



## **PUBLIC DISCLOSURE**

October 18, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Citizens National Bank, National Association  
Charter Number 20184

2711 East Texas Street  
Bossier City, LA 71111

Office of the Comptroller of the Currency  
1800 West Loop 281, Suite 306  
Longview, TX 75604

**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.

**Table of Contents**

Overall CRA Rating.....2  
Description of Institution .....3  
Scope of the Evaluation .....3  
Discriminatory or Other Illegal Credit Practices Review .....4  
    State Rating.....5  
    State of Louisiana .....5  
Community Development Test.....9  
Appendix A: Scope of Examination ..... A-1  
Appendix B: Summary of MMSA and State Ratings.....B-1  
Appendix C: Definitions and Common Abbreviations.....C-1  
Appendix D: Tables of Performance Data..... D-1

## Overall CRA Rating

**Institution's Community Reinvestment Act (CRA) Rating:** This institution is rated **Satisfactory**.

**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 reasonable distribution of loans in low- and moderate-income (LMI) geographies, a reasonable distribution of lending to LMI borrowers and businesses of different sizes, a substantial majority of loans purchased or originated are in the assessment area (AA), and a more than reasonable loan-to-deposit (LTD) ratio.
- The Community Development Test rating is based on excellent responsiveness to community development needs in the AA through community development lending, qualified investments, and community development services in the AA.

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AA, the institution's LTD is more than reasonable. As of June 30, 2021, Citizen's National Bank, National Association (CNB or institution) quarterly LTD ratio since the previous CRA evaluation averaged 74.09 percent, with a high ratio of 81.29 percent in the third quarter of 2019. CNB's LTD ratio was compared to five similarly situated financial institutions (peer group) in Caddo, Tangipahoa, East Baton Rouge, and Tensas parishes, with total asset sizes ranging from \$173 million to \$4.3 billion. The peer group's average LTD was 76.68 percent with a high average of 89.14 percent and a low average of 57.78 percent.

### Lending in Assessment Area

A substantial majority of the institution's loans are inside the AAs.

The institution originated and purchased 90 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution, 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 Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1009	90.0	112	10.0	1121	217,577	87.0	32,685	13.0	250,262
Small Business	19	95.0	1	5.0	20	4,224	87.6	600	12.4	4,824
Total	1028	90.1	113	9.9	1141	221,801	87.0	33,285	13.0	255,086

Source: Bank Data. Due to rounding, totals may not equal 100.0%

## Description of Institution

CNB is an intrastate financial institution headquartered in Bossier City, Louisiana. CNB has total assets of \$1.36 billion as of September 30, 2021, and is wholly owned by Citizens National Bancshares, Inc., a one bank holding company. CNB is a full-service community financial institution with 12 branch locations. The institution provides financial products and services to both consumers and businesses. CNB offers a wide array of loan and deposit products to its customers. CNB has automated teller machines (ATMs) located at each office, along with four stand-alone ATMs, located in Mansfield, Bossier City, Shreveport, and Springhill. All of these are in the Shreveport-Bossier City metropolitan statistical area (MSA).

As of September 30, 2021, assets totaled \$1.36 billion with net loans and leases of \$733.78 million which represents 53.79 percent of total assets, total deposits of \$1.2 billion, and a tier 1 capital ratio of 9.44 percent. As of June 30, 2021, commercial loans totaled \$123.6 million or 16.49 percent of total loans.

According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report dated June 30, 2021, CNB has deposits of \$1.2 billion, which represents 10.27 percent of deposit market share among depository institutions in the rating area. CNB ranks fourth in the Shreveport-Bossier City MSA. As of the December 31, 2020 Market Share Report, CNB had deposits of \$933 million, which represented 8.60 percent of market share, and ranked fifth in the Shreveport-Bossier City MSA.

There are no legal, financial, or other factors impeding CNB's ability to meet the credit needs in its AAs. CNB's CRA performance was previously evaluated on November 1, 2018, with an overall level performance of "Satisfactory" under the Intermediate Small Bank examination procedures.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of CNB using Intermediate Small Bank performance criteria, which includes the Lending Test and the Community Development Test. The evaluation covered the period from January 1, 2018 through December 31, 2020. In evaluating CNB's lending performance, examiners reviewed commercial and residential mortgage lending, consistent with the institution's lending focus.

### Selection of Areas for Full-Scope Review

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

## **Ratings**

The institution's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The Shreveport/Bossier City MSA AA was weighted more heavily with a majority of the institution's branches and deposits located in the AA. Little weight will be given to the non-MSA AA.

The MMSA rating and state ratings are based on performance in all institution-delineated AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.17 in determining a national bank's or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered, as part of the financial institution'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 Bureau of Consumer Financial Protection, 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Outstanding

The major factors that support this rating include:

- A substantial majority of the institution's loans were originated within the AA.
- The institution's LTD was more than reasonable.
- The institution exhibited reasonable geographic distribution of loans in LMI geographies.
- The institution exhibited reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution had an outstanding level of community development loans, investments, and services.

### Description of Institution's Operations in Louisiana

CNB operates in two AAs in the State of Louisiana as mentioned in the Description of Institution section. The AAs are comprised of the Shreveport-Bossier City AA and the non-MSA AA. The Shreveport-Bossier City AA consists of the entire Shreveport-Bossier City MSA which includes Caddo, Bossier, DeSoto and Webster Parishes. In 2019, Webster Parish moved out of the MSA and, therefore, will be considered with the Shreveport-Bossier City AA for 2018 and with the non-MSA AA in 2019-2020. The non-MSA AA consists of Claiborne Parish in 2018 and Claiborne and Webster Parishes in 2019-2020.

The institution's primary business strategy focuses on commercial and residential mortgage lending. The institution's competition in the state is significant with state and federal community banks, credit unions, and large regional and national banks.

CNB has a total of 12 offices in Louisiana with 10 offices in the Shreveport-Bossier City AA and two offices in the non-MSA AA. Each office has an ATM located on site and there are four stand-alone ATMs as well.

The local economy in the institution's AA is primarily government, education, medical, and gaming industries. Top employers in the AA include Barksdale Air Force Base, Willis-Knighton Health System, Caddo Parish Schools, Ochsner LSU Health Shreveport-Academic Medical Center, and Bossier City Schools.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

## Shreveport-Bossier City MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Citizens NB Shreveport						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	93	16.1	26.9	32.3	23.7	1.1
Population by Geography	405,110	11.8	21.1	34.0	33.1	0.0
Housing Units by Geography	177,777	11.5	22.0	34.2	32.3	0.0
Owner-Occupied Units by Geography	98,303	7.2	15.9	36.0	40.8	0.0
Occupied Rental Units by Geography	57,057	17.0	31.1	30.1	21.7	0.0
Vacant Units by Geography	22,417	16.2	25.7	36.4	21.8	0.0
Businesses by Geography	34,346	15.2	22.2	28.7	33.7	0.1
Farms by Geography	891	6.2	15.9	42.6	35.2	0.0
Family Distribution by Income Level	99,581	24.4	15.3	16.8	43.5	0.0
Household Distribution by Income Level	155,360	25.0	15.4	15.5	44.1	0.0
Median Family Income MSA - 43340 Shreveport-Bossier City, LA MSA		\$57,974	Median Housing Value			\$129,334
			Median Gross Rent			\$788
			Families Below Poverty Level			15.0%
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.						

The Shreveport-Bossier City AA is made up entirely of the Shreveport-Bossier City MSA which is comprised of Bossier, Caddo, DeSoto, and Webster parishes. As stated earlier, in 2019, Webster Parish was moved out of the MSA. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI census tracts. According to the 2015 ACS data, the AA consists of 15 low-income, 25 moderate-income, 30 middle-income, 22 upper-income census tracts, and one unknown tract.

The Shreveport-Bossier City AA accounts for 88 percent of the institution's total deposits. CNB ranks fifth out of 38 FDIC insured financial institutions in the Shreveport-Bossier City AA with 8.60 percent of the deposit market share. A contact made in the AA indicates affordable housing loans as a significant need as well as credit rehabilitation for LMI individuals.

Primary products for the AA include residential home mortgages and commercial lending.

### Scope of Evaluation in Louisiana

As discussed earlier, the institution has two AAs. The Shreveport-Bossier City AA received a full-scope review. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, commercial and residential mortgages loans were analyzed. As stated earlier, greater weight was placed on the Shreveport-Bossier City AA as a majority of the institution's locations and deposits are located in this AA.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA**

### **Lending Test**

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

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review and a limited-scope review, the institution's lending performance in the State of Louisiana is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The institution exhibited reasonable 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 institution's home mortgage loan originations and purchases.

In 2018, the geographic distribution of mortgage loans in LMI geographies reflected reasonable dispersion throughout the AA. The institution's home mortgage lending in the LMI geographies is less than the percentage of owner-occupied housing located in LMI geographies but exceeded the aggregate lending in those geographies.

In 2019-2020, the geographic distribution of loans in LMI geographies reflected reasonable dispersion throughout the AA. The institution's home mortgage lending in the LMI geographies is less than the percentage of owner-occupied housing located in LMI geographies but exceeded the aggregate lending in those geographies.

#### ***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 institution's originations and purchases of small loans to businesses.

In 2018, the geographic distribution of small loans to businesses reflected reasonable distribution throughout the AA. The institution's small business lending in the low-income geographies is less than the percentage of businesses located in the low-income geographies as well as the aggregate lending in those geographies. However, the institution's lending in the moderate-income geographies is near to the percentage of businesses in these geographies as well as the aggregate.

In 2019-2020, the geographic distribution of small loans to businesses reflected reasonable distribution throughout the AA. The institution's small business lending in the low-income geographies is near to the percentage of businesses located in the low-income geographies as well as the aggregate lending in those geographies. However, the institution's lending in the moderate-income geographies exceeded the percentage of businesses in these geographies as well as the aggregate.



### ***Lending Gap Analysis***

The institution's loan originations in LMI geographies during the evaluation period did not reflect any unexplained conspicuous lending gaps.

### **Distribution of Loans by Income Level of the Borrower**

The institution 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 institution.

### ***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 institution's home mortgage loan originations and purchases.

In 2018, the institution's mortgage lending to LMI borrowers was significantly lower than the percent of families identified as low-income as well as the aggregate lending to low-income borrowers. While this would typically represent a very poor performance, some of the demographics of the area show that it is not possible for low-income families to obtain affordable housing. In 2018, the median family income was \$59,900, with low-income families making less than \$30,000 per year and moderate-income families making less than \$48,000 per year. The poverty level was high at 18.5 percent and the median housing value was also high at \$125,000. Additionally, 35 percent of the institution's loans were exempt from reporting income. Overall, performance is reasonable given the performance context.

In 2019-2020, the institution's mortgage lending to LMI borrowers was significantly lower than the percent of families identified as low-income as well as the aggregate lending to low-income borrowers. While this would typically represent a very poor performance, some of the demographics of the area show that it is not possible for low-income families to obtain affordable housing. In 2019, the median family income was \$60,800, with low-income families making less than \$30,400 per year and moderate-income families making less than \$49,000 per year. The poverty level was high at 18.0 percent and the median housing value was also high at \$129,000. Additionally, 19 percent of the institution's loans were exempt from reporting income. Overall, performance is reasonable given the performance context.

### ***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 institution's originations and purchases of small loans to businesses.

In 2018, the borrower distribution of small loans to businesses in the AA was excellent. The institution's loans to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and significantly exceeded the aggregate lending for these businesses.

In 2019-2020, the borrower distribution of small loans to businesses in the AA was reasonable. The institution's loans to businesses with revenues less than or equal to \$1 million is near to the percentage of businesses identified as having revenues less than or equal to \$1 million and significantly exceeded the aggregate lending for these businesses.

## Responses to Complaints

There were no complaints related to the institution's CRA performance within the State of Louisiana during the review period.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the institution's performance under the Lending Test in the non-MSA AA is consistent with the institution's overall performance under the Lending Test in the full-scope area.

## COMMUNITY DEVELOPMENT TEST

The institution's performance under the Community Development Test in the State of Louisiana is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on full-scope and limited-scope reviews, the institution exhibited excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AA.

## Number and Amount of Community Development Loans

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

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
<b>Full-Scope</b>				
Shreveport-Bossier City AA	262	86.5	19,951	87.9
<b>Limited-Scope</b>				
Non-MSA AA	41	13.5	2,747	12.1
<b>Total</b>	<b>303</b>	<b>100.0</b>	<b>22,698</b>	<b>100.0</b>

\*The tables present the data for all AAs. The narrative below addresses performance in full-scope AA only.

### Shreveport-Bossier City AA

The level of community development lending demonstrates excellent responsiveness to the community development needs in the AA. The institution originated 262 community development loans in the AA

totaling \$86.5 million representing 84.5 percent of allocated tier 1 capital. Examples of community development loans in the AA include:

- One loan totaling \$1.9 million to a church building a sports complex that helps revitalize and stabilize an LMI geography.
- Five multi-family loans totaling \$3.6 million to companies providing affordable housing to LMI individuals.
- 235 Paycheck Protection Program (PPP) loans to businesses to retain jobs for LMI individuals during the COVID-19 pandemic.

### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
<b>Full-Scope</b>										
Shreveport-Bossier City AA	-	-	23	26	26	81.3	26	92.9	-	-
<b>Limited-Scope</b>										
Non-MSA AA	-	-	6	2	6	18.7	2	7.1	-	-
<b>Total</b>	-	-	32	28	32	100.0	28	100.0	-	-

\* 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.

#### Shreveport-Bossier City AA

During the evaluation period, the institution made 23 qualified donations totaling \$26,000. Qualified donations were made to 18 organizations that provide affordable housing, revitalize and stabilize LMI geographies, and provide services to LMI individuals. There were no qualified investments made during the evaluation period.

### Extent to Which the Bank Provides Community Development Services

The level of community development services in the Shreveport-Bossier City AA is excellent. Institution officers and employees provided 425 hours of service to 12 organizations. Services included providing financial literacy and serving in leadership roles by serving on the board or as a committee member to various organizations.

Examples of community development services in the AA include:

- Providing financial literacy to students at schools where a majority of the students are economically disadvantaged.
- Serving on the Board of an organization that provides assistance to LMI individuals and families.
- Serving on the Board of a local organization that provides housing for LMI individuals and families.

- Serving on the Board of a local economic development center that assists small businesses.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the institution's performance under the Community Development Test in the non-MSA AA is weaker than the institution's overall performance under the Community Development Test in the full-scope area.

## Appendix A: Scope of Examination

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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 and non-MSA 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”.

<b>Time Period Reviewed:</b>	(1/1/2018 to 12/31/2020)	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, Community development loans, qualified investments, community development services	
<b>Affiliate</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State</b>		
<b>Texas</b>		
Shreveport-Bossier City	Full-Scope	Small business and home mortgage loans
Non-MSA	Limited-Scope	Small business and home mortgage loans

## Appendix B: Summary of MMSA and State Ratings

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RATINGS Citizens National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
MMSA or State:			
Texas	Satisfactory	Outstanding	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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:** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area:** 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:** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 LMI geographies, distressed or underserved non-metropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act:** The statute that requires the OCC to evaluate a financial institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the financial institution, and to take this record into account when evaluating certain corporate applications filed by the financial institution.

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family.

Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

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

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

**Low Income Geography:** A census tract 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:** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council 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 counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or 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 county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

**Small Loan to Business:** 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 to Farm:** 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

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### Content of Standardized Tables

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

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

**Table O. Assessment Area 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 institution 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. Assessment Area 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area 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 institution 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 institution’s AA.

**Table R. Assessment Area 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 institution 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue

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

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2018**

Assessment Area:	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
Non-MSA	6	490	2.1	146	0.0	0.0	0.0	15.8	16.7	26.7	84.2	83.3	73.3	0.0	0.0	0.0	0.0	0.0	0.0
Shreveport-Bossier	277	52,818	97.9	10,232	7.0	4.0	2.5	15.8	14.4	11.0	34.5	26.7	32.5	42.8	54.9	53.9	0.0	0.0	0.0
<b>Total</b>	<b>283</b>	<b>53,307</b>	<b>100.0</b>	<b>10,378</b>	<b>6.7</b>	<b>3.9</b>	<b>2.5</b>	<b>15.8</b>	<b>14.5</b>	<b>11.2</b>	<b>36.3</b>	<b>27.9</b>	<b>33.1</b>	<b>41.2</b>	<b>53.7</b>	<b>53.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS Census; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2019-20**

Assessment Area:	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
Non-MSA	73	8,520	5.0	1,188	3.5	1.4	2.6	16.0	30.1	12.0	63.5	50.7	59.8	17.0	17.8	25.6	0.0	0.0	0.0
Shreveport-Bossier	653	155,750	45.0	17,024	7.2	2.8	1.5	15.9	8.9	7.1	36.0	30.0	32.3	40.8	58.3	59.0	0.0	0.0	0.0
<b>Total</b>	<b>726</b>	<b>164,270</b>	<b>50.0</b>	<b>18,212</b>	<b>6.7</b>	<b>2.6</b>	<b>1.6</b>	<b>15.9</b>	<b>11.0</b>	<b>7.5</b>	<b>39.7</b>	<b>32.1</b>	<b>34.1</b>	<b>37.6</b>	<b>54.3</b>	<b>56.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2018</b>	
Assessment Area:	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	
Non-MSA	6	490	2.1	146	27.5	--	3.4	18	16.7	11.6	18.8	16.7	17.8	35.7	33.3	48.6	0	33.3	18.5	
Shreveport-Bossier	277	52,818	97.9	10,232	24.9	1.4	5	15.7	8.7	14.4	16.9	13.7	19.8	42.5	41.2	37.3	0	35	23.4	
<b>Total</b>	<b>283</b>	<b>53,307</b>	<b>100</b>	<b>10,378</b>	<b>25</b>	<b>1.4</b>	<b>5</b>	<b>15.8</b>	<b>8.8</b>	<b>14.4</b>	<b>16.9</b>	<b>13.8</b>	<b>19.8</b>	<b>42.2</b>	<b>41</b>	<b>37.5</b>	<b>0</b>	<b>35</b>	<b>23.3</b>	

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2019-20</b>	
Assessment Area:	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	
Non-MSA	73	8,520	5.0	1,188	29.5	9.6	5.1	19.6	4.8	11.6	18.1	9.6	17.3	32.7	46.6	42.6	0.0	31.5	23.5	
Shreveport-Bossier	653	155,750	45.0	17,024	24.4	1.4	2.7	15.3	5.2	10.2	16.8	12.4	16.9	43.5	54.5	37.6	0.0	26.5	32.6	
<b>Total</b>	<b>726</b>	<b>164,270</b>	<b>50.0</b>	<b>18,212</b>	<b>25.0</b>	<b>2.2</b>	<b>2.9</b>	<b>15.8</b>	<b>5.0</b>	<b>10.3</b>	<b>16.9</b>	<b>12.1</b>	<b>16.9</b>	<b>42.2</b>	<b>53.7</b>	<b>37.9</b>	<b>0.0</b>	<b>27.0</b>	<b>32.0</b>	

Source: 2015 ACS Census ; 01/01/2019 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2018</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non-MSA	7	660,658	24.6	154	0.0	0.0	0.0	31.2	14.3	18.8	68.8	85.7	81.2	0.0	0.0	0.0	0.0	0.0	0.0	
Shreveport-Bossier	20	2,026,300	75.4	7,700	14.9	5.0	14.9	23.1	20.0	21.8	28.3	35.0	26.4	33.6	40.0	36.8	0.1	0.0	0.1	
<b>Total</b>	<b>27</b>	<b>2,686,958</b>	<b>100.0</b>	<b>7,854</b>	<b>14.6</b>		<b>14.6</b>	<b>23.3</b>	<b>--</b>	<b>21.7</b>	<b>29.3</b>	<b>--</b>	<b>27.5</b>	<b>32.8</b>	<b>--</b>	<b>36.0</b>	<b>0.1</b>	<b>--</b>	<b>0.1</b>	

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2019-20</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non-MSA	20	1,305,903	22.0	928	6.5	0.0	7.7	27.5	25.0	21.3	47.9	50.0	52.4	18.1	25.0	18.6	0.0	0.0	0.0	
Shreveport-Bossier	20	4,620,288	78.0	8,220	15.2	10.0	15.0	22.2	30.0	20.6	28.7	40.0	29.6	33.7	20.0	34.7	0.1	0.0	0.1	
<b>Total</b>	<b>40</b>	<b>5,926,191</b>	<b>100.0</b>	<b>9,148</b>	<b>14.4</b>	<b>5.0</b>	<b>14.3</b>	<b>22.7</b>	<b>27.5</b>	<b>20.7</b>	<b>30.6</b>	<b>45.0</b>	<b>31.9</b>	<b>32.2</b>	<b>22.5</b>	<b>33.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2018</b>	
Assessment Area:	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	
Non-MSA	7	660,658	24.6	154	83.4	100.0	31.2	3.8	0.0	12.7	0.0	
Shreveport-Bossier	20	2,026,300	75.4	7,700	87.6	85.0	33.1	3.7	15.0	8.7	0.0	
<b>Total</b>	<b>27</b>	<b>2,686,958</b>	<b>100.0</b>	<b>7,854</b>	<b>87.5</b>	<b>88.9</b>	<b>33.1</b>	<b>3.7</b>	<b>11.1</b>	<b>8.8</b>	<b>0.0</b>	

*Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2019-20</b>	
Assessment Area:	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	
Non-MSA	20	1,305,903	22.0	928	83.5	75.0	33.2	4.1	25.0	12.5	0.0	
Shreveport-Bossier	20	4,620,288	78.0	8,220	85.7	80.0	32.1	4.0	20.0	10.2	0.0	
<b>Total</b>	<b>40</b>	<b>5,926,191</b>	<b>100.0</b>	<b>9,148</b>	<b>85.5</b>	<b>77.5</b>	<b>32.2</b>	<b>4.0</b>	<b>22.5</b>	<b>10.5</b>	<b>1</b>	

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*