parish, which are both part of the Lafayette Metropolitan Statistical Area (MSA). There are two additional branches located in Calcasieu Parish, which is part of the Lake Charles MSA. FNB opened a new branch in May 2025 in East Baton Rouge Parish, which is part of the Baton Rouge MSA. The City of Crowley is 24 miles west of Lafayette and 47 miles east of Lake Charles, which are the two largest cities in the area. Crowley is primarily a rural and agricultural community, with a large rice industry. As of December 31, 2024, FNB's assets totaled $553.5 million, with loans and leases of approximately $383 million. Deposits totaled $495.2 million, and tier 1 capital totaled 60.3 million.

Banking hours reasonably meet community needs. Lobby hours in the Lafayette MSA AA are 8:30 a.m. through 4:00 p.m. Lobby hours in the Lake Charles MSA AA vary slightly and are 9:00 a.m. through 4:00 p.m. FNB offers extended hours on Fridays and via the drive-thru window, which are available at both the Lafayette and Lake Charles MSA AA locations. FNB has partnered with Rayne State Bank to offer free access to that institution's ATM for balance inquiries and cash withdrawals. In April 2023, FNB consolidated two branch locations in the Lafayette MSA AA. FNB offers standard deposit products, online and mobile banking, online bill pay, Zelle, mobile deposit, treasury management, and merchant card services. There are no significant differences between products offered at FNB's various branches.

FNB's primary business focus is commercial lending, with commercial real estate (CRE) representing the largest segment of the loan portfolio. However, FNB offers a wide variety of loan products to serve the diverse needs of its communities, including Small Business Administration (SBA), one- to four-family, agricultural, and consumer loans. There has been no change in focus regarding products since the previous CRA performance evaluation. As of December 31, 2024, FNB separated from its holding company and was added to a new holding company called First National Bancshares of Louisiana, Inc., which was the result of a holding company split from a former related entity, and spin-off of FNB under a new holding company.

As illustrated in the table below, FNB's primary loan products include small business and home mortgage lending. While commercial and industrial loans make up a significant portion of the loan portfolio, these products are primarily unsecured or otherwise unrelated to CRA. As of December 31, 2024, FNB's loan portfolio consisted of the following:

FNB Loan Portfolio		
Loan Category	**Dollars (000)**	**Percentage**
Non-Farm and Non-Residential	157,425	41.1
Home Mortgage	73,464	19.2
Construction and Land Development	31,878	8.3
Farmland	12,553	3.3
Multifamily	9,333	2.4
Commercial and Industrial	93,021	24.3
Other	4,967	1.3
Total	**382,641**	**100.0**

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

FNB has no affiliate or operating subsidiary activities to consider when evaluating CRA performance. There were no legal or financial factors impeding the institution's ability to meet credit needs in its AA during the evaluation period. FNB's CRA performance was rated "Outstanding" in the last CRA performance evaluation as of October 31, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of FNB using the Interagency Intermediate-Small Bank CRA procedures, which focused on FNB's primary loan products and CD activities. The evaluation period covered January 1, 2022, through December 31, 2024. Conclusions regarding FNB's lending performance are based on a review of residential real estate loans and small business loans. This review included all loans reported on the HMDA loan application register and a sample of 59 small business loans for 2022, 2023, and 2024. CD activities include qualifying loans, investments, and services covering the same review period. Due to changes in AA demographics during the review period, we combined and analyzed 2022 and 2023 data separately from 2024 data.

Selection of Areas for Full-Scope Review

In each state where FNB has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate MSA, or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

During the review period being analyzed, FNB operated in two assessment areas in the State of Louisiana, including the Lafayette MSA AA and the Lake Charles MSA AA. We conducted a full-scope review on the Lafayette MSA AA, as that area includes FNB's main office, 77.9 percent of total deposits, and 57.8 percent of total HMDA loans. We conducted a limited-scope review of the Lake Charles MSA AA.

Ratings

FNB's overall rating is based on activity in the state of Louisiana, with emphasis on the full-scope review of the Lafayette MSA AA. Both residential and commercial lending received equal consideration. We placed more weight on the combined 2022-2023 review period, as there was significantly more lending activity during that combined period than in 2024.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Louisiana

CRA rating for the State of Louisiana: Satisfactory
The Lending Test is rated: Satisfactory
The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- An excellent geographic distribution of loans in the state.
- A reasonable distribution of loans to individuals of different income levels given the demographics in the AA.
- An excellent level of CD lending and services and an adequate level of CD investments.
- A limited number of complaints.

Description of Institution's Operations in Louisiana

During the review period, FNB served its community through four branches located in two AAs, including the Lafayette MSA AA and the Lake Charles MSA AA. FNB opened a new branch in the Baton Rouge MSA AA in 2025, which was after this review period.

For this performance evaluation, the Lafayette MSA AA received a full-scope review and the Lake Charles MSA AA received a limited-scope review. FNB primarily offers residential real estate and commercial loans.

Lafayette MSA AA

FNB operates with two branches in Acadia Parish and two branches in Lafayette Parish, both of which are part of the Lafayette MSA. The Lafayette MSA consists of five parishes. Given the number of branches in the MSA, management determined the entire MSA would be too large to serve, and has focused activities on the two parishes where branches are located. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. Acadia Parish consists of three municipalities including Eunice, Rayne, the parish seat in the city of Crowley, and multiple additional towns and villages. FNB's main branch is located in Crowley. The city of Lafayette is the seat of Lafayette Parish and is the largest city in the region. Lafayette Parish includes five cities, one town, and numerous unincorporated communities.

The Lafayette MSA AA consists of 79 census tracts (CTs) including six low-income CTs (7.6 percent), 18 moderate-income CTs (22.8 percent), 22 middle-income CTs (27.9 percent), and 33 upper-income CTs (41.8 percent).

FNB faces considerable competition in the AA, which includes state and federal community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most

recent Deposit Market Share Report, FNB ranked 7th out of 33 institutions in this AA, holding a 4.0 percent market share. FNB's five largest competitors command 70.2 percent of the deposit market.

HMDA aggregate data for 2024 shows that FNB ranked 91st out of 329 financial institutions lending in the AA. Financial institutions originated a total of 10,031 loans in the AA, of which FNB achieved a market share of 0.2 percent. The top five lenders in the AA achieved a combined market share of 26.8 percent, reflecting significant competition for mortgage loans in the AA.

The Federal Financial Institutions Examination Council (FFIEC) reported an updated 2021 median family income of $77,400 for the AA. Low-income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as 120 percent of the median family income and over. The following table details income categories:

Income Categories – Lafayette MSA AA			
Low	Moderate	Middle	Upper
<$38,700	$38,701 to <$61,920	$61,921 to <$92,880	≥$92,881

The HUD adjusted MSA median family income for the assessment area in 2022-2023 was $77,400. Using FNB's current policy underwriting standards, a low-income borrower would qualify for a maximum loan amount of $165,000, and a moderate-income borrower would qualify for a maximum loan of $271,000. While census data reports the median home price in the AA to be $162,900, the average listing price in the AA during the review period was significantly higher. Based on data obtained from nationally recognized real estate websites, the median listing price for a residence within this AA was $264,667 and the average home value was $214,838. A low supply of housing and increased demand caused housing prices to increase significantly during the review period.

Additionally, we considered the average age of the housing stock in the AA, which the 2024 U.S. Census reported as 34 years. We note that older homes often have higher maintenance costs compared to new housing stock and frequently require significant updates for compliance with code. Older houses are often less energy-efficient, resulting in higher utility costs which increase overall homeownership costs. These additional costs negatively affect the ability of low- and moderate-income individuals to save for necessary downpayments or otherwise qualify for mortgage loans in the AA.

Based on this information, low-income borrowers and some moderate-income borrowers may be unable to purchase homes, even without considering the cost of insurance and assuming borrowers have no additional debt. Home insurance premiums increased significantly during the review period, which presents a significant challenge to home ownership.

Low-income families earning a median family income less than $38,700 represented 24.0 percent of families in the AA, while moderate-income families comprised 13.9 percent of the population. In the 2022-2023 period, 17.4 percent of households in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the six low-income and 18 moderate-income CTs in the AA. Of the 130,371 housing units within the AA, only 6.8 percent are in the low-income CTs and only 23.9 percent are in the moderate-income CTs. These percentages are reduced further when focusing solely on owner-occupied housing units, with only 4.1 percent located in low-income CTs and 20.3 percent in moderate-income CTs.

AAs - Lafayette MSA						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	79	7.59	22.78	27.85	41.77	0.00
Population by Geography	299,329	6.08	22.69	24.39	46.85	0.00
Housing Units by Geography	130,371	6.83	23.94	24.87	44.37	0.00
Owner-Occupied Housing by Geography	77,404	4.08	20.32	23.28	52.31	0.00
Occupied Rental Units by Geography	37,670	11.14	28.93	28.07	31.87	0.00
Vacant Units by Geography	15,297	10.11	29.93	24.99	34.97	0.00
Businesses by Geography	20,190	6.70	19.18	22.08	52.05	0.00
Farms by Geography	787	5.21	19.82	27.45	47.52	0.00
Family Distribution by Income Level	75,019	24.02	13.98	16.23	45.77	0.00
Household Distribution by Income Level	115,074	25.75	14.77	13.95	45.53	0.00
Unemployment rate (%)	5.86	7.94	7.62	6.74	4.32	0.00
Households Below Poverty Level (%)	17.42	39.94	24.26	18.66	10.12	0.00
Median Family Income (29180 - Lafayette, LA MSA)		$66,741			Median Housing Value	$171,200
Median Family Income (29180 - Lafayette, LA MSA) for 2023		$77,400			Median Gross Rent	$841
					Families Below Poverty Level	13.73

FFIEC File - 2020 Census
2023 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

The AA's economy is mixed and includes retail, education, medical services, manufacturing, mining, and tourism as major economic drivers. Agriculture (primarily rice, soybeans, and crawfish), comprises a major segment of the AA's economy, particularly in Acadia Parish. Major employers in the AA include the Lafayette Parish School System (education), Ochsner Lafayette General (medical services), Wood Group Production Services (oil and gas services), and Lafayette Consolidated Government (municipal government). According to the Bureau of Labor Statistics, the Lafayette MSA AA had a 4.1 percent unemployment rate in 2024, which was slightly lower than the Louisiana state average of 4.6 percent.

In conjunction with this performance evaluation, we conducted an interview with several community leaders in the AA. The primary credit needs in the community were identified as affordable housing (including downpayment assistance), financial education, and small business lending.

Scope of Evaluation in Louisiana

As previously discussed, FNB operates in two AAs in the state of Louisiana, which are the Lafayette MSA AA and the Lake Charles MSA AA. The Lafayette MSA AA received a full-scope review while the Lake Charles MSA AA received a limited-scope review. We analyzed FNB's home mortgageand small business lending, with an equal weight on both products.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

FNB's performance under the Lending Test in Louisiana is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, FNB's lending performance in the state of Louisiana was reasonable.

Distribution of Loans by Income Level of the Geography

FNB exhibited excellent geographic distribution of loans in the state.

Home Mortgage Loans

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

2022-2023

FNB exhibited a reasonable geographic distribution of loans in the Lafayette MSA AA. While the percentage of loans in the low-income geographies exceeded both the comparator and aggregate lending and was therefore considered excellent, the percentage of loans in the moderate-income geographies was slightly less than both the comparator and aggregate lending and was therefore considered reasonable.

2024

There was an insufficient number of mortgage loans originated in 2024 to allow for meaningful analysis.

Small Loans to Businesses

Refer to Table 9 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the FNB's originations and purchases of small loans to businesses.

2022-2023

FNB exhibited an excellent geographic distribution of small loans to businesses in the Lafayette MSA AA when considering demographic and market conditions. The percentage of loans exceeded both the percentage of businesses and the percentage of aggregate lending in both the low- and moderate-income geographies in the AA.

2024

There was an insufficient number of loans originated in 2024 to allow for meaningful analysis.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

FNB exhibited a reasonable distribution of loans to individuals of different income levels and businesses, given the product lines offered by the bank.

Home Mortgage Loans

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

2022-2023

FNB exhibited a reasonable distribution of loans in the AA. While the percentage of loans to low-income borrowers was significantly lower than the comparator, it was commensurate with aggregate lending and is therefore considered reasonable.

FNB's lending to moderate-income borrowers was lower than both the comparator and aggregate lending but is considered reasonable when considering demographic and market conditions. With a median list price of $264,667 in the AA and moderate-income borrowers qualifying for loan amounts between approximately $165,000 and $271,000, home ownership is out of reach for many moderate-income borrowers in the AA, particularly considering the cost of insurance and potential costs associated with aging homes. Additionally, FNB faced competition for mortgage loans in the AA, with a market share of only 0.2 percent.

2024

There was an insufficient number of mortgage loans originated in 2024 to allow for meaningful analysis.

Small Loans to Businesses

Refer to Table 10 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the FNB's originations and purchases of small loans to businesses.

2022-2023

The distribution of small loans to businesses in the Lafayette MSA AA was considered reasonable, with FNB's lending being low relative to number of businesses in the AA but exceeding aggregate lending.

2024

There was an insufficient number of loans originated in 2024 to allow for meaningful analysis.

Responses to Complaints

Management received a limited number of complaints during the review period. All complaints were appropriately addressed within a timely manner. The complaints received did not directly involve Community Reinvestment Act rules or regulations.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the FNB's performance under the Lending Test in the Lake Charles MSA AA was weaker than the FNB's overall performance under the Lending Test in the full scope area(s). FNB did not originate a sufficient number of small business loans in the Lake Charles MSA AA

in 2022-2023 and did not originate a sufficient number of mortgage or business loans in 2024 to allow for meaningful analysis.

CD TEST

FNB's performance under the CD Test in the state of Louisiana is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, FNB exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and community development services, as appropriate.

Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: CD Loans				
AA	**Total**			
	#	**% of Total #**	**$(000's)**	**% of Total**
Lafayette MSA AA	56	48.3	30,606	57.7
Lake Charles MSA AA	53	45.7	13,582	25.6
Broader, Statewide, or Regional	7	6.0	8,830	16.7
Total	**116**	**100.0**	**53,018**	**100.0**

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

During the evaluation period, FNB originated 109 qualifying CD loans in the state-wide AAs, totaling approximately $44.2 million. In the Lafayette MSA AA, qualifying CD loans totaled $30.6 million, representing 65.4 percent of allocated tier one capital. In the Lake Charles MSA AA, qualifying CD loans totaled $13.6 million, representing 102.9 percent of allocated tier one capital.

Based on a full-scope review, FNB's qualified CD loans in the Lafayette MSA AA exhibited excellent responsiveness to CD lending needs considering FNB's performance context, capacity, and the stated needs of the AAs. Many of FNB's CD loans involved affordable housing, a stated need in the AA. FNB's CD lending rating had a positive impact on the overall CD rating.

In addition to CD lending in its AAs, FNB originated seven CD loans in the broader area that benefited low- or moderate-income areas and focused on both affordable housing and economic development. These seven loans totaled $6.2 million and represented 10.3 percent of tier one capital. These additional CD loans originated outside the FNB's AAs had a positive impact on FNB's overall CD rating.

The following are examples of CD loans FNB originated or purchased in the full-scope AA:

- A loan for approximately $2 million for the purchase of 22 mobile home park loans and 66 self-storage rental units, with the mobile homes providing affordable housing.

- A loan for $385,000 to purchase mobile MRI units and modular buildings with X-ray packages used at rural hospital locations located in moderate-income CTs.

- A loan for $750,000 for the renovation and maintenance of a high school located in a moderate-income CT.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
AA	Prior Period		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Lafayette MSA AA	4	1,675	58	234	62	72.9	1,909	44.1	0	0
Lake Charles MSA AA	2	647	18	27	20	23.5	674	15.6	0	0
Broader, Statewide, or Regional	3	1,745	0	0	3	3.5	1,745	40.3	0	0
Total	**9**	**4,067**	**76**	**261**	**85**	**100**	**4,328**	**100**	**0**	**0**

During the evaluation period, FNB made a total of six investments totaling $2.3 million, and 76 grants/donations totaling $260,953 in the state-wide AAs. In the Lafayette MSA AA, FNB made 62 investment and donations, including four prior period investments, totaling approximately $1.9 million, representing 4.1 percent of allocated tier one capital. In the Lake Charles MSA AA, qualifying investments and donations totaled 20 by number and $673,886 by dollar amount and included two prior period investments, representing 5.1 percent of allocated tier one capital.

Based on a full-scope review, FNB's qualified CD investments in the Lafayette MSA AA exhibited adequate responsiveness to CD investments needs when considering FNB's performance context, capacity, and the stated needs of the AAs. FNB's CD investment rating had a positive impact on FNB's overall rating.

In addition to FNB's CD investments in its AAs, management made three CD investments in the broader area that benefited LMI. These three prior period investments totaled $1.7 million and represented 2.9 percent of tier one capital. These additional CD investments made outside FNB's AAs had a positive impact on FNB's overall CD rating.

The following are examples of qualified investments and donations in the AA:

- Two mortgage-backed securities totaling $1 million. Both mortgage-backed securities focus on affordable housing in low- or moderate-income geographies in the AA.

- A $240,000 bond to fund upgrades to Crowley's main sewer plant system, which is located in a low- or moderate-income geography and provides low- or moderate-income jobs.

Extent to Which the Bank Provides CD Services

FNB provided an excellent level of CD services that was responsive to the needs of the community in the Lafayette MSA AA. CD services focused primarily on community service and economic development in the AA and were targeted to low- and moderate-income individuals. Bank employees participated in a variety of organizations and partnerships (including in leadership roles) that benefited low- and moderate-income individuals and promoted economic development. FNB employees also provided technical assistance on financial and banking related matters to community groups and to low- or moderate-income persons or families.

During the review period, 23 employees provided approximately 1,426 community service hours to 20 different qualifying organizations in the Lafayette MSA AA, and eight employees provided approximately 464 community service hours to 14 organizations in the Lake Charles MSA AA. These activities helped to provide affordable housing and facilitate economic development, a noted need in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- An organization that serves children and teenagers throughout the country through 5,500 local clubs and reaches more than 4 million children and youths each year. Both senior management and other bank staff have worked since 2022 to open The Randy Prather Boys and Girls Crowley Unit, which is located in a low-income CT, and will provide after-school and summer programs for youths in Acadia Parish aged 6-18. FNB was one of a group of core donors that facilitated the opening of the club, and five employees donated 51 service hours to the organization during the review period.

- This organization provides after-school programming for low- or moderate-income students in the Acadiana region, including free meals and STEM programming. A bank employee was the board chair of the finance committee and provided 11 hours of community service to the organization. Four other employees provided 40 additional hours of community services to the same organization by attending outreach events meant to develop additional opportunities for the organization's participants.

- This organization provides housing, education, and job skills to participants who are overcoming addiction and low self-esteem. Four bank employees provided 43 volunteer hours of financial literacy education and discussed other ways to meet the financial needs for low- or moderate-income persons or families in the AA. One bank employee worked with the organization in preparing a grant application sponsored through the Federal Home Loan Bank of Dallas.

- This organization provides educational tutoring services targeted at low- or moderate-income students. Two bank employees provided 28 hours of community service by providing financial assistance, including assistance on preparing a grant sponsored through the Federal Home Loan Bank of Dallas.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, FNB's performance under the CD Test in the Lake Charles MSA AA was consistent with the overall performance under the CD Test in the full-scope area.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business CD loans, qualified investments, CD services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Louisiana		
Lafayette MSA AA	Full-Scope	
Lake Charles MSA AA	Limited-Scope	

Appendix B: Summary of State Rating

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State Rating
First National Bank of Louisiana	Outstanding	Outstanding	Outstanding
State:			
Louisiana	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and CD Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a parish delineated by a local committee of census data users for the purpose of presenting data. CTs nest within parishes, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a 'male householder' and no wife present) or 'female householder' (a family with a 'female householder' and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a parish or group of parishes within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes that represent an employment center or centers, plus adjacent parishes associated with the main/secondary parish or parishes through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central parish or parishes containing the core, plus adjacent outlying parishes having a high degree of social and economic integration with the central parish or parishes as measured through commuting.

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

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

Multifamily: Refers to a residential structure that contains five or more units**.**

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

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

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

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

Rating Area: A rated area is a state or multistate MSA. 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 MSA, the institution will receive a rating for the multistate MSA.

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

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 7. **AA Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **AA Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. **AA Distribution of Loans to Small Businesses by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than parishes, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. **AA Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: (1) the percentage distribution of businesses with revenues of greater than $1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 11. **AA Distribution of Loans to Farms by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout

those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. **AA Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 13. **AA Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table 14. **AA Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2022 - 2023**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Lafayette MSA AA	84	17,146	57.53	13,806	4.08	11.90	2.75	20.32	16.67	17.38	23.28	20.24	23.21	52.31	51.19	56.45	--	--	--
Lake Charles MSA AA	62	12,951	42.47	8,325	6.28	19.35	3.41	16.15	9.68	13.48	38.90	45.16	44.20	38.67	25.81	38.89	--	--	--
Total	**146**	**30,097**	**100.00**	**22,131**	**4.98**	**15.07**	**3.00**	**18.61**	**13.70**	**15.91**	**29.68**	**30.82**	**31.11**	**46.72**	**40.41**	**49.85**	**--**	**--**	**--**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2022 - 2023**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Lafayette MSA AA	84	17,146	57.53	13,806	24.02	4.76	4.98	13.98	8.33	16.95	16.23	8.33	20.34	45.77	50.00	35.38	--	28.57	22.35
Lake Charles MSA AA	62	12,951	42.47	8,325	23.58	1.61	5.00	16.67	8.06	15.20	17.84	9.68	18.91	41.91	33.87	33.33	--	46.77	27.57
Total	**146**	**30,097**	**100.00**	**22,131**	**23.84**	**3.42**	**4.99**	**15.08**	**8.22**	**16.29**	**16.89**	**8.90**	**19.80**	**44.19**	**43.15**	**34.61**	**--**	**36.30**	**24.31**

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

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022 - 2023**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Lafayette MSA AA	23	21,263	58.97	22,440	6.70	17.39	6.06	19.18	39.13	16.45	22.08	13.04	22.60	52.05	30.43	54.89	--	--	--
Lake Charles MSA AA	16	15,843	41.03	8,990	8.36	6.25	8.43	17.03	12.50	17.79	40.41	25.00	37.65	33.99	56.25	35.98	0.21	0.00	0.14
Total	**39**	**37,106**	**100.00**	**31,430**	**7.24**	**12.82**	**6.74**	**18.47**	**28.21**	**16.83**	**28.07**	**17.95**	**26.90**	**46.14**	**41.03**	**49.48**	**0.07**	**--**	**0.04**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2022 - 2023**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lafayette MSA AA	23	21,263	58.97	22,440	88.62	52.17	48.68	3.76	34.78	7.61	13.04
Lake Charles MSA AA	16	15,843	41.03	8,990	86.86	50.00	52.73	3.25	43.75	9.89	6.25
Total	**39**	**37,106**	**100.00**	**31,430**	**88.05**	**51.28**	**49.84**	**3.60**	**38.46**	**8.36**	**10.26**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2024**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Lafayette MSA	16	2,621	59.26	6,316	4.83	12.50	2.87	22.08	25.00	20.42	29.24	56.25	27.93	43.85	6.25	48.77	--	--	--
Lake Charles MSA	11	2,991	40.74	3,442	6.28	18.18	3.69	16.15	9.09	13.04	37.54	9.09	41.87	40.03	63.64	41.37	--	--	--
Total	**27**	**5,612**	**100.00**	**9,758**	**5.43**	**14.81**	**3.16**	**19.65**	**18.52**	**17.82**	**32.64**	**37.04**	**32.84**	**42.29**	**29.63**	**46.16**	**--**	**--**	**--**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2024**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Lafayette MSA	16	2,621	59.26	6,316	25.17	12.50	6.86	14.04	6.25	15.44	16.93	18.75	17.43	43.86	31.25	31.82	--	31.25	28.45
Lake Charles MSA	11	2,991	40.74	3,442	23.05	--	6.45	16.52	9.09	14.12	17.81	9.09	16.73	42.62	45.45	30.48	--	36.36	32.22
Total	**27**	**5,612**	**100.00**	**9,758**	**24.30**	**7.41**	**6.71**	**15.05**	**7.41**	**14.97**	**17.29**	**14.81**	**17.19**	**43.36**	**37.04**	**31.35**	**--**	**33.33**	**29.78**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2024**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Lafayette MSA	8	7,230	66.67	--	7.90	12.50	--	22.35	37.50	--	29.92	25.00	--	39.83	25.00	--	--	--	--
Lake Charles MSA	4	2,088	33.33	--	8.04	25.00	--	17.38	0.00	--	39.05	25.00	--	35.30	50.00	--	0.24	--	--
Total	**12**	**9,318**	**100.00**	**--**	**7.95**	**16.67**	**--**	**20.72**	**25.00**	**--**	**32.91**	**25.00**	**--**	**38.34**	**33.33**	**--**	**0.08**	**--**	**--**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2024**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lafayette MSA	8	7,230	66.67	--	88.11	75.00	--	3.47	25.00	8.42	--
Lake Charles MSA	4	2,088	33.33	--	86.39	100.00	--	3.06	0.00	10.54	--
Total	**12**	**9,318**	**100.00**	**--**	**87.55**	**83.33**	**--**	**3.33**	**16.67**	**9.12**	**--**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

FIRST NATIONAL BANK OF LOUISIANA
BRANCH LOCATIONS: 3-2-2026

	MSA/MD	STATE CODE	COUNTY CODE	CENSUS TRACT	ASSESSMENT AREA
First National Bank of Louisiana **Headquarters** 128 North Parkerson Avenue Crowley, LA 70526 Opened: April 1, 1924	29180	22	001	9610	Lafayette
North Crowley Branch 1941 North Parkerson Avenue Crowley, LA 70526 Opened: December 1, 1996 **Closed: April 28, 2023**	29180	22	001	9609	Lafayette
Lafayette Branch 1300 Camellia Boulevard Lafayette, LA 70508 Opened: February 1, 2000 Relocated: September, 2004	29180	22	055	1407	Lafayette
Lake Charles Branch 551 West Prien Lake Rd Lake Charles, LA 70601 Opened: September 1, 1995	29340	22	019	7	Lake Charles/ Calcasieu
Sulphur Branch 3201 Maplewood Dr. Sulphur, LA 70663 Opened: August 1, 2002 Relocated: July, 2003	29340	22	019	31.01	Lake Charles/ Calcasieu
Baton Rouge Branch 7926 Wrenwood Blvd Ste B Baton Rouge, LA 70809 Opened: Approved on May 1, 2025	12940	22	033	38.09	Baton Rouge / East Baton Rouge

Memo

To: CRA PUBLIC FILE

From: JANNETTE HOFFPAUIR, CRA OFFICER

Date: March 2, 2026

Re: BRANCH AND ATM LOCATIONS

On May 1, 2025, OCC approved the Application for First National Bank of Louisiana to establish a branch at 7926 Wrenwood Boulevard, Suite B, Baton Rouge, LA 70809 to be known as the Baton Rouge Branch.

LISTING OF

FIRST NATIONAL BANK OF LOUISIANA

ATM LOCATIONS

3/2/2026

Main Office 128 North Parkerson Avenue Crowley, LA 70526	**North Crowley Branch** 1941 North Parkerson Avenue Crowley, LA 70526 **Closed 4/28/2023**
Lake Charles Branch 551 W. Prien Lake Rd Lake Charles, LA 70601	**Sulphur Branch** 3201 Maplewood Drive Sulphur, LA 70663
Lafayette Branch 1300 Camellia Boulevard Lafayette, LA 70508	

LISTING OF

RAYNE STATE BANK

ATM LOCATIONS

3/2/2026

As a First National Bank customer you have the privilege of using all Rayne State Bank ATMs without any fees. This includes balance inquiries and cash withdrawals. No deposits are accepted.

ON PREMISE LOCATIONS	ATM-OFF PREMISE LOCATIONS
Rayne Branch 200 South Adams Avenue Rayne, LA 70578	498 Toby Mouton Road Duson, LA 70529
University Branch 410 W. University Lafayette, LA 70506	
Kaliste Saloom Branch 410 Kaliste Saloom Road Lafayette, LA 70508	
Carencro Branch 4200 N. University Avenue Carencro, LA 70520	
Guilbeau Branch 503 Guilbeau Road Lafayette, LA 70506	
Church Point Branch 741 ½ South Main Street Church Point, LA 70525	

First National Bank of Louisiana is a community bank with locations throughout southwest Louisiana including Lafayette, Crowley, Lake Charles, and Sulphur.

https://www.fnb-la.com/about-us/locations-and-hours



Crowley Main Office
128 North Parkerson Avenue
Crowley, LA 70526

Phone: (337) 783-4014
24/7 Automated Line: (337) 783-4484
Fax: (337) 783-9159

Lobby Hours
Monday thru Thursday 8:30am - 4:00pm
Friday 8:30am - 5:00pm

Drive-Thru Hours
Monday thru Friday 8:00am - 5:00pm



1300 Camellia Boulevard
Lafayette, LA 70508

Phone: (337) 266-9663
24/7 Automated Line: (800) 899-8001
Fax: (337) 266-9733

Lobby Hours
Monday thru Thursday
8:30am - 4:00pm
Friday
8:30am - 5:00pm

Drive-Thru Hours
Monday thru Friday
8:00am - 5:00pm



551 West Prien Lake Road
Lake Charles, LA 70601

Phone: (337) 474-6299
24/7 Automated Line: (800) 899-8001
Fax: (337) 474-6105

Lobby Hours
Monday thru Friday
9am - 5:00pm

Drive-Thru Hours
Monday thru Friday
8:30am - 5:30pm



3201 Maplewood Drive
Sulphur, LA 70663

Phone: (337) 626-7337
24/7 Automated Line: (800) 899-8001
Fax: (337) 626-7708

Lobby Hours
Monday thru Friday
9:00am - 5:00pm

Drive-Thru Hours
Monday thru Friday
8:30am - 5:00pm

Baton Rouge

7926 Wrenwood Blvd., Suite B
Baton Rouge, LA 70809

225.267.9106

24/7 Automated Line 800-899-8001.

Lobby: Please call for an appointment.



BANK PRODUCTS AND SERVICES
And Types of Credit Offered

FNB
LOUISIANA

BANKING
Checking
Savings
CDs/Money Market
IRAs/Health Savings
Debit Card
Consumer Overdraft Coverage

LENDING
Personal Loans
Real Estate Loans
Personal Credit Card

ONLINE SERVICES
Online Banking
Bill Pay
Mobile Banking
Zelle®
Mobile Deposit
Quicken & Quickbooks

	CASH COUNTS	EXPERIENCE COUNTS	BASIC CHECKING	INTEREST COUNTS
Overview	Free Checking with enrollment in e-statements	Clients age 62 and better	Basic includes printed statements	Premium interest rates for high-balance customers
Min. Deposit to Open Account	$100	$100	$100	$1,500
Rewards	Cash Back Rewards More details below.	Cash Back Rewards More details below.	--	Interest Rewards More details below.
Monthly Service Charge	Free	Free	$5	$6 if balance falls below $1,500
Earns Interest	--	--	--	✓
MASTERCARD Debit Card	✓	✓	✓	✓
Check Orders	Depends on check style	1/2 off checks if enrolled in E-Statement	Depends on check style	Depends on check style
Overdraft Protection Options	✓ 3 options available. Click here for details.	✓ 3 options available. Click here for details.	✓ 3 options available. Click here for details.	✓ 3 options available. Click here for details.
Foreign ATM Fees Waived	✓ up to $10/month if 10 debit card transactions	✓ up to $10/month if 10 debit card transactions	--	✓ up to $10/month if 10 debit card transactions
Additional Services	Benefits Membership	--	--	1/2 off safety deposit box, stop payment fees and wire transfers upon request.

COMPLIMENTARY SERVICES				
Online Banking	✓	✓	✓	✓
Free Bill Pay	✓	✓	✓	✓
Mobile Deposit	✓	✓	✓	✓
e-Statements	✓	✓	✓	✓
Overdraft Protection Sweep Service	✓	✓	✓	✓
Telephone Banking	✓	✓	✓	✓

https://www.fnb-la.com/personal/savings

Sign up for first-rate savings plans with personal savings accounts from First National Bank. Keep your money safe and secure while planning for your future—because it's never too early to start.

Savings Counts

This interest-bearing account earns money on your daily balance with the flexibility to make limited and/or unlimited withdrawals.

Account Features:

- Interest is compounded daily and paid monthly.
- The interest rate and annual percentage yield will depend upon the daily balance in the account using the following tiers:
  - Up to $2,499.99
  - $2,500.00 - 9,999.99
  - $10,000.00 and up
- $3 monthly maintenance fee if balance drops below $300
- $3 for each withdrawal over limit
- $5 fee for accounts closed within 90 days of opening
- $100 minimum opening deposit required

Christmas Club

Get ahead by saving for your holiday shopping and travel with FNB's Christmas Club account. This short term savings account helps you plan for the holiday season with recurring deposits (your choice of weekly, bi-weekly, semi-monthly or monthly)—simply link this to your existing checking account and designate your savings amount.

Account Features:

- No monthly maintenance fee
- Checking account required with auto transfers
- Only $5 opening deposit required
- $5 fee if account is closed before end of 1 year program (October)

— TRANSACTION LIMITATIONS

Certain types of withdrawal transactions are limited to six (6) per month.

— LIMITED WITHDRAWALS

Preauthorized transfers made through third parties which may be by check, draft, debit card or similar order are limited. THERE WILL BE A FEE OF $3.00 FOR EACH WITHDRAWAL OVER THE SIX (6) LIMITED TRANSACTIONS.

— UNLIMITED WITHDRAWALS

Withdrawals made in person, by messenger, by mail, at an ATM or withdrawals to pay on loans that you have with us. Preauthorized or automatic transfers include "Sweep" transfers from your Savings Account to cover overdrafts, preauthorized transfers from your Savings Account to any other deposit that you own that are set in advance to occur automatically, transfers initiated thru the 24 hour automated telephone, On-Line Banking and Mobile Banking are also unlimited.

https://www.fnb-la.com/personal/cds/money-market

CDs/Money Market

Start growing your money today.

CERTIFICATES OF DEPOSIT (CDs)

Certificates of Deposit (CDs) may be the best choice if you have cash reserves and are looking to maximize your earnings. CDs are offered with a variety of maturity dates, from 3 months to 5 years, to ensure the best fit for your individual needs. A penalty will be imposed for early withdrawal.

Account Details

- Open with a minimum deposit of $2,500.00

Please contact an FNB Customer Service Representative to obtain current interest rate information on various maturities and to receive appropriate disclosure information on terms, fees, and interest rates.

MONEY MARKET INVESTMENT ACCOUNT

Our Money Market Investment accounts offer competitive interest rates with the flexibility for withdrawals.

Account Details

- $2,500 minimum opening deposit
- Interest is paid and compounded monthly. The interest rate and annual percentage yield will depend upon the daily balance in the account using the following tiers:
  - Up to $2,499.99
  - $2,500.00 - 4,999.99
  - $5,000.00 - 14,999.99
  - $15,000.00 - 49,999.99
  - $50,000.00 and up
- No monthly maintenance fee if balance remains above $2,500
- If the daily account balance drops below $2,500.00, a $10.00 service charge will be assessed.

— MONEY MARKET TRANSACTION LIMITATIONS

Certain types of withdraw transactions are limited to six (6) per month.

— MONEY MARKET LIMITED WITHDRAWALS

Preauthorized transfers made through third parties which may be by check, draft, debit card or similar order are limited. THERE WILL BE A FEE OF $9.75 FOR EACH WITHDRAWAL OVER THE SIX (6) LIMITED TRANSACTIONS.

— MONEY MARKET UNLIMITED WITHDRAWALS

Withdrawals made in person, by messenger, by mail, at an ATM or withdrawals to pay on loans that you have with us. Preauthorized or automatic transfers include "Sweep" transfers from your Money Market Account to cover overdrafts, preauthorized transfers from your Money Market Account to any other deposit that you own that are set in advance to occur automatically, transfers initiated thru the 24 hour automated telephone, On-Line Banking and Mobile Banking are also unlimited.

https://www.fnb-la.com/personal/iras/health-savings

IRAs/Health Savings

Tax-deferred options for your future.

INDIVIDUAL RETIREMENT ACCOUNTS

Plan for your future with IRAs. FNB offers both traditional and Roth Individual Retirement Accounts along with the new Educational IRA.

Traditional IRA

Traditional IRA accounts allow you to contribute earned income and defer taxes on contributions earnings until they are withdrawn.(1)

- Contributions may be tax deferred.(2) Earnings are tax deferred until withdrawn (1)
- Minimum opening deposit of $500.00
- Available for individuals under 70 ½ years of age (Limits apply)
- Regular retirement withdrawals may be made as early as age 59 ½ and must begin once a participant reaches 70 ½ (1)
- Please note that withdrawals may be subject to IRS penalties.

Roth IRA

A Roth IRA differs in that contributions are taxed going into the IRA, but no tax is paid on qualified withdrawals (1)

- No taxes on the interest earned on the account (1)
- Flexible terms to meet your needs
- Minimum opening deposit of $500.00
- Individuals with earned income subject to modified adjusted gross income limits
- Contributions may be withdrawn at any time without taxation(1)(2)
- Qualified withdrawals of earnings may be made without taxation after 5 years (1)

Tax treatment of your contributions vary widely between these options, as well as the tax consequence when you begin withdrawals. Please discuss your new or rollover IRA needs with a Customer Service Representative who can assist you in determining your eligibility for each account, and to help you select the IRA which best meets your retirement savings plan needs. In addition, you will be provided a disclosure statement reflecting terms, fees, and interest rates on your account.

(1) Important Note: Please consult your tax advisor regarding consequences for Individual Retirement Accounts contributions and withdrawals.

(2) Must open account and all contributions must be made by the tax filing deadline(usually April 15). Deposits to the account are considered "current" year unless you indicate otherwise at time of deposit

HEALTH SAVINGS ACCOUNTS

You already know the value of tax-free investments—they're simply too good to pass up! FNB offers HSA Accounts to provide maximum benefits and flexibility tailored specifically to you!

An HSA is a tax-sheltered savings account, similar to an IRA; a tax-deferred nest egg which can be used, tax-free, for any qualifying medical or long term care expense.

Unlike other health savings plans, you do not lose your investment at the end of the year simply because you didn't spend it. It rolls right over to your next year's HSA, earning and accumulating, tax deferred, until you need it for medical expenses - or as retirement income.

Account Requirements:

- $50 minimum deposit required to open account
- $25 setup fee, due upon account opening
- $3.00 monthly service fee if balance falls below $2,500.00
- Deposits and withdrawals are limited to those set forth by IRS guidelines
- Account fees are applicable on this account, such as Non-Sufficient funds ($26.00), Stop Payment fee ($26.00), and Temporary checks (per book of 24 at the current fee)
- A debit card and/or checks are available on this account.

Not everyone qualifies. See your tax representative and insurance provider to see if you qualify for an HSA.

To find out more, contact us today or visit the FNB location nearest you.

https://www.fnb-la.com/personal/debit-card

Debit Card

Go ahead. Reward yourself.

Earn cash-back rewards the more you use your MasterCard debit card.

Each of our Checking Accounts include a MasterCard debit card. Accepted anywhere MasterCard is accepted, your FNB debit card is conveniently linked directly to your account and backed by the security MasterCard provides.

FNB offers several Reward Checking Account options with either cash-back or interest rewards all with the power of MasterCard debit cards. You'll also benefit with foreign ATMs fees reimbursed with a minimum of 10 qualifying debit card transactions per month.[1]

Learn more about your earning power through Personal Reward Checking Accounts.

NEW Chip-enabled debit cards

MasterCard now provides an additional layer of security with chip technology. This embedded microchip encrypts your information making it difficult for your card to be copied or counterfeited. Contact FNB today for more information chip technology.

CARD ACTIVATION

To activate your new Debit Card please call 866-633-5293 using the telephone associated with your account information with the bank.

Lost or Stolen Card?

Need to report a lost or stolen card? You have options.

- Call us (800) 500-1044
- Visit a branch today

Please take action immediately.

Digital Wallet: Fast and safe one-tap checkouts

With a quick tap of your smartphone or smartwatch, you can use your First National Bank of Louisiana Mastercard credit or debit card to pay at millions of store locations that accept mobile payments.

You can use any of these trusted wallets:

- Google Pay
- Apple Pay
- Samsung Pay

Control your debit card with one tap

Whether you're at home or on the go, control you card within your FNB-LA mobile banking app—giving you the peace of mind you deserve.

- Turn card on/off
- Enable/disable transaction types
- Enable/disable merchant categories
- Set spending limits
- Decline all international transactions
- Allow transactions from up to 3 user defined regions

To get started, click *Card Controls* in your FNB-LA mobile banking app.

Get notified on every transaction or when user specified criteria is met

Choose from these available alerts:

- Transaction Amount
- Merchant Type
- Transaction Type
- International Transactions

To get started, click *Alerts* in your FNB-LA mobile banking app.

[1]Foreign ATM fees reimbursed up to $10/month if 10 qualifying debit card transactions of $10 or more are made.

Kids Debit Card | Greenlight and FNB

Greenlight Debit Cards

Get the debit card and money app for families free† through our partnership with Greenlight.

A debit card for kids. And so much more.

GET STARTED

- **Money management**
  Send money instantly, set flexible controls, and get real-time notifications.

- **Chores and allowance**
  Assign chores and automate allowance — with the option to connect payouts to chore progress.

- **Savings goals**
  Set savings goals for what your kids really want — and watch them grow together.

- **Financial literacy game**
  Kids play Greenlight Level Up™, the game that makes money concepts easy to understand and fun to learn.

FAQs.

- What is included in my free† Greenlight subscription?
  Your subscription includes debit cards for up to 5 kids, transfer money quickly, spending notifications, chores, automated allowance, the financial literacy game Level Up, and more.

- How much does Greenlight cost?
  As a FNB checking account customer, your Greenlight subscription is free†.

- How do I access my free† Greenlight subscription?
  If you're a FNB customer with a checking account, you can sign up for your free† subscription on Greenlight's website. If you're new to FNB and/or a current Greenlight customer, you'll find instructions on signing up for your free† account there, too.

Disclaimers:
The Greenlight card is issued by Community Federal Savings Bank, Member FDIC, pursuant to license by Mastercard International. †FNB checking account customers are eligible for the Greenlight SELECT plan at no cost when they connect their FNB account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer effective through 2/11/27. Offer subject to change or renewal. Card images shown are illustrative and may vary from the card you receive.

https://www.fnb-la.com/personal/consumer-overdraft-coverage

Consumer Overdraft Coverage

Life happens! You have coverage options.

First National Bank of Louisiana understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft coverage options

The choice is yours. Consider these ways to cover overdrafts:

Overdraft Privilege: A standard service that allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction.

Overdraft Protection Sweep Service: A free service that may prevent overdrafts by linking to another deposit account you have at First National Bank of Louisiana.

Overdraft Protection Line of Credit: Apply today for Carefree Overdraft Protection, a line of credit which transfers funds to cover your overdrafts when necessary, thereby eliminating NSF charges.

Overdraft option details

Overdraft Privilege

Overdraft Privilege is a standard service that allows you to overdraw your account up to a disclosed limit for a $26 Overdraft Paid Item Fee per transactions paid into overdraft and covers checks, ACH, in-person withdrawals, bill pay and internet or telephone banking transactions.

To extend your Overdraft Privilege to ATM and everyday debit card transactions, click here to complete the overdraft authorization form.

We may not pay items under this service if you do not maintain your account in good standing by bringing it to a positive balance within every thirty-two day period for a minimum of 24 hours, if you default on any loan or obligation to FNB or if your account is subject to any legal or administrative order or levy.

FNB offers other ways to protect your account from overdrafts that may be less expensive than Overdraft Privilege. For more information, click here.

Overdraft Protection Sweep Service

First National Bank of Louisiana also offers a Sweep Service, which is your authorized transfer of funds from one FNB account to another in the event of an overdraft.

Sweep transfers take place in $100 increments (unless a different amount is requested). You must maintain a balance exceeding this minimum amount to be eligible for Sweep Services. Sweep activity is limited, as required by law, if withdrawals are from an interest bearing account.

Overdraft Protection Line of Credit

FNB invites you to apply today for Carefree Overdraft Protection, a valuable service designed to protect your checking account from costly and embarrassing insufficient fund returned items.

Carefree Overdraft Protection is a revolving credit line tied to your checking account which transfers funds to cover your overdrafts when necessary, thereby eliminating NSF charges or fees. An advance fee of $4 will be assessed per $100 along with interest on the unpaid balance. (Maximum daily advance fee of $20)

Payments are automatically deducted from your checking account at a rate of 8% of the outstanding balance or $20, whichever is greater.

Contact your local branch to apply.

https://www.fnb-la.com/business/checking

Checking

Make your money work for your business.

Small Business is Big Business with First National Bank.

Our **Simple Business Checking** accounts are ideal for small business owners that have limited transaction volume (less than 200 transactions per statement cycle). To make life simpler for the Small Business owner, **Simple Business Checking** offers everything you need to manage your money and includes several complimentary services.

Coupled with e-statements, online banking, and the FNB mobile app for Apple and Android, it is easier than ever to access your account. Anytime. Anywhere.

Simply consider your volume of monthly transactions, then FNB will help you determine which product is best for your business:

— SIMPLE BUSINESS CHECKING

Simple Business Checking for low-volume accounts

- No monthly fee with statement/notice e-delivery
- Up to 200 transactions per month (any transactions over 200 charged $.20 each)
- $100 minimum deposit required to open
- Free On-line banking
- Free Debit Card
- Free Mobile Banking with Mobile deposit

Customers opting out of E-delivery of statements and notices will be charged $5 month @ time of statement cycle

— COMMERCIAL COUNTS

Commercial Checking for high-volume accounts with more than 200 items per month[1]

- $100 to open an account
- $10 monthly service charge with earnings credit to reduce service charge[2]
- FREE MasterCard debit card
- Account reporting delivered via secure E-Statements
- FREE online banking: access balance history and manage transfers

[1] $.15 per debit/credit item; $.10 per deposited item; ($.08 per item drawn off of FNB).

[2] Earnings credit is based on average collected balance. Not to exceed total service charge.

https://www.fnb-la.com/business/savings

Savings

Flexible savings to grow your business.

Whether you're in need of a traditional savings account, or a money market investment account, FNB offers smart savings solutions that businesses trust.

Savings Counts

This interest-bearing account earns money on your daily balance with the flexibility to make limited and/or unlimited withdrawals.

Account Features

- Interest is compounded daily and paid monthly.
- The interest rate and annual percentage yield will depend upon the daily balance in the account using the following tiers:
  - Up to $2,499.99
  - $2,500.00 - 9,999.99
  - $10,000.00 and up
- $3 monthly maintenance fee if balance drops below $300
- $5 fee for accounts closed within 90 days of opening
- $100 minimum opening deposit required

— TRANSACTION LIMITATIONS

Certain types of withdrawal transactions are limited to six (6) per month.

— LIMITED WITHDRAWALS

Preauthorized transfers made through third parties which may be by check, draft, debit card or similar order are limited. THERE WILL BE A FEE OF $3.00 FOR EACH WITHDRAWAL OVER THE SIX (6) LIMITED TRANSACTIONS.

— UNLIMITED WITHDRAWALS

Withdrawals made in person, by messenger, by mail, at an ATM or withdrawals to pay on loans that you have with us. Preauthorized or automatic transfers include "Sweep" transfers from your Savings Account to cover overdrafts, preauthorized transfers from your Savings Account to any other deposit that you own that are set in advance to occur automatically, transfers initiated thru the 24 hour automated telephone, On-Line Banking and Mobile Banking are also unlimited.

https://www.fnb-la.com/business/debit-card

Debit Card

Earn cash-back rewards the more you use your MasterCard debit card.

Each of our Checking Accounts include a MasterCard debit card. Accepted anywhere MasterCard is accepted, your FNB debit card is conveniently linked directly to your account and backed by the security MasterCard provides.

FNB offers several Reward Checking Account options with either cash-back or interest rewards all with the power of MasterCard debit cards. You'll also benefit with foreign ATMs fees reimbursed with a minimum of 10 qualifying debit card transactions per month.[1]

Learn more about your earning power through Personal Reward Checking Accounts.

NEW Chip-enabled debit cards

MasterCard now provides an additional layer of security with chip technology. This embedded microchip encrypts your information making it difficult for your card to be copied or counterfeited. Contact FNB today for more information chip technology.

CARD ACTIVATION

To activate your new Debit Card please call 866-633-5293 using the telephone associated with your account information with the bank.

Lost or Stolen Card?

Need to report a lost or stolen card? You have options.

- Call us (800) 500-1044
- Visit a branch today

Please take action immediately.

Digital Wallet: Fast and safe one-tap checkouts

With a quick tap of your smartphone or smartwatch, you can use your First National Bank of Louisiana Mastercard credit or debit card to pay at millions of store locations that accept mobile payments.

You can use any of these trusted wallets:

- Google Pay
- Apple Pay
- Samsung Pay

Control your debit card with one tap

Whether you're at home or on the go, control you card within your FNB-LA mobile banking app—giving you the peace of mind you deserve.

- Turn card on/off
- Enable/disable transaction types
- Enable/disable merchant categories
- Set spending limits
- Decline all international transactions
- Allow transactions from up to 3 user defined regions

To get started, click *Card Controls* in your FNB-LA mobile banking app.

Get notified on every transaction or when user specified criteria is met

Choose from these available alerts:

- Transaction Amount
- Merchant Type
- Transaction Type
- International Transactions

To get started, click *Alerts* in your FNB-LA mobile banking app.

[1]Foreign ATM fees reimbursed up to $10/month if 10 qualifying debit card transactions of $10 or more are made.

Treasury Management › First National Bank of Louisiana

Treasury Management – Control and Visibility like never before.

With our Treasury Management services, business customers can manage accounts, anywhere, anytime!

Our Treasury Management specialists customize a group of services to meet your business needs and provide ongoing support and consultation as you continue to grow your business.

Treasury services include

- **Payroll and direct deposit**
- **ACH Origination**
- **Domestic and International wire transfers**
- **Ability to move funds into a single account**
- **Remote Deposit with a desktop scanner**
- **Positive Pay**

https://www.fnb-la.com/business/employer-group-hsa

Employer Group HSA

Tax deductions for you. Tax-free distributions for them.

A health savings account (HSA) offers the best of both worlds for your business and your employees.

Build up your employee benefits by making an HSA part of your health insurance package. When you offer a high deductible health plan with an HSA, not only is your business saving money, but so are your employees.

In order to offer an HSA, your employees

- Must be covered by a HSA-eligible high deductible health plan (HDHP) that satisfied the IRS' annual deductible and out-of-pocket expense dollar limited,
- Cannot be covered by any other health plan (with limited exceptions),
- Cannot be enrolled in Medicare, and
- Cannot be eligible to be claimed as a dependent on another person's tax return.

An HSA-compatible HDHP may strengthen your employee benefits package—and your employee's ability to tackle costly medical bills. Consult with FNB's HSA advisors to determine the HSA option that is right for you.

https://www.fnb-la.com/personal/online-banking

Online Banking

Banking has never been easier.

Discover our Online Banking with its sleek, updated interface that works on your desktop, laptop, tablet or cell—giving you freedom to do your banking wherever and whenever.

Explore all the digital tools and updated features by viewing the brochure(Opens in a new Window) that can be printed for future reference.

Are you ready to sign-up for Online Banking? All you need is a personal FNB account. If you don't have one, just visit your nearest FNB branch to open an account and then complete an Online Banking application while you're there.

If you already have a personal FNB account, signup for online banking (Opens in a new Window)with our Online Banking Application.

*All transfers made after 6:00PM Central time will be processed on the next business day.

https://www.fnb-la.com/bill-pay

Bill Pay

Convenience at your fingertips.

Stacks of monthly bills are painful enough. When you switch to online bill pay, check writing, envelope stuffing and stamp buying becomes obsolete.

With our sophisticated online bill payment solution, you can pay bills online 24/7. Set up one-time and recurring payments and pay any individual or business in the country.

To access Bill Pay for personal or business use, log into Online Banking or view the Bill Payment setup guide here(Opens in a new Window).

Bill pay for personal use

- It's totally free!
- Includes unlimited payments every month
- Setup one-time or recurring payments
- Pay any individual or business in the county

Bill pay for business

- The first 90 days is free
- $4.95 per month with the first 20 transactions free. After first 20 transactions, each transaction thereafter will be charged at the current first class postage rate (calculated as a soft charge as part of an account analysis fee). Per transaction fee will increase 1st class postage without notification.

https://www.fnb-la.com/mobile-banking

Mobile Banking

Manage your money on the go.

FNB's Mobile banking app lets you securely access deposit and loan accounts, view balances and history, transfer funds between accounts, deposit checks and pay bills electronically—anytime, anywhere.* It's simple, safe, secure and free.**

We offer smart phone apps for Android and iPhone, as well as access through SMS messaging.

Smart phone apps

Click below to download the app suited for your device.

ANDROID PHONE USERS(OPENS IN A NEW WINDOW) **IPHONE USERS(OPENS IN A NEW WINDOW)**
ANDROID TABLET USERS(OPENS IN A NEW WINDOW) **IPAD USERS(OPENS IN A NEW WINDOW)**

Once you install the app, you can proceed just as you would if using a browser.

Keep in mind that your password is case-sensitive, you may be asked to answer your security questions and as when accessing your account information through a public computer, you should always log out once finished.

For those who are unable to download our mobile applications such as Blackberry and Windows phone users please navigate to FNB Online Banking Mobile Site.

Digital Wallet: Fast and safe one-tap checkouts

With a quick tap of your smartphone or smartwatch, you can use your First National Bank of Louisiana Mastercard credit or debit card to pay at millions of store locations that accept mobile payments.

You can use any of these trusted wallets:

- Google Pay
- Apple Pay
- Samsung Pay

*All transfers made after 6:00PM Central time will be processed on the next business day.

Control your debit card with one tap

Whether you're at home or on the go, control you card within your FNB-LA mobile banking app—giving you the peace of mind you deserve.

- Turn card on/off
- Enable/disable transaction types
- Enable/disable merchant categories
- Set spending limits
- Decline all international transactions
- Allow transactions from up to 3 user defined regions

To get started, click *Card Controls* in your FNB-LA mobile banking app.

Get notified on every transaction or when user specified criteria is met

Choose from these available alerts:

- Transaction Amount
- Merchant Type
- Transaction Type
- International Transactions

To get started, click *Alerts* in your FNB-LA mobile banking app.

https://www.fnb-la.com/zelle

Zelle®

This is how money moves.®

Zelle® is a fast, safe and easy way to send money in minutes[1] right from your mobile banking app. *Zelle* makes it easy to send and receive money from, people you trust – no matter where they bank[2].

Find *Zelle* in your FNB app.

Download our app (iOS(Opens in a new Window) or Android(Opens in a new Window)). Log in and go to your menu. Scroll down until you see "Send Money with Zelle®". Then, enroll with your U.S. mobile number or email address to get started.

How does it work?

Send.

Select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S.
mobile phone number), add the amount you'd like to send and an optional memo, review, then hit "Send."

Request.

Send your friend a request and a way to pay you back directly with *Zelle*. Just enter their U.S. mobile number or email address, the amount they owe you, and hit send (if your friend isn't enrolled yet, you can only send a request using their email address). When your friend responds, the money will appear in your First National Bank of Louisiana account.

Split.

Zelle makes it easy to quickly split the bill with a built-in calculator. Just tap the 'split' button, select the people in your group and enter the total amount you want to split. *Zelle* sends a request to everyone for their share (If your friend isn't enrolled yet, you can only send a request using their email address).

Send money in a moment.

WHEN IT'S TIME TO SETTLE UP WITH THE SITTER

Move money from your account to theirs in minutes.[1]

YOUR FRIEND FORGOT HIS WALLET BUT NOT HIS PHONE

Don't worry about covering your friends. *Zelle* lets you request money and get paid back quickly.[3]

YOUR STUDENT NEEDS JUST ONE MORE BOOK

When life's unexpected obstacles get in the way, you don't want your money off track as well.

https://www.fnb-la.com/mobile-deposit

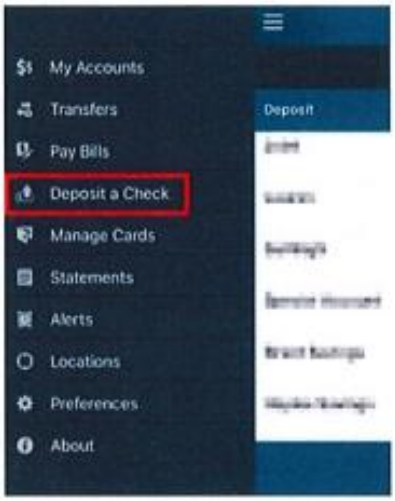
Mobile Deposit

Make deposits, anytime, anywhere.

With FNB, you can simply and easily make deposits anywhere. From the FNB smartphone app, simply scan your check and submit. No need to make a trip to the bank again.

— How to Register for Mobile Deposit

Log into the FNB app on your mobile device, then navigate to "Deposit a Check".

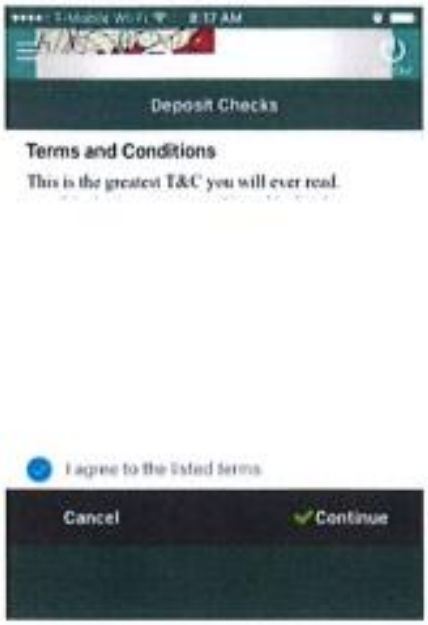


Enter your personal information and choose your remote deposit accounts.





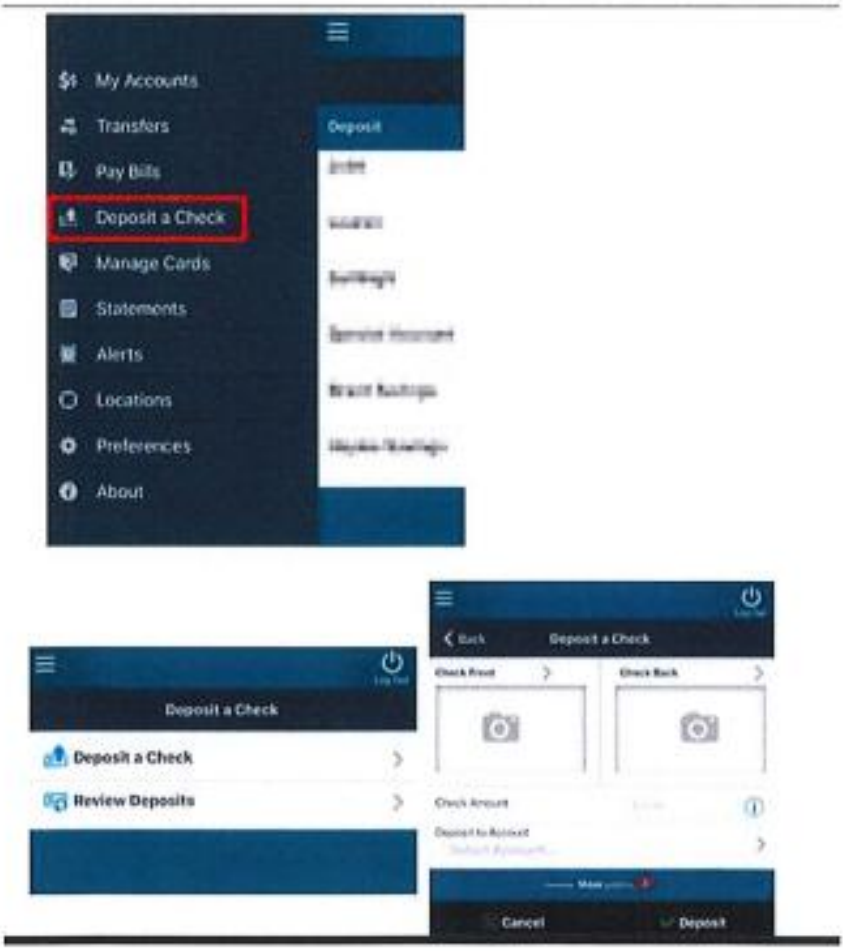
Agree to the Terms & Conditions and you'll be directed to a confirmation page. Now your all set to deposit checks via your mobile device.





— How to Deposit a Check

Log into the app on your mobile device, then select "Deposit a Check".



https://www.fnb-la.com/quicken-and-quickbooks

Connect your financial management directly to your bank accounts

If you use a PC-based financial management system – like QuickBooks®, Quicken®, or a web-based solution such as Quicken® Online, or services such as Mint.com* – we've got a better way for you to access and import your financial information.

Our interactive Internet banking solution lets you securely access your accounts and seamlessly download your transactions and financial information directly into your financial management program. So if you're looking for an easier, more accurate, more secure, more convenient way to manage your accounts and your money, we've got it.

- **No manual data entry** – Once you're set up, you can download all your transactions right into Quicken®, QuickBooks® or web-based services such as Quicken® Online—instead of typing them in by hand.
- **Automatically reconcile data** – Downloaded data includes complete transaction and balance information to make categorization and account reconciliation easy.
- **No duplicate transactions** – Incorporates a special transaction-matching algorithm that prevents the download of duplicate transactions.
- **Easier to use** – Files may be automatically opened from within Quicken®, QuickBooks® or services such as Quicken® Online, which eliminates the need for you to search for files that have been downloaded.

What you need to get started

First, you will need a Customer ID and Password. If you don't already have Internet banking with us, click here to apply!

Once you have this information, you are ready to enable your accounts in Quicken® or QuickBooks® . For assistance, please see either the Quicken Getting Started Guide or the QuickBooks Getting Started Guide.

*Mint.com is a third-party, independent, web-based service and is not endorsed by First National Bank of Louisiana. Users of such services are encouraged to thoroughly review providers' Privacy Policies and Terms of Service before proceeding with use.

TYPES OF CREDITS OFFERED

The following are types of credit First National Bank of Louisiana offers to the communities it serves:

A. COMMERCIAL

1. Unsecured
2. Secured
    a. Equipment
    b. Accounts Receivable
    c. Inventory
    d. Preferred Marine Mortgages
    e. Listed Securities
    f. Bank Stock Loans
    g. Cash Value Insurance
    h. Time Deposit Loans
    i. Aircraft
    j. SBA – 504 Real Estate Loans
    k. SBA – 7a

B. FARMERS HOME ADMINISTRATION LOANS AND GOVERNMENT - GUARANTEED LOANS

1. Agriculture Credit
2. Housing Credit
3. Community Credit
4. Business and Industrial Credit
5. SBA Credit

C. REAL ESTATE LOANS

1. Lot Loans
2. Mortgage Loans
    a. Conventional Loans
    b. 1-4 Families Residential Loans
3. Construction Loans
4. Subdivision Loans
5. Home-Equity Line of Credit Loans
6. Non-Farm/Non-Residential
7. Multi-Family

D. CONSUMER LOANS

1. Installment Loans

    a. New & Used Car Loans
    b. New & Used Truck Loans
    c. Heavy Duty Trucks (New and Used)
    d. Boat Motor and Trailer new and used
    e. Motorcycle Loans (New and Used)

f. Lot Loans
g. Motor Home Loans
h. Unsecured
i. Equipment
j. Savings Account
k. Time Deposit
l. Household Goods

2. Installment Finance

a. Signature Loans
b. Consumer Lending
c. Home Improvement Loans (2nd mortgage)
d. Personal Line of Credit

FEE SCHEDULE
SCHEDULE OF FEES FOR ALL PRODUCT TYPES

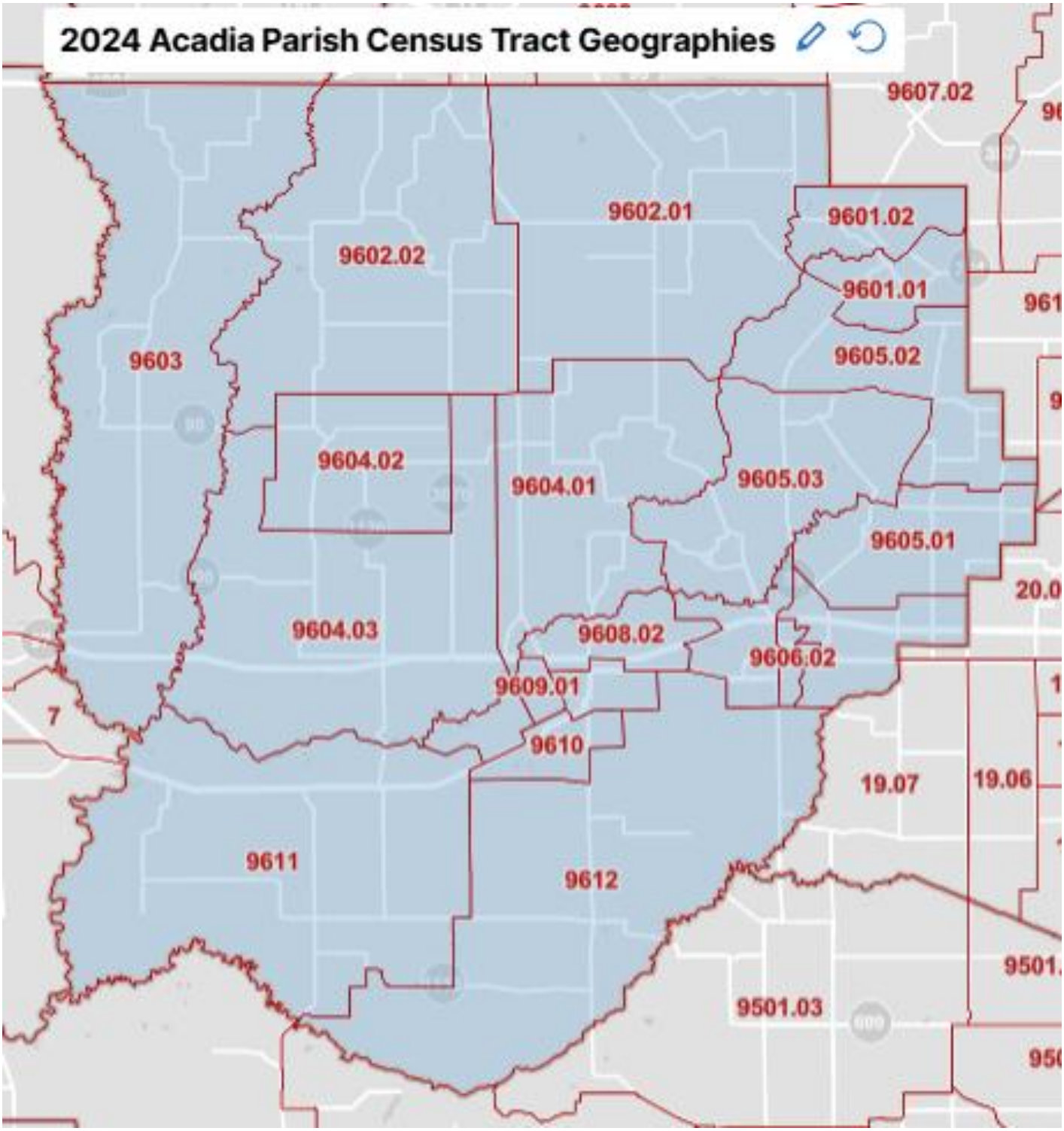
The following fees may be assessed against your account:

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

ATM/DEBIT CARD REPLACEMENT	$10.00
CASHIER'S CHECK (Per Check)	$5.00
CHARGEBACK CHECKS (Applicable on business accounts and accounts being used for business purposes)	$4.50
COLLECTION ITEM (Pass thru fee minimum)	$20.00
DEBIT CARD EXPEDITED FEE	$60.00
ESCHEAT FEE (assessed prior to submitting funds to state)	$50.00
INTERNATIONAL WIRE TRANSFER FEE (Per Wire)	$50.00
NIGHT DEPOSIT BAG KEY REPLACEMENT (For existing customers) Bags no longer offered.	$10.00
NSF RETURNED ITEM FEE - Applies to overdraft created by check, in person, withdrawal, or re-presented items, or other electronic means as applicable.	$26.00
OVERDRAFT PAID ITEM FEE - Applies to overdraft created by check, in person, withdrawal, re-presented items, or other electronic means as applicable.	$26.00
RESEARCH FEE (Per Hour)	$30.00
RESEARCH FEE (Per Page Copy)	$1.00
STATEMENT RECONCILIATION FEE (Per Hour)	$30.00
STOP PAYMENT (Per item)	$26.00
TAX LEVY, GARNISHMENT	$50.00
TELEPHONE TRANSFER FEE (Per Transfer)	$3.00
WIRE TRANSFER - Outgoing (No Fee for Incoming Wire)	$15.00
ZIPPER POUCH	$10.00

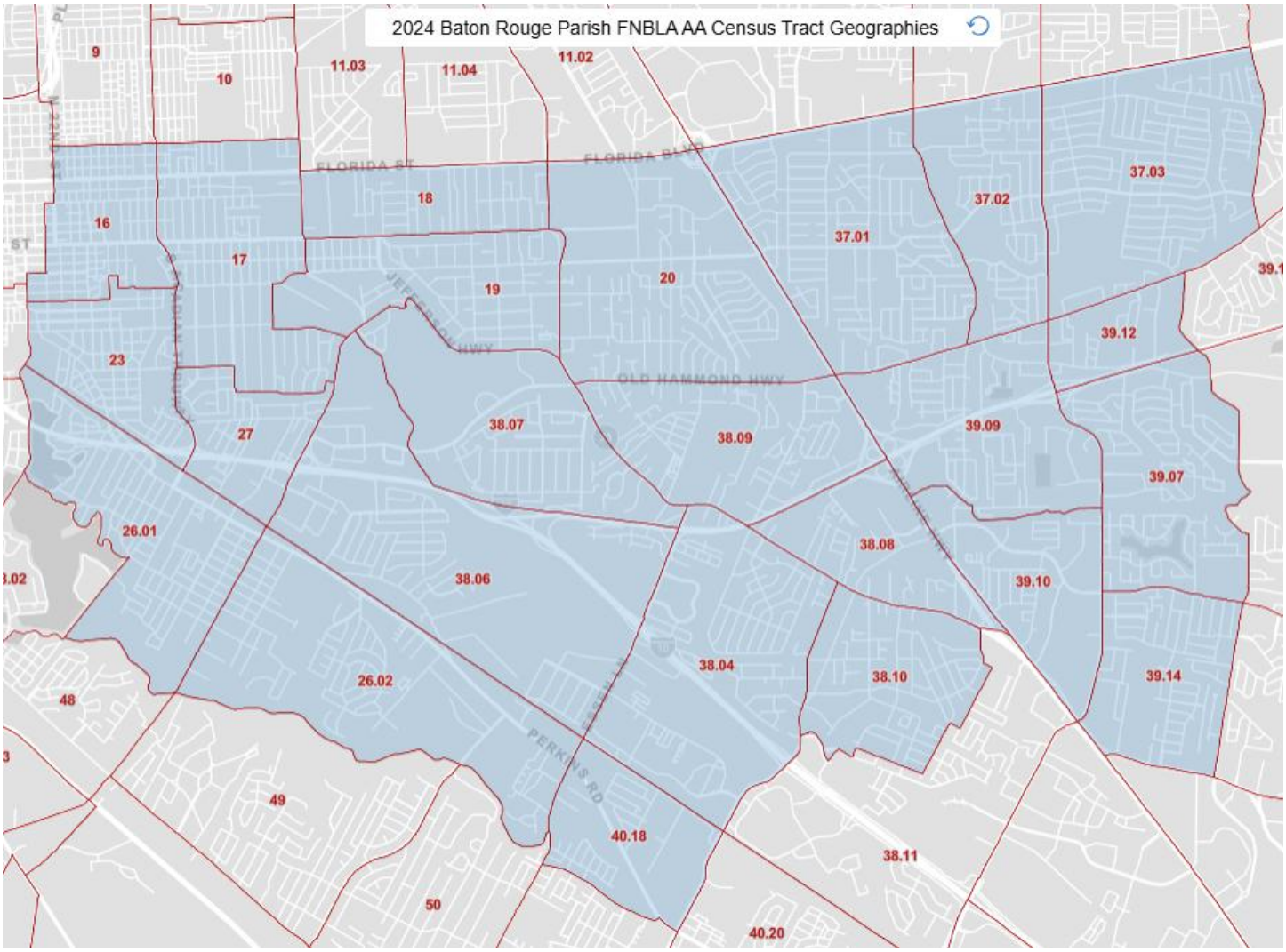
[Census Bureau Maps]



2025 FFIEC Census Report - Summary Census Overview Information
State: LOUISIANA
County: 001 - ACADIA PARISH
All Tracts: 21

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	ACADIA PARISH	9601.01	2 - Moderate	65.88	No	$79,500	$45,655	3405	963	28.28	740	1459
LA	ACADIA PARISH	9601.02	2 - Moderate	73.95	No	$79,500	$51,250	2431	1207	49.65	518	1035
LA	ACADIA PARISH	9602.01	3 - Middle	98.31	No	$79,500	$68,125	3331	453	13.60	964	1324
LA	ACADIA PARISH	9602.02	4 - Upper	211.33	No	$79,500	$146,447	2502	159	6.35	999	1090
LA	ACADIA PARISH	9603.00	3 - Middle	92.55	No	$79,500	$64,135	3521	292	8.29	1094	1427
LA	ACADIA PARISH	9604.01	4 - Upper	126.68	No	$79,500	$87,788	2246	229	10.20	593	844
LA	ACADIA PARISH	9604.02	3 - Middle	97.08	No	$79,500	$67,278	2133	231	10.83	575	873
LA	ACADIA PARISH	9604.03	3 - Middle	110.52	No	$79,500	$76,589	2274	99	4.35	877	1211
LA	ACADIA PARISH	9605.01	3 - Middle	110.68	No	$79,500	$76,698	2866	324	11.30	971	1111
LA	ACADIA PARISH	9605.02	3 - Middle	90.27	No	$79,500	$62,557	2025	299	14.77	721	1094
LA	ACADIA PARISH	9605.03	3 - Middle	111.26	No	$79,500	$77,098	1271	179	14.08	429	513
LA	ACADIA PARISH	9606.01	2 - Moderate	68.42	No	$79,500	$47,414	1660	459	27.65	421	745
LA	ACADIA PARISH	9606.02	2 - Moderate	58.92	No	$79,500	$40,833	3993	987	24.72	673	1409
LA	ACADIA PARISH	9607.00	2 - Moderate	57.39	No	$79,500	$39,773	3728	1856	49.79	967	1899
LA	ACADIA PARISH	9608.01	2 - Moderate	68.54	No	$79,500	$47,500	3593	814	22.66	830	1352
LA	ACADIA PARISH	9608.02	4 - Upper	167.52	No	$79,500	$116,087	1344	178	13.24	385	578
LA	ACADIA PARISH	9609.01	1 - Low	45.78	No	$79,500	$31,730	3189	1855	58.17	863	1766
LA	ACADIA PARISH	9609.02	1 - Low	49.36	No	$79,500	$34,207	1183	845	71.43	185	395
LA	ACADIA PARISH	9610.00	1 - Low	35.73	No	$79,500	$24,762	4607	1504	32.65	861	2482
LA	ACADIA PARISH	9611.00	3 - Middle	88.99	No	$79,500	$61,667	3125	264	8.45	825	1461
LA	ACADIA PARISH	9612.00	2 - Moderate	64.85	No	$79,500	$44,940	3149	264	8.38	1133	1496

[Census Bureau Maps]

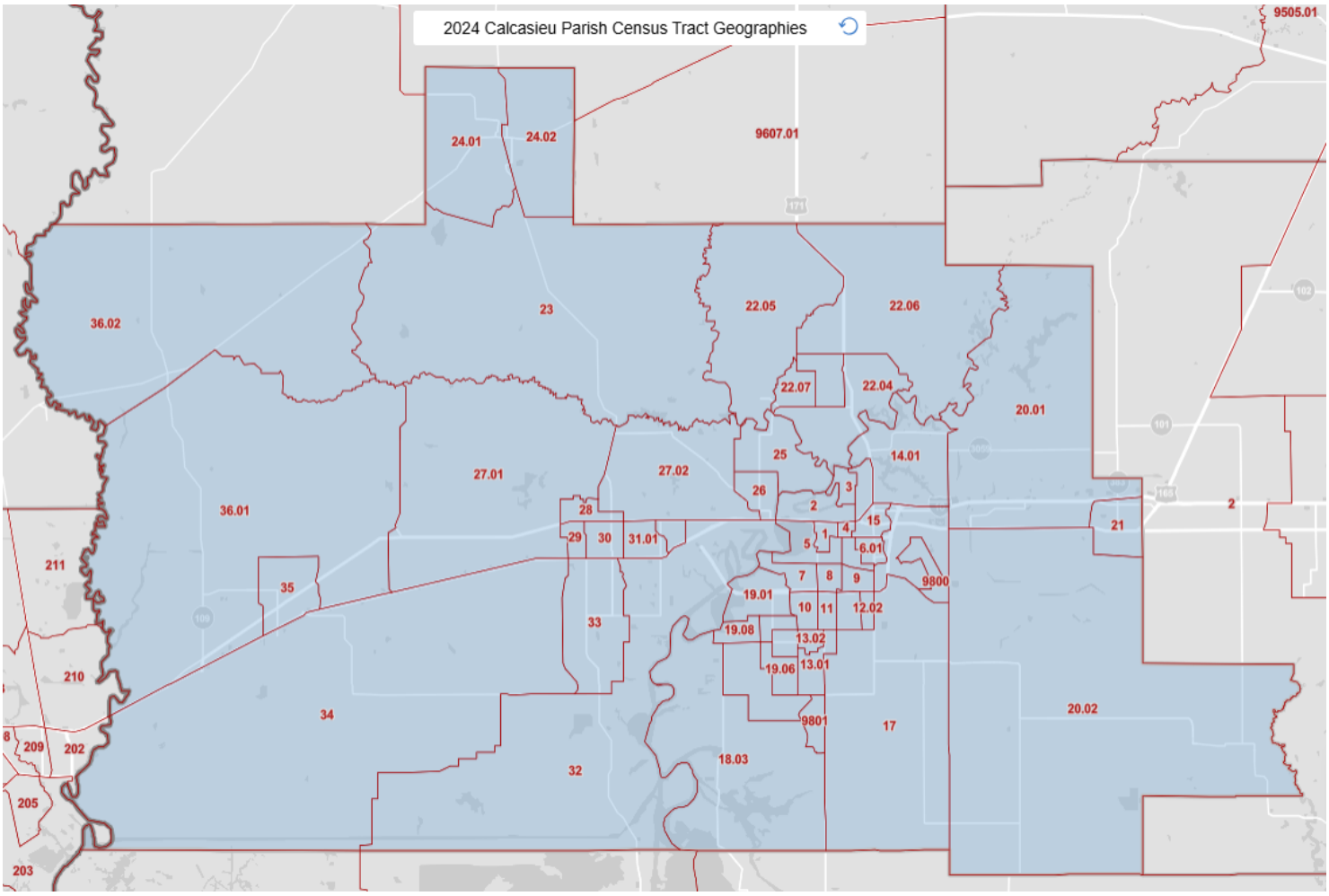


East Baton Rouge Parish – Summary Census Overview
https://www.ffiec.gov/data/census/census-online

2025 FFIEC Census Report - Summary Census Overview Information
State: LOUISIANA
County: 033 - EAST BATON ROUGE PARISH
All Tracts: 108

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	EAST BATON	0016.00	4 - Upper	129.35	No	$90,800	$100,833	3178	1678	52.80	821	2261
LA	EAST BATON ROUGE PARISH	0017.00	4 - Upper	148.76	No	$90,800	$115,960	5035	1816	36.07	3371	4120
LA	EAST BATON ROUGE PARISH	0018.00	3 - Middle	84.16	No	$90,800	$65,606	2271	986	43.42	453	622
LA	EAST BATON ROUGE PARISH	0019.00	4 - Upper	180.40	No	$90,800	$140,625	2751	453	16.47	781	999
LA	EAST BATON ROUGE PARISH	0020.00	4 - Upper	139.39	No	$90,800	$108,656	3562	681	19.12	1213	1289
LA	EAST BATON ROUGE PARISH	0023.00	4 - Upper	211.18	No	$90,800	$164,615	2727	333	12.21	812	1463
LA	EAST BATON ROUGE PARISH	0026.01	4 - Upper	159.29	No	$90,800	$124,167	4288	586	13.67	1144	1680
LA	EAST BATON ROUGE PARISH	0026.02	4 - Upper	134.07	No	$90,800	$104,512	4763	1476	30.99	796	1778
LA	EAST BATON ROUGE PARISH	0027.00	3 - Middle	95.32	No	$90,800	$74,306	1598	1094	68.46	431	637
LA	EAST BATON ROUGE PARISH	0037.01	3 - Middle	96.16	No	$90,800	$74,955	5841	2449	41.93	2461	2700
LA	EAST BATON ROUGE PARISH	0037.02	3 - Middle	97.18	No	$90,800	$75,750	3552	2023	56.95	923	1152
LA	EAST BATON ROUGE PARISH	0037.03	3 - Middle	112.43	No	$90,800	$87,638	6576	4329	65.83	2004	2404
LA	EAST BATON ROUGE PARISH	0038.04	4 - Upper	121.95	No	$90,800	$95,061	4745	1542	32.50	1043	1469
LA	EAST BATON ROUGE PARISH	0038.06	3 - Middle	100.26	No	$90,800	$78,155	3497	2177	62.25	813	980
LA	EAST BATON ROUGE PARISH	0038.07	4 - Upper	158.24	No	$90,800	$123,350	4064	1262	31.05	479	664
LA	EAST BATON ROUGE PARISH	0038.08	4 - Upper	147.67	No	$90,800	$115,106	2786	1088	39.05	590	627
LA	EAST BATON ROUGE PARISH	0038.09	3 - Middle	113.67	No	$90,800	$88,608	2934	779	26.55	859	995
LA	EAST BATON ROUGE PARISH	0038.10	2 - Moderate	73.46	No	$90,800	$57,268	2863	726	25.36	1099	1452
LA	EAST BATON ROUGE PARISH	0039.07	3 - Middle	112.94	No	$90,800	$88,042	6098	3284	53.85	1244	1606
LA	EAST BATON ROUGE PARISH	0039.09	3 - Middle	83.90	No	$90,800	$65,403	4935	3295	66.77	933	1341
LA	EAST BATON ROUGE PARISH	0039.10	1 - Low	41.43	No	$90,800	$32,297	3226	2641	81.87	283	599
LA	EAST BATON ROUGE PARISH	0039.12	1 - Low	40.32	No	$90,800	$31,433	3963	3670	92.61	56	636
LA	EAST BATON ROUGE PARISH	0039.14	3 - Middle	112.27	No	$90,800	$87,517	3390	1547	45.63	830	1221
LA	EAST BATON ROUGE PARISH	0040.18	3 - Middle	83.75	No	$90,800	$65,284	2181	1426	65.38	512	738

Census Bureau Maps



2025 FFIEC Census Report - Summary Census Overview Information
State: LOUISIANA
County: 019 - CALCASIEU PARISH
All Tracts: 56

FFIEC Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	CALCASIEU PARISH	0001.00	2 - Moderate	63.39	No	$90,300	$41,080	2341	1088	46.48	326	917
LA	CALCASIEU PARISH	0002.00	1 - Low	41.66	No	$90,300	$27,000	1535	1367	89.06	634	1064
LA	CALCASIEU PARISH	0003.00	1 - Low	46.95	No	$90,300	$30,427	1733	1652	95.33	273	646
LA	CALCASIEU PARISH	0004.00	1 - Low	34.43	No	$90,300	$22,316	1639	1606	97.99	181	429
LA	CALCASIEU PARISH	0005.00	4 - Upper	178.74	No	$90,300	$115,833	3394	777	22.89	1135	1755
LA	CALCASIEU PARISH	0006.01	3 - Middle	92.95	No	$90,300	$60,239	3322	3093	93.11	630	1398
LA	CALCASIEU PARISH	0006.02	1 - Low	46.92	No	$90,300	$30,409	3610	3190	88.37	477	1252
LA	CALCASIEU PARISH	0007.00	3 - Middle	97.29	No	$90,300	$63,047	5575	3274	58.73	788	1992
LA	CALCASIEU PARISH	0008.00	2 - Moderate	58.88	No	$90,300	$38,158	3746	2256	60.22	1065	2087
LA	CALCASIEU PARISH	0009.00	3 - Middle	106.89	No	$90,300	$69,271	4220	3422	81.09	1237	1634
LA	CALCASIEU PARISH	0010.00	4 - Upper	151.58	No	$90,300	$98,229	3859	814	21.09	1722	2026
LA	CALCASIEU PARISH	0011.00	2 - Moderate	69.99	No	$90,300	$45,357	4565	2405	52.68	505	1358
LA	CALCASIEU PARISH	0012.01	3 - Middle	87.25	No	$90,300	$56,545	5218	4049	77.60	1056	1685
LA	CALCASIEU PARISH	0012.02	1 - Low	30.80	No	$90,300	$19,963	3489	3116	89.31	234	846
LA	CALCASIEU	0013.01	3 - Middle	98.58	No	$90,300	$63,883	3795	1235	32.54	911	1377

Calcasieu Parish – Summary Census Overview

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	PARISH											
LA	CALCASIEU PARISH	0013.02	3 - Middle	110.92	No	$90,300	$71,884	3604	953	26.44	1066	1338
LA	CALCASIEU PARISH	0014.01	1 - Low	33.14	No	$90,300	$21,480	3010	2236	74.29	304	1207
LA	CALCASIEU PARISH	0014.02	4 - Upper	127.57	No	$90,300	$82,670	3238	3129	96.63	906	1852
LA	CALCASIEU PARISH	0015.00	1 - Low	38.25	No	$90,300	$24,791	1887	1766	93.59	429	912
LA	CALCASIEU PARISH	0016.00	1 - Low	48.14	No	$90,300	$31,197	4736	3702	78.17	841	1585
LA	CALCASIEU PARISH	0017.00	3 - Middle	85.77	No	$90,300	$55,586	13008	6064	46.62	2891	4638
LA	CALCASIEU PARISH	0018.02	4 - Upper	137.22	No	$90,300	$88,926	6972	1986	28.49	1699	2016
LA	CALCASIEU PARISH	0018.03	4 - Upper	177.15	No	$90,300	$114,799	5259	784	14.91	1267	1406
LA	CALCASIEU PARISH	0019.01	4 - Upper	173.43	No	$90,300	$112,390	3673	662	18.02	1439	1562
LA	CALCASIEU PARISH	0019.05	3 - Middle	107.77	No	$90,300	$69,844	3872	1363	35.20	759	1043
LA	CALCASIEU PARISH	0019.06	4 - Upper	176.97	No	$90,300	$114,688	3817	1156	30.29	884	1058
LA	CALCASIEU PARISH	0019.07	3 - Middle	84.22	No	$90,300	$54,583	3764	1437	38.18	490	783
LA	CALCASIEU PARISH	0019.08	4 - Upper	180.03	No	$90,300	$116,667	3170	634	20.00	875	1124
LA	CALCASIEU PARISH	0020.01	3 - Middle	115.11	No	$90,300	$74,597	5368	949	17.68	1216	1803
LA	CALCASIEU PARISH	0020.02	3 - Middle	106.42	No	$90,300	$68,969	6166	1780	28.87	1343	2064
LA	CALCASIEU PARISH	0021.00	3 - Middle	109.15	No	$90,300	$70,735	3501	1367	39.05	678	1533

Page 2 of 4

Calcasieu Parish – Summary Census Overview

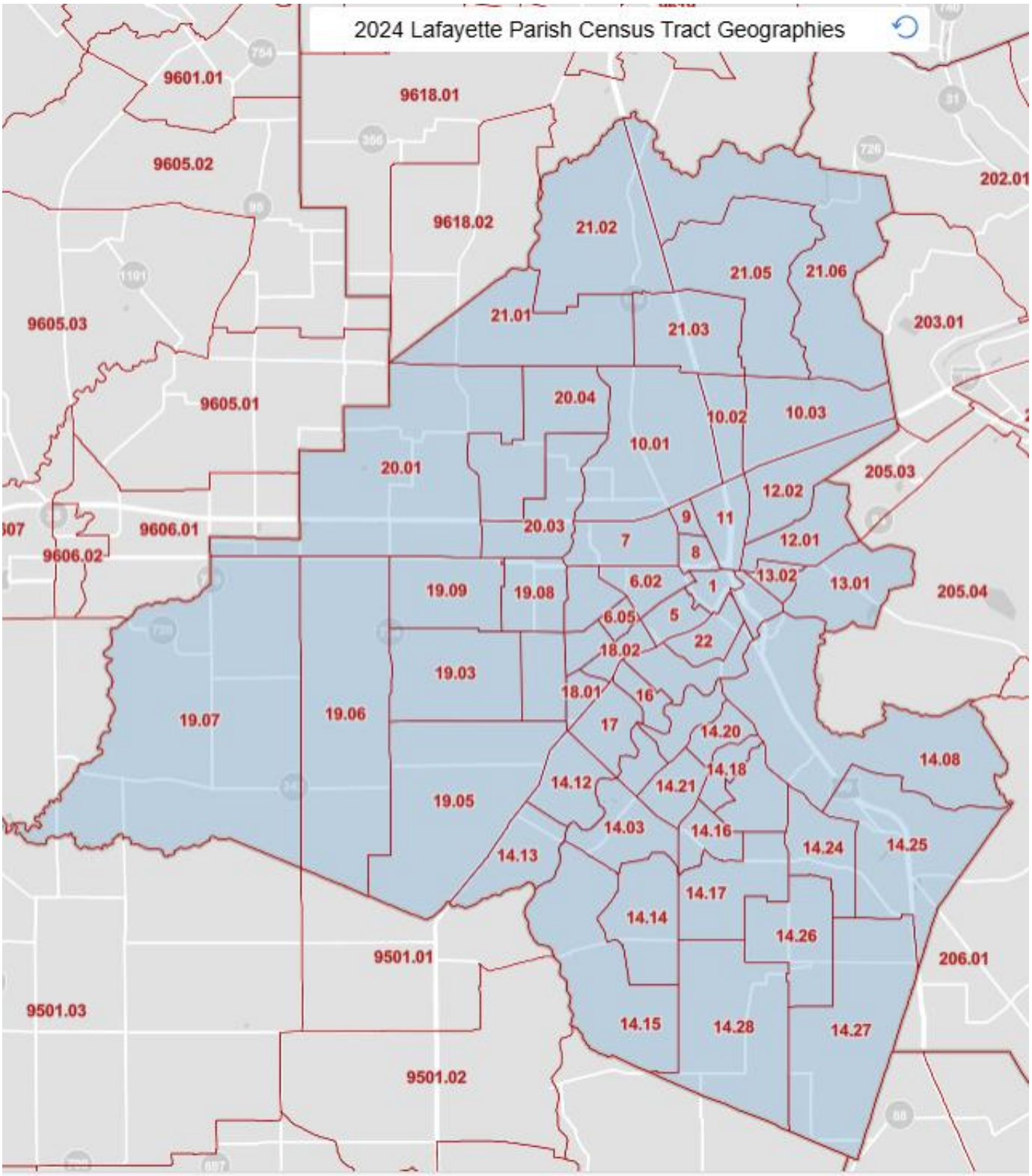
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	CALCASIEU PARISH	0022.04	4 - Upper	137.94	No	$90,300	$89,391	5680	1062	18.70	1648	2271
LA	CALCASIEU PARISH	0022.05	4 - Upper	141.58	No	$90,300	$91,752	5098	684	13.42	1342	1634
LA	CALCASIEU PARISH	0022.06	4 - Upper	130.96	No	$90,300	$84,868	4839	796	16.45	1306	1635
LA	CALCASIEU PARISH	0022.07	4 - Upper	155.41	No	$90,300	$100,712	3750	717	19.12	814	1279
LA	CALCASIEU PARISH	0022.08	3 - Middle	112.48	No	$90,300	$72,896	3242	634	19.56	1058	1335
LA	CALCASIEU PARISH	0023.00	4 - Upper	124.78	No	$90,300	$80,865	3399	363	10.68	836	1125
LA	CALCASIEU PARISH	0024.01	4 - Upper	136.83	No	$90,300	$88,672	3266	376	11.51	858	1173
LA	CALCASIEU PARISH	0024.02	4 - Upper	121.05	No	$90,300	$78,448	2625	855	32.57	733	1158
LA	CALCASIEU PARISH	0025.00	2 - Moderate	75.22	No	$90,300	$48,750	4430	700	15.80	1724	2286
LA	CALCASIEU PARISH	0026.00	3 - Middle	87.56	No	$90,300	$56,744	4743	1359	28.65	1681	2315
LA	CALCASIEU PARISH	0027.01	2 - Moderate	65.49	No	$90,300	$42,440	4809	466	9.69	1453	1784
LA	CALCASIEU PARISH	0027.02	3 - Middle	86.67	No	$90,300	$56,167	3240	657	20.28	965	1386
LA	CALCASIEU PARISH	0028.00	2 - Moderate	62.46	No	$90,300	$40,479	4530	1092	24.11	1134	2026
LA	CALCASIEU PARISH	0029.00	3 - Middle	88.15	No	$90,300	$57,125	2179	385	17.67	499	845
LA	CALCASIEU PARISH	0030.00	3 - Middle	95.11	No	$90,300	$61,837	4793	1220	25.45	909	1934
LA	CALCASIEU PARISH	0031.01	3 - Middle	116.12	No	$90,300	$75,250	5332	892	16.73	1496	2118
LA	CALCASIEU PARISH	0031.02	4 - Upper	134.06	No	$90,300	$86,875	2450	476	19.43	674	914

Page 3 of 4

Calcasieu Parish – Summary Census Overview

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	CALCASIEU PARISH	0032.00	3 - Middle	98.90	No	$90,300	$64,091	2076	354	17.05	491	924
LA	CALCASIEU PARISH	0033.00	4 - Upper	132.93	No	$90,300	$86,146	6185	1228	19.85	1601	2536
LA	CALCASIEU PARISH	0034.00	4 - Upper	170.75	No	$90,300	$110,655	5399	470	8.71	1762	1988
LA	CALCASIEU PARISH	0035.00	2 - Moderate	75.93	No	$90,300	$49,211	3449	1176	34.10	536	1549
LA	CALCASIEU PARISH	0036.01	2 - Moderate	63.73	No	$90,300	$41,299	3066	334	10.89	1644	1833
LA	CALCASIEU PARISH	0036.02	2 - Moderate	78.55	No	$90,300	$50,906	1119	67	5.99	286	424
LA	CALCASIEU PARISH	9800.00	0 - Unknown	0.00	No	$90,300	$0	0	0	0.00	0	0
LA	CALCASIEU PARISH	9801.00	0 - Unknown	0.00	No	$90,300	$0	0	0	0.00	0	0

[Census Bureau Maps]



2025 FFIEC Census Report - Summary Census Overview Information
State: LOUISIANA
County: 055 - LAFAYETTE PARISH
All Tracts: 58

Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	LAFAYETTE PARISH	0001.00	1 - Low	44.33	No	$79,500	$30,724	3185	1596	50.11	287	796
LA	LAFAYETTE PARISH	0002.00	3 - Middle	80.78	No	$79,500	$55,982	2123	1915	90.20	442	1059
LA	LAFAYETTE PARISH	0005.00	4 - Upper	177.60	No	$79,500	$123,072	2443	327	13.39	740	1279
LA	LAFAYETTE PARISH	0006.02	4 - Upper	124.67	No	$79,500	$86,391	4167	1368	32.83	954	1903
LA	LAFAYETTE PARISH	0006.03	3 - Middle	113.14	No	$79,500	$78,403	2553	1086	42.54	536	789
LA	LAFAYETTE PARISH	0006.05	3 - Middle	81.53	No	$79,500	$56,500	2724	1216	44.64	234	423
LA	LAFAYETTE PARISH	0006.06	2 - Moderate	61.73	No	$79,500	$42,778	3948	1647	41.72	871	1396
LA	LAFAYETTE PARISH	0007.00	1 - Low	48.87	No	$79,500	$33,867	2942	2545	86.51	398	1021
LA	LAFAYETTE PARISH	0008.00	1 - Low	36.00	No	$79,500	$24,949	2691	2515	93.46	377	1206
LA	LAFAYETTE PARISH	0009.00	1 - Low	42.69	No	$79,500	$29,583	1569	1530	97.51	314	798
LA	LAFAYETTE PARISH	0010.01	3 - Middle	94.23	No	$79,500	$65,300	5821	3006	51.64	951	1705
LA	LAFAYETTE PARISH	0010.02	3 - Middle	84.50	No	$79,500	$58,558	3474	2315	66.64	626	916
LA	LAFAYETTE PARISH	0010.03	4 - Upper	159.07	No	$79,500	$110,228	3889	2033	52.28	1439	1767
LA	LAFAYETTE PARISH	0011.00	2 - Moderate	55.43	No	$79,500	$38,414	5812	5089	87.56	1009	2416
LA	LAFAYETTE	0012.01	3 - Middle	97.20	No	$79,500	$67,361	3372	2613	77.49	687	1067

Lafayette Parish – Summary Census Overview

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4-Family Units
	PARISH											
LA	LAFAYETTE PARISH	0012.02	2 - Moderate	76.99	No	$79,500	$53,355	3948	3302	83.64	1088	1758
LA	LAFAYETTE PARISH	0013.01	4 - Upper	157.94	No	$79,500	$109,449	1686	827	49.05	462	590
LA	LAFAYETTE PARISH	0013.02	1 - Low	38.51	No	$79,500	$26,686	2956	2672	90.39	457	1294
LA	LAFAYETTE PARISH	0014.03	3 - Middle	118.92	No	$79,500	$82,412	6596	1809	27.43	1621	2069
LA	LAFAYETTE PARISH	0014.08	3 - Middle	115.98	No	$79,500	$80,375	2169	590	27.20	679	900
LA	LAFAYETTE PARISH	0014.12	4 - Upper	142.84	No	$79,500	$98,984	6341	1774	27.98	1409	1529
LA	LAFAYETTE PARISH	0014.13	4 - Upper	143.33	No	$79,500	$99,327	4069	1026	25.22	1044	1328
LA	LAFAYETTE PARISH	0014.14	4 - Upper	147.98	No	$79,500	$102,545	6091	1170	19.21	2203	2629
LA	LAFAYETTE PARISH	0014.15	4 - Upper	164.88	No	$79,500	$114,255	3751	531	14.16	1005	1213
LA	LAFAYETTE PARISH	0014.16	4 - Upper	205.15	No	$79,500	$142,163	3733	726	19.45	955	1315
LA	LAFAYETTE PARISH	0014.17	4 - Upper	151.18	No	$79,500	$104,767	6084	1181	19.41	1532	1824
LA	LAFAYETTE PARISH	0014.18	4 - Upper	146.11	No	$79,500	$101,250	3619	1364	37.69	870	1323
LA	LAFAYETTE PARISH	0014.19	4 - Upper	146.68	No	$79,500	$101,645	4802	1352	28.15	1367	1866
LA	LAFAYETTE PARISH	0014.20	2 - Moderate	77.32	No	$79,500	$53,579	2983	1216	40.76	504	928
LA	LAFAYETTE PARISH	0014.21	4 - Upper	141.33	No	$79,500	$97,938	2775	891	32.11	544	665
LA	LAFAYETTE PARISH	0014.22	4 - Upper	299.28	No	$79,500	$207,388	2243	376	16.76	577	703

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	LAFAYETTE PARISH	0014.23	4 - Upper	188.02	No	$79,500	$130,293	3688	540	14.64	1176	1505
LA	LAFAYETTE PARISH	0014.24	4 - Upper	125.55	No	$79,500	$87,006	6275	1478	23.55	1655	2071
LA	LAFAYETTE PARISH	0014.25	3 - Middle	84.19	No	$79,500	$58,344	4898	1801	36.77	953	1713
LA	LAFAYETTE PARISH	0014.26	4 - Upper	135.33	No	$79,500	$93,777	8422	1889	22.43	1495	1881
LA	LAFAYETTE PARISH	0014.27	4 - Upper	129.00	No	$79,500	$89,392	8034	2182	27.16	1681	2068
LA	LAFAYETTE PARISH	0014.28	4 - Upper	138.44	No	$79,500	$95,932	5737	995	17.34	1640	2117
LA	LAFAYETTE PARISH	0015.00	4 - Upper	144.31	No	$79,500	$100,000	5211	918	17.62	1445	1939
LA	LAFAYETTE PARISH	0016.00	4 - Upper	225.09	No	$79,500	$155,982	3028	295	9.74	1195	1392
LA	LAFAYETTE PARISH	0017.00	4 - Upper	130.86	No	$79,500	$90,682	6064	1158	19.10	2736	3010
LA	LAFAYETTE PARISH	0018.01	3 - Middle	82.56	No	$79,500	$57,216	2884	1289	44.69	626	908
LA	LAFAYETTE PARISH	0018.02	2 - Moderate	66.96	No	$79,500	$46,400	3821	1387	36.30	809	1141
LA	LAFAYETTE PARISH	0019.03	2 - Moderate	62.33	No	$79,500	$43,194	5901	2806	47.55	1210	2291
LA	LAFAYETTE PARISH	0019.04	3 - Middle	116.92	No	$79,500	$81,023	4010	1297	32.34	1498	1931
LA	LAFAYETTE PARISH	0019.05	2 - Moderate	78.86	No	$79,500	$54,651	6446	2286	35.46	1438	2533
LA	LAFAYETTE PARISH	0019.06	3 - Middle	119.41	No	$79,500	$82,747	4721	1116	23.64	1756	2026
LA	LAFAYETTE PARISH	0019.07	3 - Middle	118.56	No	$79,500	$82,159	3068	758	24.71	996	1125
LA	LAFAYETTE PARISH	0019.08	3 - Middle	109.51	No	$79,500	$75,886	4091	1148	28.06	1055	1796

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
LA	LAFAYETTE PARISH	0019.09	3 - Middle	113.31	No	$79,500	$78,523	2537	672	26.49	562	731
LA	LAFAYETTE PARISH	0020.01	2 - Moderate	66.94	No	$79,500	$46,389	5034	1950	38.74	1373	1858
LA	LAFAYETTE PARISH	0020.03	2 - Moderate	61.93	No	$79,500	$42,917	3223	1574	48.84	1061	1816
LA	LAFAYETTE PARISH	0020.04	3 - Middle	109.34	No	$79,500	$75,772	3159	1397	44.22	1255	1491
LA	LAFAYETTE PARISH	0021.01	2 - Moderate	74.52	No	$79,500	$51,644	6116	2735	44.72	1902	3048
LA	LAFAYETTE PARISH	0021.02	4 - Upper	122.12	No	$79,500	$84,625	5132	2034	39.63	1770	2288
LA	LAFAYETTE PARISH	0021.03	3 - Middle	86.53	No	$79,500	$59,963	5382	2910	54.07	1698	2074
LA	LAFAYETTE PARISH	0021.05	4 - Upper	162.34	No	$79,500	$112,500	3215	1026	31.91	650	846
LA	LAFAYETTE PARISH	0021.06	4 - Upper	148.66	No	$79,500	$103,015	3077	729	23.69	1421	1688
LA	LAFAYETTE PARISH	0022.00	2 - Moderate	59.66	No	$79,500	$41,344	4020	1300	32.34	542	1113

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

FNB
LOUISIANA

Memo

To: CRA PUBLIC FILE

From: Cindy Miller, Chief Compliance Officer

Date: 2/24/2026

Re: 2025 HMDA LAR Filing

The Home Mortgage Disclosure Act (HMDA) requires the Loan Application Register to be filed no later than March 1st of the following year for data collected in the previous year.

First National Bank of Louisiana 2025 HMDA LAR was filed on February 9, 2026, as required.

Data collected in 2025 resulted in eighty-three (83) HMDA Loans; however, thirty (30) loans were removed from the LAR to be used as community development loans for CRA credit.

The final LAR included fifty-three (53) entries of which two (2) were Adverse Action applications. One (1) application was approved and withdrawn and the second was an application that was denied.

Memo

To: CRA File

From: Jannette Hoffpauir, CRA Officer

Date: 3/10/2026

Re: Loan to Deposit Ratio

In accordance with the Community Reinvestment Act, below is a recap of First National Bank of Louisiana's loan-to-deposit ratio:

Current Calendar Year 2025:

3/31/2025	79.08%
6/30/2025	75.43%
9/30/2025	79.97%
12/31/2025	81.43%

Previous 2 Calendar Years 2024 & 2023:

3/31/2024	78.13%
6/30/2024	77.63%
9/30/2024	79.76%
12/31/2024	77.27%

3/31/2023	71.30%
6/30/2023	74.93%
9/30/2023	75.04%
12/31/2023	74.80%

COMMUNITY
REINVESTMENT ACT
PUBLIC NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which is available to you on the bank's website located on our Community Investment page: https://www.fnb-la.com/assets/files/f27mLrxN 1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the Comptroller of the Currency publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Comptroller of Currency's website, www.OCC.gov or by writing the Comptroller of the Currency, 500 North Akard Street, Suite 1600 Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to Rose Miller, Executive Chairwoman, First National Bank of Louisiana, P.O. Box 267, Crowley, LA 70527 and Comptroller of the Currency, 500 North Akard Street, Suite 1600 Dallas, TX 75201. Your letter together with any response by us will be considered by the Office of the Comptroller of the Currency in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by CRA filed with the Comptroller. You may request from the Federal Reserve Bank of Atlanta, 1000 Peachtree Street, Atlanta, Georgia 30309, an announcement of applications covered by CRA filed by bank holding companies.

FNB
LOUISIANA