



**COMMUNITY REINVESTMENT ACT
PUBLIC FILE**

FOR

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

DECEMBER 31, 2024

**AMENDED EFFECTIVE May 1, 2025, TO ADD EAST BATON ROUGE BRANCH
LOCATION**

CRA PUBLIC FILE

12/31/2024 – AMENDED EFFECTIVE 5/1/2025

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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. An on-going analysis of product mix and products offered to serve the target community is desired.

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



Memo

To: CRA PUBLIC FILE
From: JANNETTE HOFFPAUIR, CRA OFFICER
Date: MARCH 12, 2025
Re: WRITTEN COMMENTS FROM THE PUBLIC

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.

2022

1. A complaint was filed with the Office of the Comptroller of Currency regarding an issue with the bank allowing account activity and preventing the person filing the complaint access to information and financial funds. The bank responded to the individual and to OCC, providing a copy of the Irrevocable Trust Agreement and directing any further questions to the Trustees.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

October 31, 2022

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: Satisfactory.

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 made in the assessment area (AA).
 - Excellent geographic distribution of loans in the state.
 - Reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.
 - Excellent geographic distribution of PPP loans in the Lake Charles AA in moderate-income census tracts (CTs). Reasonable distribution of PPP loans to small businesses in both the Lafayette AA and the Lake Charles AA.
- The Community Development (CD) Test rating is based on:
 - Excellent CD loans.
 - Adequate qualified investments
 - Excellent CD services

LTD Ratio

Considering the size, financial condition, and credit needs of its AA, First National Bank of Louisiana's (FNB or bank) LTD ratio is more than reasonable. The quarterly LTD ratio since the previous CRA evaluation averaged 77.1 percent, with a high of 94.3 percent in the third quarter of 2019 and a low of 55.7 percent in the third quarter of 2022. We compared the bank's LTD ratio to similarly-situated banks (peer group banks) within or near the AA during the same period. The peer group banks' average LTD ratio was 60.5 percent with a high average ratio of 78.9 percent and a low average ratio of 26.9 percent.

| Institution | Assets – As of June 30, 2022 (in thousands) | Average LTD |
|--------------------------------------|--|------------------------|
| FNB of Louisiana | 582,133 | 77.14% |
| Bank of Commerce and Trust Company | 382,532 | 26.90% |
| Rayne State Bank and Trust Company | 474,321 | 78.89% |
| First Federal Bank of Louisiana | 1,261,908 | 66.35% |
| Lakeside Bank | 336,576 | 66.10% |
| Farmers State Bank and Trust Company | 166,770 | 64.18% |

Source: Bank Data

Lending in AA

A majority of FNB's loans are inside its AAs.

FNB originated and purchased 86.6 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Lending Inside and Outside of the AA | | | | | | | | | | |
|--------------------------------------|-----------------|------|---------|------|---------|---------------------------------|------|---------|------|----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | 240 | 85.1 | 42 | 14.9 | 282 | 39,824 | 80.7 | 9,510 | 19.3 | 49,333 |
| Small Business | 63 | 92.6 | 5 | 7.4 | 68 | 52,095 | 83.4 | 10,369 | 16.6 | 62,464 |
| Total | 303 | 86.6 | 47 | 13.4 | 350 | 91,919 | 82.2 | 19,879 | 17.9 | 111,798 |

Source: 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. The bank currently operates with five branches in two AAs, with the main headquarters and one additional branch located in Acadia Parish, which is part of the Lafayette Metropolitan Statistical Area (MSA). Lafayette Parish, where the bank's third branch is located, is also part of the Lafayette MSA. The remaining two branches are in the Lake Charles MSA, in the cities of Lake Charles and Sulphur. The City of Crowley is 24 miles west of the City of Lafayette and 47 miles east of the City of Lake Charles, the two largest cities in the area. Crowley is primarily a rural and agricultural community and is the center of the state's rice industry. As of June 30, 2022, total assets of FNB were \$582 million with total loans and leases of \$313 million. Total deposits were \$526 million, and tier 1 capital was 9.9 percent.

Banking hours reasonably meet community needs with lobby hours in the Lafayette AA from 8:30 a.m. through 4:00 p.m. Lobby hours in the Lake Charles AA vary slightly and are from 9:00 a.m. through 4:00 p.m. FNB offers extended hours on Friday and through the bank's drive-thru, which is available at all locations. The bank did not open or close any branches during the review period. FNB offers standard deposit products as well as online and mobile banking; online bill pay; Zelle; mobile deposit; and merchant card services. There are no significant differences between products offered at the bank's various locations.

FNB's primary business focus is that of a commercial and real estate lender, with commercial real estate comprising the largest segment of the bank's loan portfolio. However, the bank offers a wide variety of loan products to serve the diverse needs of its communities, including Small Business Administration, conventional, and U.S. Government-sponsored (FHA, VA, and Rural Housing Development) mortgages originated and sold in the secondary market. There has been no change in focus regarding products since the previous CRA performance evaluation (PE). FNB has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA PE.

As illustrated in the table below, FNB's primary loan products include both small business and home mortgage lending. While commercial and industrial loans make up a significant portion of the bank's loan portfolio, those loan products are primarily unsecured or otherwise not CRA-related. As of June 30, 2022, the bank's loan portfolio consisted of the following:

| FNB of Louisiana Loan Portfolio | | |
|--|----------------------|-------------------|
| Loan Category | Dollars (000) | Percentage |
| Non-Farm and Non-Residential | 114,304 | 36.47 |
| Home Mortgage | 60,830 | 19.41 |
| Construction and Land Development | 26,074 | 8.32 |
| Farmland | 15,229 | 4.86 |
| Multifamily | 12,333 | 3.94 |
| Commercial and Industrial | 79,124 | 25.25 |
| Other | 5,494 | 1.75 |
| Total | 313,388 | 100 |

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

FNB has no affiliate or operating subsidiary activities considered 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. The bank's CRA performance was rated "Satisfactory" in the last PE dated August 6, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of FNB using the Interagency Intermediate-Small Bank CRA procedures, which focus on an analysis of the bank's primary loan products as well as CD activity. The evaluation period covered January 1, 2019, through December 31, 2021.

Conclusions regarding FNB's lending performance are based on a review of small loans to businesses (commercial loans) as well as home mortgage loans (HMDA loans). We analyzed all loans reported on the HMDA loan application register (LAR) for 2019, 2020, and 2021 and reviewed a sample of 68 commercial loans originated during the review period.

During the review period, management responded to lending needs in the AAs by participating in the Small Business Administration's (SBA) Paycheck Protection Program (PPP). The bank originated 667 PPP loans totaling approximately \$107 million in 2020 and 2021. We sampled 70 loans to conduct our analysis. It is noted that although business revenues were not routinely collected for PPP loans, the bank

was able to provide such data and so our analysis of PPP lending focused both on the income category of the geography and distribution of loans to small businesses by gross annual revenue.

Selection of Areas for Full-Scope Review

FNB operates in two AAs in the state of Louisiana including the Lafayette AA, which is part of the Lafayette MSA, and the Lake Charles AA, which is part of the Lake Charles MSA. Both the Lafayette AA and the Lake Charles AA received a full-scope review.

Ratings

The bank's two AAs were rated equally for this current evaluation. Additionally, both small business and home mortgage loans were also weighed equally. Community development activity including loans, investments, and services were also a component of the overall rating.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Louisiana

CRA rating for the State of Louisiana: Outstanding

The Lending Test is rated: Satisfactory

The CD Test is rated: Outstanding

The major factors that support this rating include:

- Excellent geographic distribution of loans in the state.
- Reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.
- Excellent responsiveness to CD needs in the state through excellent CD loans, adequate qualified investments, and excellent CD services.
- Excellent geographic distribution of PPP loans in the Lake Charles AA in moderate-income CTs.
- Reasonable distribution of PPP loans to small businesses in both the Lafayette AA and the Lake Charles AA.

Description of Institution's Operations in Louisiana

FNB serves its community through five branches located in two AAs including the Lafayette AA and the Lake Charles AA. Both AAs received a full-scope review. The bank primarily offers real estate, agricultural, commercial, and consumer loans.

Lafayette AA

FNB operates with three branches in the Lafayette AA, two of which are located in Crowley, Louisiana, and one located in Lafayette Louisiana. All branches are located in the Lafayette MSA. The entire MSA is too large to serve, so management focused activities in Acadia Parish, where the City of Crowley is located, and Lafayette Parish. The Lafayette AA is comprised of 55 CTs including five low-income, 11 moderate-income, 21 middle-income, 17 upper-income, and one not applicable CT. A CT can become not applicable due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

Competition among financial institutions in the AA remains significantly strong with the bank vying for loans amongst other large regional and local banks. According to the June 30, 2022, FDIC Deposit Market Share Report, FNB ranked seventh out of 33 deposit institutions, with a market share of 3.9 percent. The top five institutions command 72.2 percent of the market share, and consequently, there is significant competition in the AA.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2015 median family income for the MSA was \$66,400. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle-

income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

| Income Categories – Lafayette AA | | | |
|----------------------------------|-----------------------|-----------------------|-----------|
| Low | Moderate | Middle | Upper |
| <\$33,200 | \$33,200 to <\$53,120 | \$53,120 to <\$79,680 | ≥\$79,680 |

Source: US Census data

Low-income families earning a median family income less than \$33,200 represented 23.6 percent of families in the AA, while moderate-income families comprised 14.6 percent of the AA population. In 2015, 13 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 five low-income and 11 moderate-income CTs in the AA. Of the 31,199 housing units within these 16 CTs, approximately 43.4 percent of the units are owner-occupied housing units; 45.1 percent are rental units with an average gross monthly rent of \$654; and approximately 11 percent are vacant.

Based on 2020 business demographic data, there were 32,825 non-farm businesses in the AA. Of these, 28,391 (86.49 percent) of the businesses had revenues of less than \$1 million, 1,578 (4.81 percent) had revenues greater than \$1 million, and 2,856 (8.70 percent) did not report revenue information. The economy of the Lafayette AA is mixed, with retail, education, medical services, manufacturing, mining, and tourism as major economic drivers. Agriculture (rice, soybeans, and crawfish), particularly in Acadia Parish, also comprise major segments of the AA's economy. Major employers in the AA include the Lafayette Parish School System (education), Lafayette General Health (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 had a 3.5 percent unemployment rate in 2022, which was slightly lower than the Louisiana state average of 4 percent.

| Demographic Information of the AA | | | | | | |
|---|---------|---------------|------------------------------|------------------|-----------------|---------------|
| AA: Lafayette AA | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (CTs) | 55 | 9.1 | 20.0 | 38.2 | 30.9 | 1.8 |
| Population by Geography | 293,974 | 6.6 | 18.2 | 36.8 | 38.3 | 0.0 |
| Housing Units by Geography | 122,205 | 6.3 | 19.3 | 37.0 | 37.5 | 0.0 |
| Owner-Occupied Units by Geography | 73,235 | 3.9 | 14.8 | 39.6 | 41.6 | 0.0 |
| Occupied Rental Units by Geography | 38,359 | 10.5 | 26.2 | 32.5 | 30.9 | 0.0 |
| Vacant Units by Geography | 10,611 | 7.2 | 25.0 | 35.1 | 32.7 | 0.0 |
| Businesses by Geography | 32,825 | 7.6 | 13.8 | 37.1 | 41.3 | 0.2 |
| Farms by Geography | 867 | 4.3 | 14.1 | 43.9 | 37.7 | 0.0 |
| Family Distribution by Income Level | 70,813 | 23.6 | 14.6 | 16.6 | 45.2 | 0.0 |
| Household Distribution by Income Level | 111,594 | 26.1 | 14.3 | 14.9 | 44.7 | 0.0 |
| Median Family Income MSA - 29180 Lafayette, LA MSA | | \$66,400 | Median Housing Value | | | \$153,907 |
| | | | Median Gross Rent | | | \$756 |
| | | | Families Below Poverty Level | | | 13.0% |
| Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification. | | | | | | |

In conjunction with this examination, we conducted an interview with a community leader in the AA. The primary credit need in the community was identified as small business lending. According to this contact, local banks have been active in helping meet the credit needs of the AA.

Lake Charles AA

FNB operates with two branches in the Lake Charles AA, located in the cities of Lake Charles and Sulphur, Louisiana. Both branches are located in the Lakes Charles MSA, but management determined the entire MSA is too large to serve and consequently focuses their activities exclusively on Calcasieu Parish, which includes both the cities of Lake Charles and Sulphur. The Lake Charles AA includes 44 CTs including four low-income, 12 moderate-income, 14 middle-income, 12 upper-income, and two not applicable CT. A CT can become not applicable due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

Competition among financial institutions in the AA remains significantly strong with the bank vying for loans amongst other large regional and local banks. According to the June 30, 2022, FDIC Deposit Market Share Report, FNB ranked ninth out of 18 deposit institutions, with a market share of 2.1 percent. The top five institutions command 70.7 percent of the market share and consequently there is significant competition in the AA.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2015 median family income for the MSA was \$68,400. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle-

income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

| Income Categories – Lake Charles AA | | | |
|-------------------------------------|-----------------------|-----------------------|-----------|
| Low | Moderate | Middle | Upper |
| <\$34,200 | \$34,200 to <\$54,720 | \$54,720 to <\$82,080 | ≥\$82,080 |

Source: US Census data

Low-income families earning a median family income less than \$34,200 represented 23.7 percent of families in the AA, while moderate-income families comprised 16.8 percent of the AA population. In 2015, 13 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 four low-income and 12 moderate-income CTs in the AA. Of the 26,811 housing units within these 16 CTs, approximately 41.2 percent of the units are owner-occupied housing units; 43.2 percent are rental units with an average gross monthly rent of \$645; and approximately 15 percent are vacant.

Based on 2020 business demographic data, there were 16,106 non-farm businesses in the AA. Of these, 13,648 (84.7 percent) of the businesses had revenues of less than \$1 million, 660 (4.1 percent) had revenues greater than \$1 million, and 1,798 (11.2 percent) did not report revenue information. The economy of the Lake Charles AA is mixed, with retail, education, medical services, gambling, and manufacturing as major economic drivers. Major employers in Calcasieu Parish include education (Calcasieu Parish School Board), healthcare (Lake Charles Memorial Health System), casino (Coushatta, Golden Nugget, LLC, and L'Auberge - Lake Charles Casinos Resort), chemical manufacturing (Westlake Chemical Corporation, LLC and Sasol Chemicals, LLC). According to the Bureau of Labor Statistics, Calcasieu parish had a 3.8 percent unemployment rate in 2022, which was slightly lower than the Louisiana state average of 4.0 percent.

| Demographic Information of the AA | | | | | | |
|---|---------|---------------|------------------------------|------------------|-----------------|---------------|
| AA: Lake Charles AA | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (CTs) | 44 | 9.1 | 27.3 | 31.8 | 27.3 | 4.5 |
| Population by Geography | 195,887 | 5.0 | 25.8 | 36.7 | 32.5 | 0.0 |
| Housing Units by Geography | 84,954 | 5.6 | 25.9 | 36.1 | 32.3 | 0.0 |
| Owner-Occupied Units by Geography | 51,678 | 2.9 | 18.7 | 41.5 | 36.9 | 0.0 |
| Occupied Rental Units by Geography | 23,647 | 10.7 | 38.3 | 24.9 | 26.2 | 0.0 |
| Vacant Units by Geography | 9,629 | 8.0 | 34.1 | 34.8 | 23.1 | 0.0 |
| Businesses by Geography | 16,106 | 5.1 | 27.5 | 32.7 | 34.5 | 0.2 |
| Farms by Geography | 395 | 3.3 | 15.9 | 40.0 | 40.8 | 0.0 |
| Family Distribution by Income Level | 50,663 | 23.7 | 16.8 | 17.9 | 41.6 | 0.0 |
| Household Distribution by Income Level | 75,325 | 25.6 | 15.6 | 16.4 | 42.5 | 0.0 |
| Median Family Income MSA - 29340 Lake Charles, LA MSA | | \$68,400 | Median Housing Value | | | \$126,978 |
| | | | Median Gross Rent | | | \$745 |
| | | | Families Below Poverty Level | | | 13.0% |
| Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification. | | | | | | |

In conjunction with this examination, we conducted an interview with a community leader in the AA. The primary credit need in the community was identified as affordable housing and financial education. According to this contact, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Louisiana

FNB operates in two AAs in the State of Louisiana including the Lafayette AA, which is part of the Lafayette MSA, and the Lake Charles AA, which is part of the Lake Charles MSA. Both AAs received a full-scope review. We analyzed the bank's HMDA and commercial lending with both products being weighed equally. We also analyzed PPP lending made during a portion of the review period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

FNB exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O 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.

Lafayette AA

FNB exhibits excellent geographic distribution of home mortgage loans in both the low- and moderate-income CTs as the bank's lending exceeded both the demographic comparator and aggregate lending in the AA.

Lake Charles AA

FNB exhibits excellent geographic distribution of home mortgage loans in both the low- and moderate-income CTs as the bank's lending exceeded both the demographic comparator and aggregate lending in the AA.

Small Loans to Businesses

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

Lafayette AA

FNB exhibits excellent geographic distribution of small loans to business in both the low- and moderate-income CTs as the bank's lending exceeded both the percentages of businesses and aggregate lending in those CTs.

Lake Charles AA

FNB exhibits excellent geographic distribution of small loans to businesses in the low-income CTs as the bank's lending exceeded the percentage of businesses and was on par with aggregate lending in the low-income CTs. FNB exhibits reasonable geographic distribution of small loans to businesses in the moderate-income CTs as the bank's lending was slightly less than both the geographic comparator and peer lending.

PPP

The bank exhibits excellent geographic distribution of PPP loans in the Lake Charles AA moderate-income CTs as the bank's lending exceeded the percentages of businesses and aggregate lending in those tracts. PPP loans met the urgent credit needs of business in the bank's AA during the height of the COVID-19 pandemic. As such, management should be commended for making such loans and meeting the needs of businesses in the moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

Lafayette AA

FNB's distribution of home mortgage loans to low- and moderate-income borrowers is considered satisfactory. Management's lending to low-income borrowers exceeded aggregate lending and is therefore considered satisfactory. However, management's lending to moderate-income borrowers was less than both the comparator, the percentage of families, as well as aggregate lending and is therefore considered poor. While the bank does face some competition for lending, the demographics of the AA confirm there is both a demand and ability to qualify for lending for moderate-income borrowers.

Lake Charles AA

FNB's distribution of home mortgage loans to low- and moderate-income borrowers is considered poor. Management's lending to low- and moderate-income borrowers was less than both the demographic comparator and aggregate lending. Approximately 24 percent and 17 percent of families in the AA are considered low-income and moderate-income, respectively. Furthermore, with a median housing value of \$126,978, approximately 61 percent of housing units in the AA owner-occupied and 28 percent rental units with an average monthly rent of only \$745, there is both demand and ability to qualify for both low- and moderate-income borrowers.

Small Loans to Businesses

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

Lafayette AA

The distribution of small loans to businesses in the Lafayette AA is considered reasonable. While FNB's lending was less than the percentage of businesses in the AA, the bank's percentage of loans exceeded the percentage of aggregate lending to similar business in the AA.

Lake Charles AA

The distribution of small loans to businesses in the Lake Charles AA is considered reasonable. While FNB's lending was less than the percentage of businesses in the AA, the bank's percentage of loans exceeded the percentage of aggregate lending to similar business in the AA.

PPP

FNB exhibits reasonable distribution of PPP loans to small businesses in both the Lafayette AA and the Lake Charles AA. The bank's PPP loans exceeded peer lending in both AAs, revealing management's commitment to assisting small businesses during the COVID-19 pandemic. Management should be commended for the actions taken during this unprecedented time and meeting the needs of small business in both AAs.

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.

CD TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, FNB exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the AAs.

Number and Amount of CD Loans

The bank's CD loans demonstrate excellent responsiveness to CD needs in the AAs, and thus had a positive impact on FNB's overall CD rating.

During the evaluation period, management made 84 qualifying CD loans totaling approximately \$24 million, which represents 43.5 percent of tier 1 capital. In the Lafayette AA, the qualifying CD loans total approximately \$16 million, representing 29.1 percent of tier 1 capital. In the Lake Charles AA, total loans of approximately \$8 million represent 14.4 percent of tier 1 capital.

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.

| CD Loans | | | | |
|-----------------|-----------|--------------------|-------------------|---------------------|
| AA: | Total | | | |
| | # | Percent of Total # | \$(000's) | Percent of Total \$ |
| Lafayette AA | 40 | 47.6 | 16,264,283 | 66.9 |
| Lake Charles AA | 44 | 52.4 | 8,064,366 | 33.1 |
| Total | 84 | 100 | 24,328,649 | 100 |

Source: Bank documents

Some notable examples of CD loans are as follows:

Lafayette AA

- A loan for \$64,000 for the purchase of affordable housing targeted at low- and moderate-income renters.
- A \$500,000 loan to a business that will employ low- and moderate-income individuals, and which will also provide economic development for the downtown area of Crowley, Louisiana.
- A loan for \$2,000,000 to purchase an ongoing business that employs 74 low- and moderate-income individuals.

Lake Charles AA

- A loan for \$200,000 for the construction of affordable housing in the Parish.
- A loan for \$150,000 for a mental health facility targeted at low- and moderate-income individuals.

CD Loans Made in the Broader/Regional or Statewide Area

FNB made a total of 13 CD loans outside the Lafayette AA and Lake Charles AA during the review period totaling approximately \$3.1 million. Most of these loans were made in East Baton Rouge Parish, St. Mary Parish, and St. Landry Parish. These loans focused on affordable housing and economic development. As FNB met the CD needs in its AAs, these additional loans can also be considered and have a positive impact on the bank's overall CD rating.

Number and Amount of Qualified Investments

FNB's investments demonstrate adequate responsiveness to CD needs in the AAs and had a neutral impact on the bank's overall CD rating.

During the evaluation period, management made two qualifying CD investments totaling approximately \$2.1 million, which represents 3.8 percent of tier 1 capital and three Federal Home Loan Bank matching grants totaling approximately \$98,000. Additionally, \$189,073 in donations were provided to various charities and organizations who promote community and economic development. FNB's combined investments, donations, and grants represent 4.2 percent of tier 1 capital.

| Qualified Investments | | | | | | | | | | |
|-----------------------|--------------|-----------|----------------|-----------|-------|--------------|-----------|---------------|------------------------|-----------|
| AA: | Prior Period | | Current Period | | Total | | | | Unfunded Commitments** | |
| | # | \$(000's) | # | \$(000's) | # | % of Total # | \$(000's) | % of Total \$ | # | \$(000's) |
| Lafayette AA | 0 | 0 | 2 | 1,593 | 2 | 100 | 1,593 | 100 | 0 | 0 |
| Lake Charles AA | 0 | 0 | 2 | 556 | 2 | 100 | 556 | 100 | 0 | 0 |
| | | | | | | | | | | |

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, including prior period investments that remain outstanding as of the examination date.

Some notable examples of CD investments and donations are as follows:

Lafayette AA

- Invested \$780,899 in a FHLMC mortgage pool which provided affordable housing to low- and moderate-income borrowers in low- and moderate-income CTs.
- Donated \$72,000 to Empowering the Community for Excellence, which provides after school tutoring to students living in public housing.
- Donated \$10,000 to Ms. Helen's Soup Kitchen which provides free meals to low- and moderate-income individuals and families.

Lake Charles AA

- Provided \$13,000 of a Federal Home Loan bank matching grant to Project Build a Future, which provides assistance to low- and moderate-income individuals in purchasing their first home.
- Donated \$2,000 to Dewanna's Closet, which provides free clothing to low- and moderate-income students.

Extent to Which the Bank Provides CD Services

The bank's CD services demonstrate excellent responsiveness to CD needs in the AAs.

FNB operates with five branches in both the Lafayette AA and the Lake Charles AA. Of the three branches located in the Lafayette AA, two are in low-income CTs. The remaining branch in Lafayette Parish is near low- and moderate-income CTs. Both branches located in the Lake Charles AA are adjacent to low- and moderate-income CTs. The bank's service delivery systems are accessible to all geographies and individuals of different income levels. Business hours are convenient to all segments of the AA and all offices have expanded hours on Friday afternoons.

The bank's branches offer a full line of banking services. Three of the four personal check account products offered have no monthly service charges. Additionally, one checking account product offers free enrollment, or no minimum opening deposit requirement, if the customer agrees to receive e-statements, making these products readily accessible to low- and moderate-income individuals. In addition to low-cost checking and savings products, FNB offers free online banking, telephone banking,

mobile deposit, and toll-free customer service. There are no significant differences between products offered at the bank's various locations.

FNB's management and employees participated in a total of 1,171 CD service qualifying hours involving 18 services designed to stabilize communities and improve the quality of life in both AAs. In the Lafayette AA, bank management and employees volunteered approximately 717 total hours through 10 services. In the Lake Charles AA, bank management and employees volunteered approximately 454 hours through eight services. These services focus on the needs of low- and moderate-income groups and enables the bank to become aware of and participate in activities that satisfy the CD needs of the AA. Highlights of the various services for each AA include the following:

Lafayette AA

- FNB participated in Banzai Financial Literacy Program, which provides financial literacy educational resources to students attending low- and moderate-income schools. The program provides financial education books and online curriculum in addition to offline class lecture time. Approximately, 140 booklets were distributed across five different classrooms.
- Bank employees worked with The Way Training Center, which provides housing, education, and job skills training for those in recovery, targeting low- and moderate-income individuals.
- A member of bank management sat on the Board of The Boys and Girls Club and provided financial assisting and advice on annual budgets and personnel.

Lake Charles AA

- Worked with CD and Services and provided training on the qualifying parameters and some of the challenges for first-time homebuyers.
- Several employees volunteered with Abraham's Tent, who provide free hot lunches Monday through Saturday to low- and moderate-income individuals and families and serves as a food distribution center in Lake Charles.

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: | 01/01/2019 to 12/31/2021 | |
| Bank Products Reviewed: | Home mortgage and loans to small business CD loans, qualified investments, CD services | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| NA | NA | NA |
| List of AAs and Type of Examination | | |
| Rating and AAs | Type of Exam | Other Information |
| Lafayette AA | Full-Scope | PPP loans were also analyzed |
| Lake Charles AA | Full-Scope | PPP loans were also analyzed |
| | | |
| State | | |
| Louisiana | | |
| | | |
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| | | |

Appendix B: Summary of MMSA and State Ratings

| RATINGS First National Bank of Louisiana | | | |
|---|----------------------|----------------|--------------------------------------|
| Overall Bank: | Lending Test Rating* | CD Test Rating | Overall Bank/State/Multistate Rating |
| | Satisfactory | Outstanding | Outstanding |
| MMSA or State: | | | |
| Louisiana | Satisfactory | Outstanding | Outstanding |
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(*) 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 county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, 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 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): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

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

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

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A CT with a median family income that is less than 50 percent.

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes or counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary parish/county or parishes/counties 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/county or parishes/counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central parish/county or parishes/counties as measured through commuting.

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

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

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

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 multistate MSA/AA. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

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

- Table O. 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 P. 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 multistate MSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography -** 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 compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. 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 O - AA Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2019-21 |
|---|---------------------------|--------|------------|----------------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|
| AA: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | \$ | % of Total | 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 AA | 132 | 21,396 | 55.0 | 12,804 | 3.9 | 6.8 | 1.6 | 14.8 | 31.1 | 9.0 | 39.6 | 28.8 | 33.1 | 41.6 | 33.3 | 56.3 | 0.0 | 0.0 | 0.0 |
| Lake Charles AA | 108 | 18,428 | 45.0 | 7,328 | 2.9 | 7.4 | 1.4 | 18.7 | 38.0 | 15.3 | 41.5 | 30.6 | 40.2 | 36.9 | 24.1 | 43.1 | 0.0 | 0.0 | 0.0 |
| Total | 240 | 39,824 | 100.0 | 20,132 | 3.5 | 7.1 | 1.6 | 16.4 | 34.2 | 11.3 | 40.4 | 29.6 | 35.7 | 39.7 | 29.2 | 51.5 | 0.0 | 0.0 | 0.0 |
| Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% | | | | | | | | | | | | | | | | | | | |

| Table P - AA Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2019-21 |
|---|---------------------------|--------|------------|----------------|----------------------|--------------|-----------|---------------------------|--------------|-----------|-------------------------|--------------|-----------|------------------------|--------------|-----------|--------------------------------|--------------|-----------|
| AA: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
| | # | \$ | % of Total | Overall Market | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate |
| Lafayette AA | 132 | 21,396 | 55.0 | 12,804 | 23.6 | 12.1 | 5.3 | 14.6 | 3.0 | 16.0 | 16.6 | 11.4 | 19.3 | 45.2 | 40.9 | 37.7 | 0.0 | 32.6 | 21.7 |
| Lake Charles AA | 108 | 18,428 | 45.0 | 7,328 | 23.7 | 2.8 | 4.9 | 16.8 | 3.7 | 14.0 | 17.9 | 10.2 | 17.7 | 41.6 | 37.0 | 34.6 | 0.0 | 46.3 | 28.9 |
| Total | 240 | 39,824 | 100.0 | 20,132 | 23.6 | 7.9 | 5.2 | 15.5 | 3.3 | 15.2 | 17.2 | 10.8 | 18.7 | 43.7 | 39.2 | 36.6 | 0.0 | 38.8 | 24.3 |
| Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% | | | | | | | | | | | | | | | | | | | |

| Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2019-21 |
|---|---------------------------------|--------|------------|----------------|-------------------|--------------|-----------|------------------------|--------------|-----------|----------------------|--------------|-----------|---------------------|--------------|-----------|-----------------------------|--------------|-----------|
| AA: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate |
| Lafayette AA | 44 | 36,426 | 69.8 | 10,823 | 7.6 | 9.1 | 7.4 | 13.8 | 29.6 | 11.6 | 37.1 | 31.8 | 37.5 | 41.4 | 29.5 | 43.5 | 0.2 | 0.0 | 0.0 |
| Lake Charles AA | 19 | 15,670 | 30.2 | 5,143 | 5.1 | 5.3 | 6.0 | 27.5 | 26.3 | 28.1 | 32.7 | 15.8 | 28.3 | 34.5 | 52.6 | 37.4 | 0.2 | 0.0 | 0.2 |
| Total | 63 | 52,096 | 100 | 15,966 | 6.7 | 7.9 | 7.0 | 18.3 | 28.6 | 16.9 | 35.6 | 27.0 | 34.5 | 39.1 | 36.5 | 41.5 | 0.2 | -- | 0.1 |
| Source: 2021 D&B Data: 01/01/2019 - 12/31/2021 Bank Data: 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% | | | | | | | | | | | | | | | | | | | |

| Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|---|---------------------------------|--------|------------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|--|--------------|
| AA: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Lafayette AA | 44 | 36,426 | 69.8 | 10,823 | 86.5 | 70.45 | 25.1 | 4.8 | 29.5 | 8.7 | 0.05 |
| Lake Charles AA | 19 | 15,670 | 30.2 | 5,143 | 84.7 | 63.2 | 26.3 | 4.1 | 36.8 | 11.2 | 0.0 |
| Total | 63 | 52,096 | 100 | 15,966 | 85.9 | 66.7 | 25.5 | 4.6 | 31.7 | 9.5 | 0.02 |
| Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% | | | | | | | | | | | |

**FIRST NATIONAL BANK OF LOUISIANA
BRANCH LOCATIONS: 3-12-2025
REVISED EFFECTIVE 5-1-2025**

| | 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: May 16, 2025
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.

North Crowley Branch located at 1941 North Parkerson Ave, Crowley, LA was closed and consolidated with the Main Office located at 128 North Parkerson, Crowley on April 28, 2023. Since the locations were 1.9 miles distance from each other and Main Office added a drive thru ATM machine, it was an easy management decision.

**LISTING OF
FIRST NATIONAL BANK OF LOUISIANA
ATM LOCATIONS
3/12/2025**

| | |
|--|--|
| 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
3/12/2025**

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](tel: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



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.

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.

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](#).

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 ATM fees reimbursed with a minimum of 10 qualifying debit card transactions per month.*

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.

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

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.

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 month¹

- \$100 to open an account
- \$10 monthly service charge with earnings credit to reduce service charge²
- 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.

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

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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.

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 ATM fees reimbursed with a minimum of 10 qualifying debit card transactions per month.*

Learn more about your earning power through [Personal Reward Checking Accounts](#).

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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.

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- [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 your 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.

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

— BUDGETING

Starting Points

Your budget is your blueprint for keeping cash flow positive, and for sticking to your saving goals.

If you have a partner, it's essential to have one overall household budget. That big picture is indispensable for having a good sense, based on actual numbers, of where the two of you stand financially, and how you plan to stay on track throughout the year.

Whether or not you have a partner, start your budget by listing all your anticipated monthly expenses. It can be helpful to divide them by how frequently they occur.

[Click here](#)

Fixed v. Variable

For the fixed expenses, such as rent or phone, it's easy to fill in the exact amount you know you'll have to spend. On the other hand, with the variable expenses, like groceries, there is no single amount you'll spend each month. But based on what you've spent in the past, you should be able to estimate a fairly accurate number for most weeks.

The next step is to compare your income to your expenses. In order to achieve (and maintain) a positive cash flow, you may have to adjust some of the variable expenses—which probably means cutting back or cutting some of them out altogether.

You should revisit your budget on a regular basis. Remember, it's there to help you, and it's not written in stone. Adjusting it if your overall household income changes is important.

Spread the Wealth

If your budget changes because you get an influx of cash, maybe from a bonus or an inheritance, you may be tempted to use it to cover increased variable expenses, like eating out, travel, or the newest phone. Certainly using some of the money that way is fine. But it's also a great opportunity to pay down debt or to increase what you're putting away in savings—either in an emergency fund, a retirement plan, or your investment portfolio.

[Click here](#)

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.

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.

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 your 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.

Zelle®

This is how money moves. *

Zelle® is a fast, safe and easy way to send money in minutes¹ right from your mobile banking app. *Zelle* makes it easy to send and receive money from, people you trust – no matter where they bank².

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.

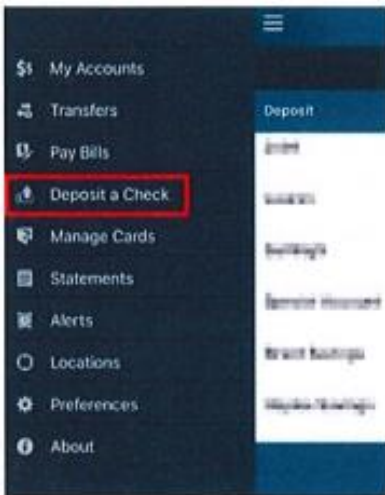
Mobile Deposit

Make deposits, anytime, anywhere.

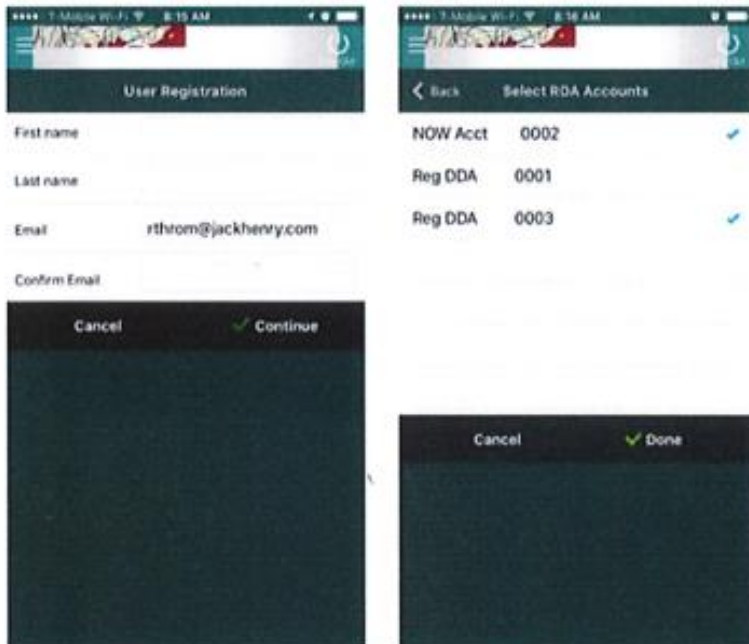
With FNB, you can simply and easily make deposits anywhere. From the FNB smartphone app, simply scan your check and submit. No need to make a trip to the bank again.

— How to Register for Mobile Deposit

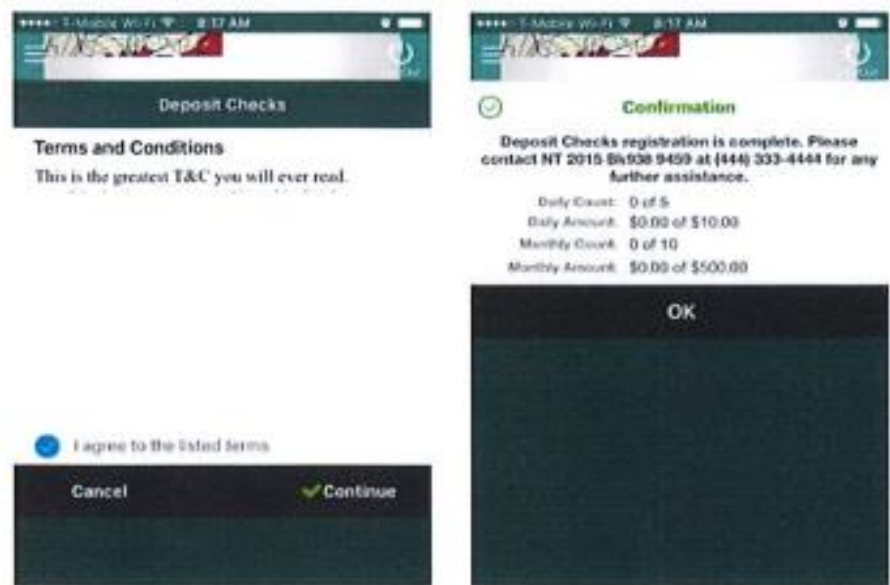
Log into the FNB app on your mobile device, then navigate to "Deposit a Check".



Enter your personal information and choose your remote deposit accounts.

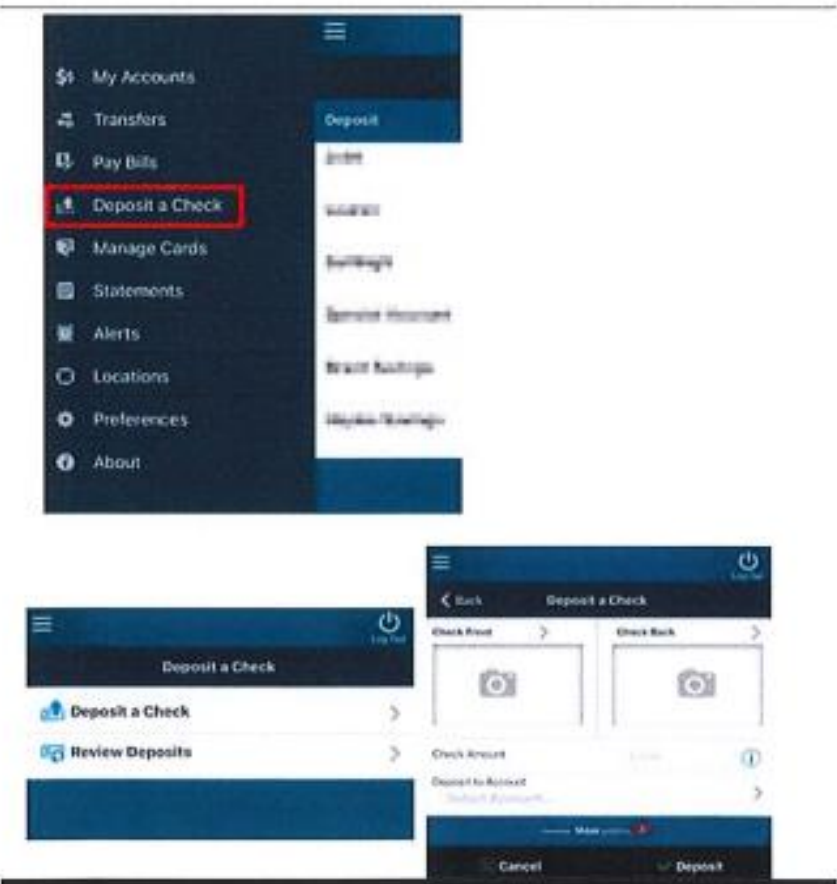


Agree to the Terms & Conditions and you'll be directed to a confirmation page. Now your all set to deposit checks via your mobile device.



— How to Deposit a Check

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



Quicken & Quickbooks

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 LOANS 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. Assignment of Contracts
 - d. Inventory
 - e. Preferred Marine Mortgages
 - f. Listed Securities
 - g. Bank Stock Loans
 - h. Cash Value Insurance
 - i. Time Deposit Loans
 - j. Finance Companies
 - k. Aircraft
 - L. SBA – 504 Real Estate Loans
 - M. 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 - <https://www.fnb-la.com/personal/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. SECONDARY MORTGAGE LOAN PROGRAM

E. CONSUMER LOANS - <https://www.fnb-la.com/personal/personal-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 secured loans
- k. Time Deposit secured loans
- 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



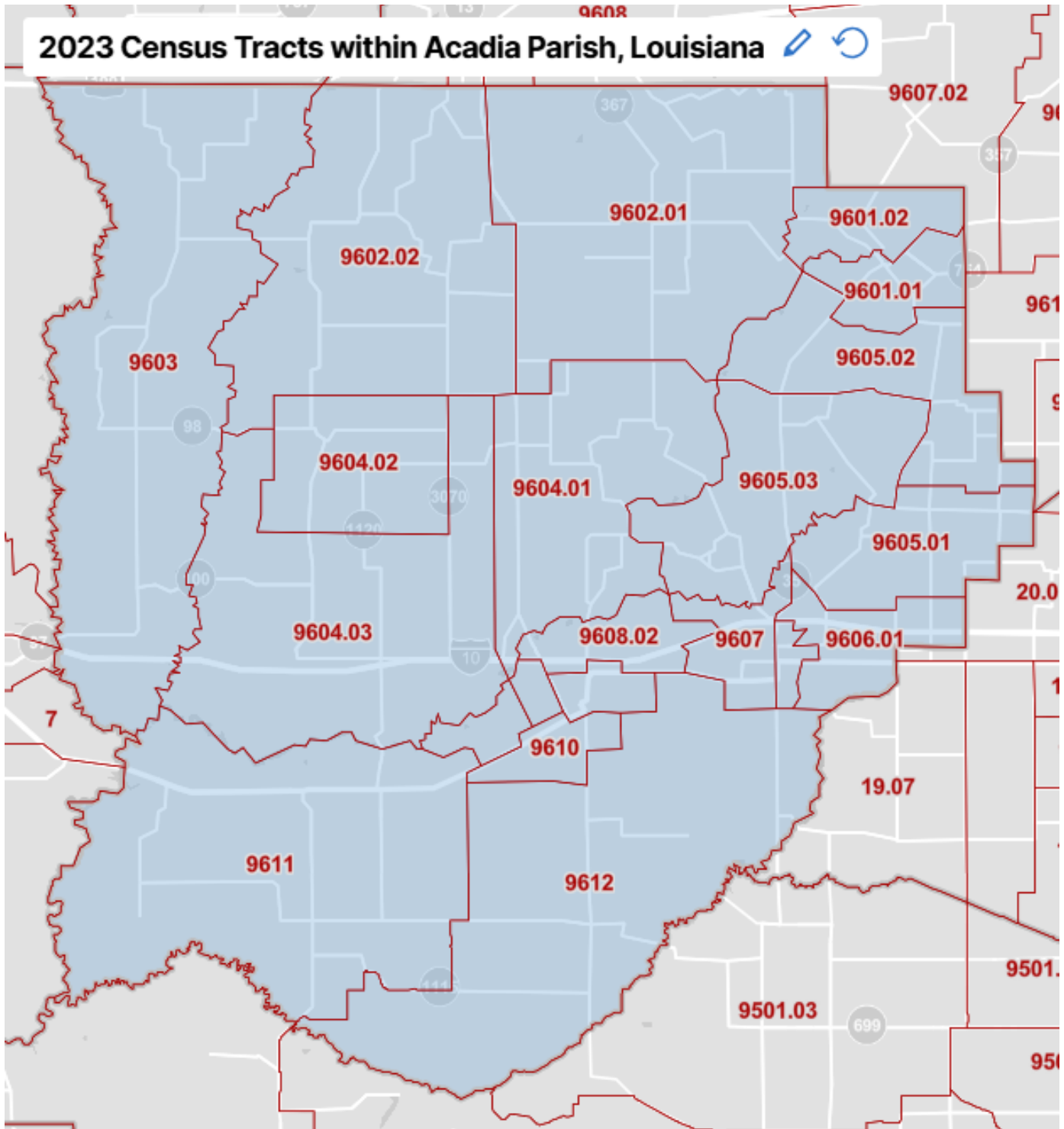
The following fees may be assessed against your account:

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 |

[https://data.census.gov/map/040XX00US22_050XX00US22001\\$1400000?layer=VT_2023_140_00_PY_D1&ba_semap=basic&loc=30.2654,-92.4286,z9.3981](https://data.census.gov/map/040XX00US22_050XX00US22001$1400000?layer=VT_2023_140_00_PY_D1&ba_semap=basic&loc=30.2654,-92.4286,z9.3981)



2024 FFIEC Census Report - Summary Census Demographic Information

State: 22 - LOUISIANA (LA)

County: 001 - ACADIA PARISH

Records 1 through 21 of 21

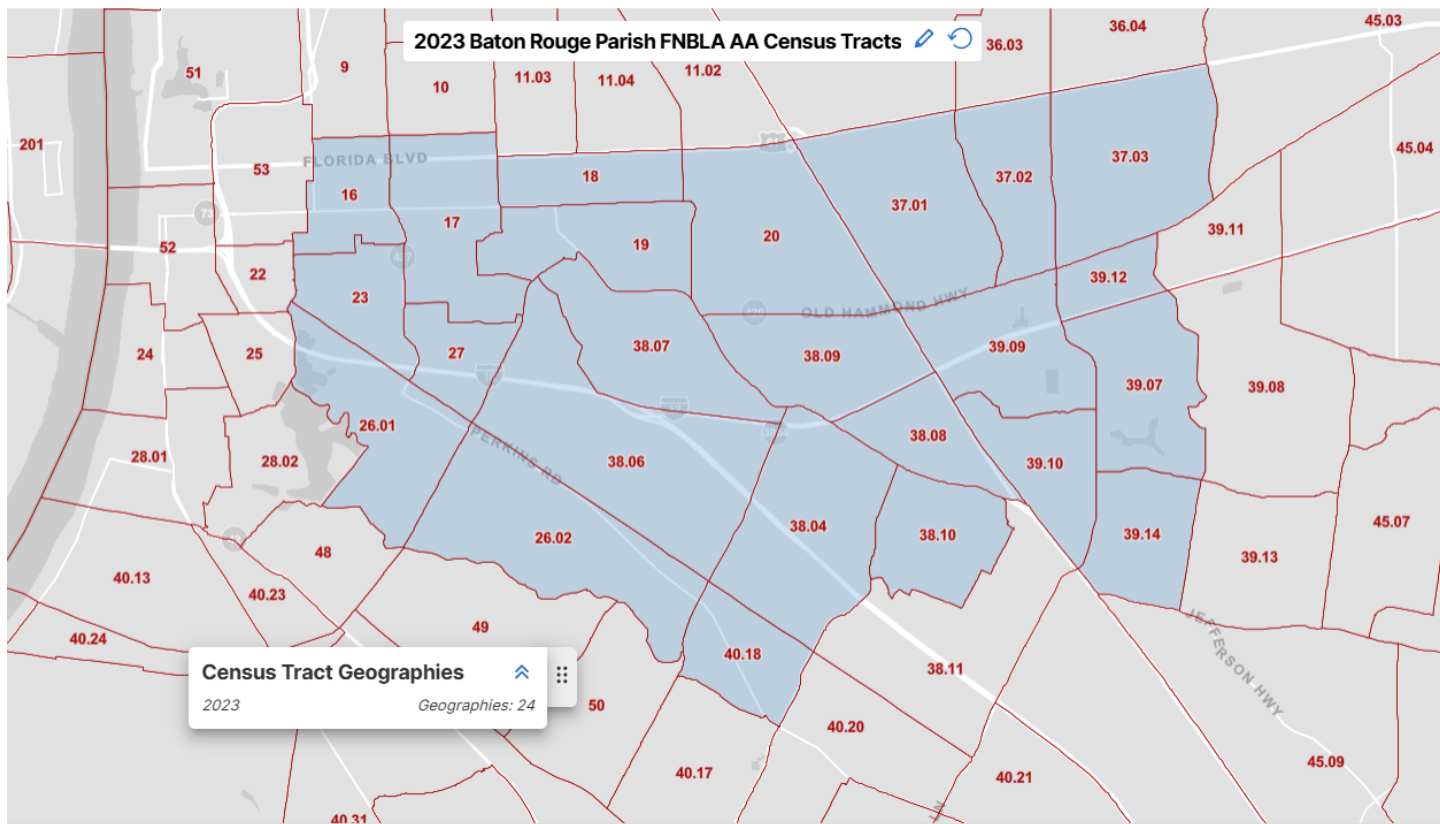
Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

| Tract Code | Tract Income Level | Distressed or Under-served Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|--------------------|----------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 9601.01 | Moderate | No | 65.88 | \$82,000 | \$54,022 | \$45,655 | 3405 | 28.28 | 963 | 740 | 1459 |
| 9601.02 | Moderate | No | 73.95 | \$82,000 | \$60,639 | \$51,250 | 2431 | 49.65 | 1207 | 518 | 1035 |
| 9602.01 | Middle | No | 98.31 | \$82,000 | \$80,614 | \$68,125 | 3331 | 13.60 | 453 | 964 | 1324 |
| 9602.02 | Upper | No | 211.33 | \$82,000 | \$173,291 | \$146,447 | 2502 | 6.35 | 159 | 999 | 1090 |
| 9603.00 | Middle | No | 92.55 | \$82,000 | \$75,891 | \$64,135 | 3521 | 8.29 | 292 | 1094 | 1427 |
| 9604.01 | Upper | No | 126.68 | \$82,000 | \$103,878 | \$87,788 | 2246 | 10.20 | 229 | 593 | 844 |
| 9604.02 | Middle | No | 97.08 | \$82,000 | \$79,606 | \$67,278 | 2133 | 10.83 | 231 | 575 | 873 |
| 9604.03 | Middle | No | 110.52 | \$82,000 | \$90,626 | \$76,589 | 2274 | 4.35 | 99 | 877 | 1211 |
| 9605.01 | Middle | No | 110.68 | \$82,000 | \$90,758 | \$76,698 | 2866 | 11.30 | 324 | 971 | 1111 |
| 9605.02 | Middle | No | 90.27 | \$82,000 | \$74,021 | \$62,557 | 2025 | 14.77 | 299 | 721 | 1094 |
| 9605.03 | Middle | No | 111.26 | \$82,000 | \$91,233 | \$77,098 | 1271 | 14.08 | 179 | 429 | 513 |
| 9606.01 | Moderate | No | 68.42 | \$82,000 | \$56,104 | \$47,414 | 1660 | 27.65 | 459 | 421 | 745 |
| 9606.02 | Moderate | No | 58.92 | \$82,000 | \$48,314 | \$40,833 | 3993 | 24.72 | 987 | 673 | 1409 |
| 9607.00 | Moderate | No | 57.39 | \$82,000 | \$47,060 | \$39,773 | 3728 | 49.79 | 1856 | 967 | 1899 |
| 9608.01 | Moderate | No | 68.54 | \$82,000 | \$56,203 | \$47,500 | 3593 | 22.66 | 814 | 830 | 1352 |
| 9608.02 | Upper | No | 167.52 | \$82,000 | \$137,366 | \$116,087 | 1344 | 13.24 | 178 | 385 | 578 |
| 9609.01 | Low | No | 45.78 | \$82,000 | \$37,540 | \$31,730 | 3189 | 58.17 | 1855 | 863 | 1766 |
| 9609.02 | Low | No | 49.36 | \$82,000 | \$40,475 | \$34,207 | 1183 | 71.43 | 845 | 185 | 395 |
| 9610.00 | Low | No | 35.73 | \$82,000 | \$29,299 | \$24,762 | 4607 | 32.65 | 1504 | 861 | 2482 |
| 9611.00 | Middle | No | 88.99 | \$82,000 | \$72,972 | \$61,667 | 3125 | 8.45 | 264 | 825 | 1461 |
| 9612.00 | Moderate | No | 64.85 | \$82,000 | \$53,177 | \$44,940 | 3149 | 8.38 | 264 | 1133 | 1496 |



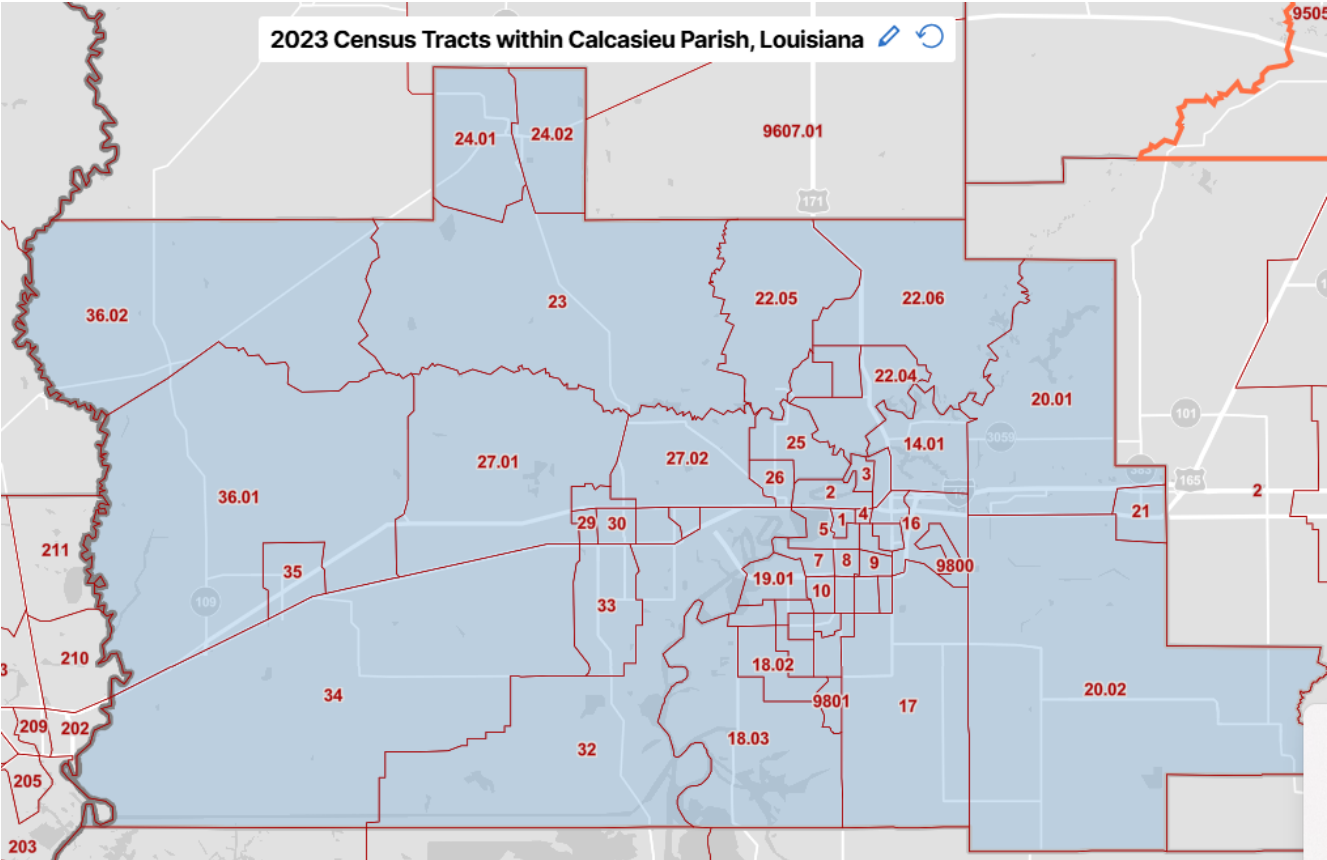
2024 FFIEC Census Report - Summary Census Demographic Information

State: 22 - LOUISIANA (LA)

County: 033 - EAST BATON ROUGE PARISH

| Tract Code | Tract Income Level | Distressed or Under-served Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|--------------------|----------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 0016.00 | Upper | No | 129.35 | \$86,800 | \$112,276 | \$100,833 | 3178 | 52.80 | 1678 | 821 | 2261 |
| 0017.00 | Upper | No | 148.76 | \$86,800 | \$129,124 | \$115,960 | 5035 | 36.07 | 1816 | 3371 | 4120 |
| 0018.00 | Middle | No | 84.16 | \$86,800 | \$73,051 | \$65,606 | 2271 | 43.42 | 986 | 453 | 622 |
| 0019.00 | Upper | No | 180.40 | \$86,800 | \$156,587 | \$140,625 | 2751 | 16.47 | 453 | 781 | 999 |
| 0020.00 | Upper | No | 139.39 | \$86,800 | \$120,991 | \$108,656 | 3562 | 19.12 | 681 | 1213 | 1289 |
| 0023.00 | Upper | No | 211.18 | \$86,800 | \$183,304 | \$164,615 | 2727 | 12.21 | 333 | 812 | 1463 |
| 0026.01 | Upper | No | 159.29 | \$86,800 | \$138,264 | \$124,167 | 4288 | 13.67 | 586 | 1144 | 1680 |
| 0026.02 | Upper | No | 134.07 | \$86,800 | \$116,373 | \$104,512 | 4763 | 30.99 | 1476 | 796 | 1778 |
| 0027.00 | Middle | No | 95.32 | \$86,800 | \$82,738 | \$74,306 | 1598 | 68.46 | 1094 | 431 | 637 |
| 0037.01 | Middle | No | 96.16 | \$86,800 | \$83,467 | \$74,955 | 5841 | 41.93 | 2449 | 2461 | 2700 |
| 0037.02 | Middle | No | 97.18 | \$86,800 | \$84,352 | \$75,750 | 3552 | 56.95 | 2023 | 923 | 1152 |
| 0037.03 | Middle | No | 112.43 | \$86,800 | \$97,589 | \$87,638 | 6576 | 65.83 | 4329 | 2004 | 2404 |
| 0038.04 | Upper | No | 121.95 | \$86,800 | \$105,853 | \$95,061 | 4745 | 32.50 | 1542 | 1043 | 1469 |
| 0038.06 | Middle | No | 100.26 | \$86,800 | \$87,026 | \$78,155 | 3497 | 62.25 | 2177 | 813 | 980 |
| 0038.07 | Upper | No | 158.24 | \$86,800 | \$137,352 | \$123,350 | 4064 | 31.05 | 1262 | 479 | 664 |
| 0038.08 | Upper | No | 147.67 | \$86,800 | \$128,178 | \$115,106 | 2786 | 39.05 | 1088 | 590 | 627 |
| 0038.09 | Middle | No | 113.67 | \$86,800 | \$98,666 | \$88,608 | 2934 | 26.55 | 779 | 859 | 995 |
| 0038.10 | Moderate | No | 73.46 | \$86,800 | \$63,763 | \$57,268 | 2863 | 25.36 | 726 | 1099 | 1452 |
| 0039.07 | Middle | No | 112.94 | \$86,800 | \$98,032 | \$88,042 | 6098 | 53.85 | 3284 | 1244 | 1606 |
| 0039.09 | Middle | No | 83.90 | \$86,800 | \$72,825 | \$65,403 | 4935 | 66.77 | 3295 | 933 | 1341 |
| 0039.10 | Low | No | 41.43 | \$86,800 | \$35,961 | \$32,297 | 3226 | 81.87 | 2641 | 283 | 599 |
| 0039.12 | Low | No | 40.32 | \$86,800 | \$34,998 | \$31,433 | 3963 | 92.61 | 3670 | 56 | 636 |
| 0039.14 | Middle | No | 112.27 | \$86,800 | \$97,450 | \$87,517 | 3390 | 45.63 | 1547 | 830 | 1221 |
| 0040.18 | Middle | No | 83.75 | \$86,800 | \$72,695 | \$65,284 | 2181 | 65.38 | 1426 | 512 | 738 |

[https://data.census.gov/map/040XX00US22_050XX00US22019,22019\\$1400000?layer=VT_2023_140_00_PY_D1&basemap=basic&loc=30.2645,-93.3702,z9.3314](https://data.census.gov/map/040XX00US22_050XX00US22019,22019$1400000?layer=VT_2023_140_00_PY_D1&basemap=basic&loc=30.2645,-93.3702,z9.3314)



2024 FFIEC Census Report - Summary Census Demographic Information

State: 22 - LOUISIANA (LA)

County: 019 - CALCASIEU PARISH



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 22 | 019 | 0001.00 | Moderate | No | 63.39 | \$83,100 | \$52,677 | \$41,080 | 2341 | 46.48 | 1088 | 326 | 917 |
| 22 | 019 | 0002.00 | Low | No | 41.66 | \$83,100 | \$34,619 | \$27,000 | 1535 | 89.06 | 1367 | 634 | 1064 |
| 22 | 019 | 0003.00 | Low | No | 46.95 | \$83,100 | \$39,015 | \$30,427 | 1733 | 95.33 | 1652 | 273 | 646 |
| 22 | 019 | 0004.00 | Low | No | 34.43 | \$83,100 | \$28,611 | \$22,316 | 1639 | 97.99 | 1606 | 181 | 429 |
| 22 | 019 | 0005.00 | Upper | No | 178.74 | \$83,100 | \$148,533 | \$115,833 | 3394 | 22.89 | 777 | 1135 | 1755 |
| 22 | 019 | 0006.01 | Middle | No | 92.95 | \$83,100 | \$77,241 | \$60,239 | 3322 | 93.11 | 3093 | 630 | 1398 |
| 22 | 019 | 0006.02 | Low | No | 46.92 | \$83,100 | \$38,991 | \$30,409 | 3610 | 88.37 | 3190 | 477 | 1252 |
| 22 | 019 | 0007.00 | Middle | No | 97.29 | \$83,100 | \$80,848 | \$63,047 | 5575 | 58.73 | 3274 | 788 | 1992 |
| 22 | 019 | 0008.00 | Moderate | No | 58.88 | \$83,100 | \$48,929 | \$38,158 | 3746 | 60.22 | 2256 | 1065 | 2087 |
| 22 | 019 | 0009.00 | Middle | No | 106.89 | \$83,100 | \$88,826 | \$69,271 | 4220 | 81.09 | 3422 | 1237 | 1634 |
| 22 | 019 | 0010.00 | Upper | No | 151.58 | \$83,100 | \$125,963 | \$98,229 | 3859 | 21.09 | 814 | 1722 | 2026 |
| 22 | 019 | 0011.00 | Moderate | No | 69.99 | \$83,100 | \$58,162 | \$45,357 | 4565 | 52.68 | 2405 | 505 | 1358 |
| 22 | 019 | 0012.01 | Middle | No | 87.25 | \$83,100 | \$72,505 | \$56,545 | 5218 | 77.60 | 4049 | 1056 | 1685 |
| 22 | 019 | 0012.02 | Low | No | 30.80 | \$83,100 | \$25,595 | \$19,963 | 3489 | 89.31 | 3116 | 234 | 846 |
| 22 | 019 | 0013.01 | Middle | No | 98.58 | \$83,100 | \$81,920 | \$63,883 | 3795 | 32.54 | 1235 | 911 | 1377 |
| 22 | 019 | 0013.02 | Middle | No | 110.92 | \$83,100 | \$92,175 | \$71,884 | 3604 | 26.44 | 953 | 1066 | 1338 |
| 22 | 019 | 0014.01 | Low | No | 33.14 | \$83,100 | \$27,539 | \$21,480 | 3010 | 74.29 | 2236 | 304 | 1207 |
| 22 | 019 | 0014.02 | Upper | No | 127.57 | \$83,100 | \$106,011 | \$82,670 | 3238 | 96.63 | 3129 | 908 | 1852 |
| 22 | 019 | 0015.00 | Low | No | 38.25 | \$83,100 | \$31,786 | \$24,791 | 1887 | 93.59 | 1766 | 429 | 912 |
| 22 | 019 | 0016.00 | Low | No | 48.14 | \$83,100 | \$40,004 | \$31,197 | 4736 | 78.17 | 3702 | 841 | 1585 |
| 22 | 019 | 0017.00 | Middle | No | 85.77 | \$83,100 | \$71,275 | \$55,586 | 13008 | 46.62 | 6064 | 2891 | 4638 |
| 22 | 019 | 0018.02 | Upper | No | 137.22 | \$83,100 | \$114,030 | \$88,926 | 6972 | 28.49 | 1986 | 1699 | 2016 |
| 22 | 019 | 0018.03 | Upper | No | 177.15 | \$83,100 | \$147,212 | \$114,799 | 5259 | 14.91 | 784 | 1267 | 1406 |
| 22 | 019 | 0019.01 | Upper | No | 173.43 | \$83,100 | \$144,120 | \$112,390 | 3673 | 18.02 | 662 | 1439 | 1562 |
| 22 | 019 | 0019.05 | Middle | No | 107.77 | \$83,100 | \$89,557 | \$69,844 | 3872 | 35.20 | 1363 | 759 | 1043 |
| 22 | 019 | 0019.06 | Upper | No | 176.97 | \$83,100 | \$147,062 | \$114,688 | 3817 | 30.29 | 1156 | 884 | 1058 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

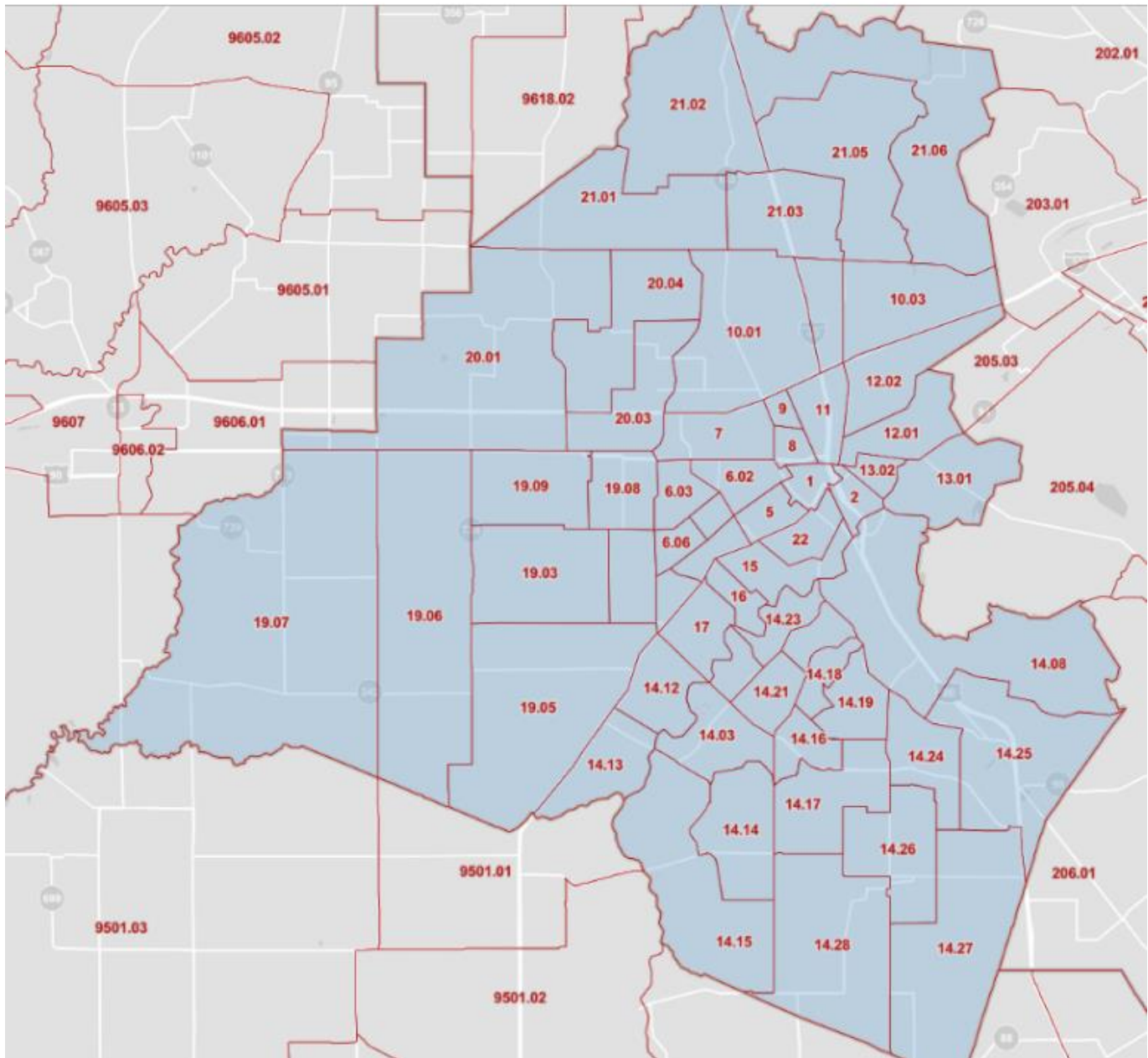
| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 22 | 019 | 0019.07 | Middle | No | 84.22 | \$83,100 | \$69,987 | \$54,583 | 3764 | 38.18 | 1437 | 490 | 783 |
| 22 | 019 | 0019.08 | Upper | No | 180.03 | \$83,100 | \$149,605 | \$116,667 | 3170 | 20.00 | 634 | 875 | 1124 |
| 22 | 019 | 0020.01 | Middle | No | 115.11 | \$83,100 | \$95,656 | \$74,597 | 5368 | 17.68 | 949 | 1216 | 1803 |
| 22 | 019 | 0020.02 | Middle | No | 106.42 | \$83,100 | \$88,435 | \$68,969 | 6166 | 28.87 | 1780 | 1343 | 2064 |
| 22 | 019 | 0021.00 | Middle | No | 109.15 | \$83,100 | \$90,704 | \$70,735 | 3501 | 39.05 | 1367 | 678 | 1533 |
| 22 | 019 | 0022.04 | Upper | No | 137.94 | \$83,100 | \$114,628 | \$89,391 | 5680 | 18.70 | 1062 | 1648 | 2271 |
| 22 | 019 | 0022.05 | Upper | No | 141.58 | \$83,100 | \$117,653 | \$91,752 | 5098 | 13.42 | 684 | 1342 | 1634 |
| 22 | 019 | 0022.06 | Upper | No | 130.96 | \$83,100 | \$108,828 | \$84,868 | 4839 | 16.45 | 796 | 1306 | 1635 |
| 22 | 019 | 0022.07 | Upper | No | 155.41 | \$83,100 | \$129,146 | \$100,712 | 3750 | 19.12 | 717 | 814 | 1279 |
| 22 | 019 | 0022.08 | Middle | No | 112.48 | \$83,100 | \$93,471 | \$72,896 | 3242 | 19.56 | 634 | 1058 | 1335 |
| 22 | 019 | 0023.00 | Upper | No | 124.78 | \$83,100 | \$103,692 | \$80,865 | 3399 | 10.68 | 363 | 836 | 1125 |
| 22 | 019 | 0024.01 | Upper | No | 136.83 | \$83,100 | \$113,706 | \$88,672 | 3266 | 11.51 | 376 | 858 | 1173 |
| 22 | 019 | 0024.02 | Upper | No | 121.05 | \$83,100 | \$100,593 | \$78,448 | 2625 | 32.57 | 855 | 733 | 1158 |
| 22 | 019 | 0025.00 | Moderate | No | 75.22 | \$83,100 | \$62,508 | \$48,750 | 4430 | 15.80 | 700 | 1724 | 2286 |
| 22 | 019 | 0026.00 | Middle | No | 87.56 | \$83,100 | \$72,762 | \$56,744 | 4743 | 28.65 | 1359 | 1681 | 2315 |
| 22 | 019 | 0027.01 | Moderate | No | 65.49 | \$83,100 | \$54,422 | \$42,440 | 4809 | 9.69 | 466 | 1453 | 1784 |
| 22 | 019 | 0027.02 | Middle | No | 86.67 | \$83,100 | \$72,023 | \$56,167 | 3240 | 20.28 | 657 | 965 | 1386 |
| 22 | 019 | 0028.00 | Moderate | No | 62.46 | \$83,100 | \$51,904 | \$40,479 | 4530 | 24.11 | 1092 | 1134 | 2026 |
| 22 | 019 | 0029.00 | Middle | No | 88.15 | \$83,100 | \$73,253 | \$57,125 | 2179 | 17.67 | 385 | 499 | 845 |
| 22 | 019 | 0030.00 | Middle | No | 95.11 | \$83,100 | \$79,036 | \$61,637 | 4793 | 25.45 | 1220 | 909 | 1934 |
| 22 | 019 | 0031.01 | Middle | No | 116.12 | \$83,100 | \$96,496 | \$75,250 | 5332 | 16.73 | 892 | 1496 | 2118 |
| 22 | 019 | 0031.02 | Upper | No | 134.06 | \$83,100 | \$111,404 | \$86,875 | 2450 | 19.43 | 476 | 674 | 914 |
| 22 | 019 | 0032.00 | Middle | No | 98.90 | \$83,100 | \$82,186 | \$64,091 | 2076 | 17.05 | 354 | 491 | 924 |
| 22 | 019 | 0033.00 | Upper | No | 132.93 | \$83,100 | \$110,465 | \$86,146 | 6185 | 19.85 | 1228 | 1601 | 2536 |
| 22 | 019 | 0034.00 | Upper | No | 170.75 | \$83,100 | \$141,893 | \$110,655 | 5399 | 8.71 | 470 | 1762 | 1988 |
| 22 | 019 | 0035.00 | Moderate | No | 75.93 | \$83,100 | \$63,098 | \$49,211 | 3449 | 34.10 | 1176 | 536 | 1549 |
| 22 | 019 | 0036.01 | Moderate | No | 63.73 | \$83,100 | \$52,960 | \$41,299 | 3066 | 10.89 | 334 | 1644 | 1833 |
| 22 | 019 | 0036.02 | Moderate | No | 78.55 | \$83,100 | \$65,275 | \$50,906 | 1119 | 5.99 | 67 | 286 | 424 |
| 22 | 019 | 9800.00 | Unknown | No | 0.00 | \$83,100 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 22 | 019 | 9801.00 | Unknown | No | 0.00 | \$83,100 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2023 Census Tracts within Lafayette Parish, Louisiana



2024 FFIEC Census Report - Summary Census Demographic Information

State: 22 - LOUISIANA (LA)

County: 055 - LAFAYETTE PARISH



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 22 | 055 | 0001.00 | Low | No | 44.33 | \$82,000 | \$36,351 | \$30,724 | 3185 | 50.11 | 1596 | 287 | 796 |
| 22 | 055 | 0002.00 | Middle | No | 80.78 | \$82,000 | \$66,240 | \$55,982 | 2123 | 90.20 | 1915 | 442 | 1059 |
| 22 | 055 | 0005.00 | Upper | No | 177.60 | \$82,000 | \$145,632 | \$123,072 | 2443 | 13.39 | 327 | 740 | 1279 |
| 22 | 055 | 0006.02 | Upper | No | 124.67 | \$82,000 | \$102,229 | \$86,391 | 4167 | 32.83 | 1368 | 954 | 1903 |
| 22 | 055 | 0006.03 | Middle | No | 113.14 | \$82,000 | \$92,775 | \$78,403 | 2553 | 42.54 | 1086 | 536 | 789 |
| 22 | 055 | 0006.05 | Middle | No | 81.53 | \$82,000 | \$66,855 | \$56,500 | 2724 | 44.64 | 1216 | 234 | 423 |
| 22 | 055 | 0006.06 | Moderate | No | 61.73 | \$82,000 | \$50,619 | \$42,778 | 3948 | 41.72 | 1647 | 871 | 1396 |
| 22 | 055 | 0007.00 | Low | No | 48.87 | \$82,000 | \$40,073 | \$33,867 | 2942 | 86.51 | 2545 | 398 | 1021 |
| 22 | 055 | 0008.00 | Low | No | 36.00 | \$82,000 | \$29,520 | \$24,949 | 2691 | 93.46 | 2515 | 377 | 1206 |
| 22 | 055 | 0009.00 | Low | No | 42.69 | \$82,000 | \$35,006 | \$29,583 | 1569 | 97.51 | 1530 | 314 | 798 |
| 22 | 055 | 0010.01 | Middle | No | 94.23 | \$82,000 | \$77,269 | \$65,300 | 5821 | 51.64 | 3006 | 951 | 1705 |
| 22 | 055 | 0010.02 | Middle | No | 84.50 | \$82,000 | \$69,290 | \$58,558 | 3474 | 66.64 | 2315 | 626 | 916 |
| 22 | 055 | 0010.03 | Upper | No | 159.07 | \$82,000 | \$130,437 | \$110,228 | 3889 | 52.28 | 2033 | 1439 | 1767 |
| 22 | 055 | 0011.00 | Moderate | No | 55.43 | \$82,000 | \$45,453 | \$38,414 | 5812 | 87.56 | 5089 | 1009 | 2416 |
| 22 | 055 | 0012.01 | Middle | No | 97.20 | \$82,000 | \$79,704 | \$67,361 | 3372 | 77.49 | 2613 | 687 | 1067 |
| 22 | 055 | 0012.02 | Moderate | No | 76.99 | \$82,000 | \$63,132 | \$53,355 | 3948 | 83.64 | 3302 | 1088 | 1758 |
| 22 | 055 | 0013.01 | Upper | No | 157.94 | \$82,000 | \$129,511 | \$109,449 | 1686 | 49.05 | 827 | 462 | 590 |
| 22 | 055 | 0013.02 | Low | No | 38.51 | \$82,000 | \$31,578 | \$26,686 | 2956 | 90.39 | 2672 | 457 | 1294 |
| 22 | 055 | 0014.03 | Middle | No | 118.92 | \$82,000 | \$97,514 | \$82,412 | 6596 | 27.43 | 1809 | 1621 | 2069 |
| 22 | 055 | 0014.08 | Middle | No | 115.98 | \$82,000 | \$95,104 | \$80,375 | 2169 | 27.20 | 590 | 679 | 900 |
| 22 | 055 | 0014.12 | Upper | No | 142.84 | \$82,000 | \$117,129 | \$98,984 | 6341 | 27.98 | 1774 | 1409 | 1529 |
| 22 | 055 | 0014.13 | Upper | No | 143.33 | \$82,000 | \$117,531 | \$99,327 | 4069 | 25.22 | 1026 | 1044 | 1328 |
| 22 | 055 | 0014.14 | Upper | No | 147.98 | \$82,000 | \$121,344 | \$102,545 | 6091 | 19.21 | 1170 | 2203 | 2629 |
| 22 | 055 | 0014.15 | Upper | No | 164.88 | \$82,000 | \$135,202 | \$114,255 | 3751 | 14.16 | 531 | 1005 | 1213 |
| 22 | 055 | 0014.16 | Upper | No | 205.15 | \$82,000 | \$168,223 | \$142,163 | 3733 | 19.45 | 726 | 955 | 1315 |
| 22 | 055 | 0014.17 | Upper | No | 151.18 | \$82,000 | \$123,968 | \$104,767 | 6084 | 19.41 | 1181 | 1532 | 1824 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 22 | 055 | 0014.18 | Upper | No | 146.11 | \$82,000 | \$119,810 | \$101,250 | 3619 | 37.69 | 1364 | 870 | 1323 |
| 22 | 055 | 0014.19 | Upper | No | 146.68 | \$82,000 | \$120,278 | \$101,645 | 4802 | 28.15 | 1352 | 1367 | 1866 |
| 22 | 055 | 0014.20 | Moderate | No | 77.32 | \$82,000 | \$63,402 | \$53,579 | 2983 | 40.76 | 1216 | 504 | 928 |
| 22 | 055 | 0014.21 | Upper | No | 141.33 | \$82,000 | \$115,891 | \$97,938 | 2775 | 32.11 | 891 | 544 | 665 |
| 22 | 055 | 0014.22 | Upper | No | 299.28 | \$82,000 | \$245,410 | \$207,388 | 2243 | 16.76 | 376 | 577 | 703 |
| 22 | 055 | 0014.23 | Upper | No | 188.02 | \$82,000 | \$154,176 | \$130,293 | 3688 | 14.64 | 540 | 1176 | 1505 |
| 22 | 055 | 0014.24 | Upper | No | 125.55 | \$82,000 | \$102,951 | \$87,006 | 6275 | 23.55 | 1478 | 1655 | 2071 |
| 22 | 055 | 0014.25 | Middle | No | 84.19 | \$82,000 | \$69,036 | \$58,344 | 4898 | 36.77 | 1801 | 953 | 1713 |
| 22 | 055 | 0014.26 | Upper | No | 135.33 | \$82,000 | \$110,971 | \$93,777 | 8422 | 22.43 | 1889 | 1495 | 1881 |
| 22 | 055 | 0014.27 | Upper | No | 129.00 | \$82,000 | \$105,780 | \$89,392 | 8034 | 27.16 | 2182 | 1681 | 2068 |
| 22 | 055 | 0014.28 | Upper | No | 138.44 | \$82,000 | \$113,521 | \$95,932 | 5737 | 17.34 | 995 | 1640 | 2117 |
| 22 | 055 | 0015.00 | Upper | No | 144.31 | \$82,000 | \$118,334 | \$100,000 | 5211 | 17.62 | 918 | 1445 | 1939 |
| 22 | 055 | 0016.00 | Upper | No | 225.09 | \$82,000 | \$184,574 | \$155,982 | 3028 | 9.74 | 295 | 1195 | 1392 |
| 22 | 055 | 0017.00 | Upper | No | 130.86 | \$82,000 | \$107,305 | \$90,682 | 6064 | 19.10 | 1158 | 2736 | 3010 |
| 22 | 055 | 0018.01 | Middle | No | 82.56 | \$82,000 | \$67,699 | \$57,216 | 2884 | 44.69 | 1289 | 626 | 908 |
| 22 | 055 | 0018.02 | Moderate | No | 66.96 | \$82,000 | \$54,907 | \$46,400 | 3821 | 36.30 | 1387 | 809 | 1141 |
| 22 | 055 | 0019.03 | Moderate | No | 62.33 | \$82,000 | \$51,111 | \$43,194 | 5901 | 47.55 | 2806 | 1210 | 2291 |
| 22 | 055 | 0019.04 | Middle | No | 116.92 | \$82,000 | \$95,874 | \$81,023 | 4010 | 32.34 | 1297 | 1498 | 1931 |
| 22 | 055 | 0019.05 | Moderate | No | 78.86 | \$82,000 | \$64,665 | \$54,651 | 6446 | 35.46 | 2286 | 1438 | 2533 |
| 22 | 055 | 0019.06 | Middle | No | 119.41 | \$82,000 | \$97,916 | \$82,747 | 4721 | 23.64 | 1116 | 1756 | 2026 |
| 22 | 055 | 0019.07 | Middle | No | 118.56 | \$82,000 | \$97,219 | \$82,159 | 3068 | 24.71 | 758 | 996 | 1125 |
| 22 | 055 | 0019.08 | Middle | No | 109.51 | \$82,000 | \$89,798 | \$75,886 | 4091 | 28.06 | 1148 | 1055 | 1796 |
| 22 | 055 | 0019.09 | Middle | No | 113.31 | \$82,000 | \$92,914 | \$78,523 | 2537 | 26.49 | 672 | 562 | 731 |
| 22 | 055 | 0020.01 | Moderate | No | 66.94 | \$82,000 | \$54,891 | \$46,389 | 5034 | 38.74 | 1950 | 1373 | 1858 |
| 22 | 055 | 0020.03 | Moderate | No | 61.93 | \$82,000 | \$50,783 | \$42,917 | 3223 | 48.84 | 1574 | 1061 | 1816 |
| 22 | 055 | 0020.04 | Middle | No | 109.34 | \$82,000 | \$89,659 | \$75,772 | 3159 | 44.22 | 1397 | 1255 | 1491 |
| 22 | 055 | 0021.01 | Moderate | No | 74.52 | \$82,000 | \$61,106 | \$51,644 | 6116 | 44.72 | 2735 | 1902 | 3048 |
| 22 | 055 | 0021.02 | Upper | No | 122.12 | \$82,000 | \$100,138 | \$84,625 | 5132 | 39.63 | 2034 | 1770 | 2288 |
| 22 | 055 | 0021.03 | Middle | No | 86.53 | \$82,000 | \$70,955 | \$59,963 | 5382 | 54.07 | 2910 | 1698 | 2074 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 22 | 055 | 0021.05 | Upper | No | 162.34 | \$82,000 | \$133,119 | \$112,500 | 3215 | 31.91 | 1026 | 650 | 846 |
| 22 | 055 | 0021.06 | Upper | No | 148.66 | \$82,000 | \$121,901 | \$103,015 | 3077 | 23.69 | 729 | 1421 | 1688 |
| 22 | 055 | 0022.00 | Moderate | No | 59.66 | \$82,000 | \$48,921 | \$41,344 | 4020 | 32.34 | 1300 | 542 | 1113 |

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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).





Memo

To: CRA Public File
From: Cindy Miller, Chief Compliance Officer
Date: 3/11/2025
Re: 2024 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 2024 HMDA LAR was filed on February 10, 2025 as required.

Data collected in 2024 resulted in 72 HMDA Loans; however, 36 loans were removed from the LAR to use as community development loans for CRA credit.

The final LAR included 36 entries of which 1 was an Adverse Action Loan. Adverse action includes applications that are either denied or withdrawn.



Memo

To: CRA File
From: Jannette Hoffpauir, CRA Officer
Date: 3/10/2025
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 2024:

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

Previous 2 Calendar Years 2023 & 2022:

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

| | |
|------------|--------|
| 3/31/2022 | 56.57% |
| 6/30/2022 | 59.60% |
| 9/30/2022 | 62.28% |
| 12/31/2022 | 68.57% |

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, Chief Executive Officer, 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. We are an affiliate of Financial Corporation of Louisiana, a bank holding company. 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.

