



**PUBLIC DISCLOSURE**

August 18, 2021

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

Home Federal Bank  
Charter Number 700057

222 Florida Street  
Shreveport, LA 71105

Office of the Comptroller of the Currency

1800 NW Loop 281  
Suite 306  
Longview, TX 75604-2516

**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 Community Reinvestment Act 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: Satisfactory**

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, a substantial majority of loans are in the institution's assessment area (AA), and a more than reasonable loan-to-deposit (LTD) ratio when compared to peer financial institutions.
- The community development test rating is based on adequate 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 ratio is more than reasonable.

The quarterly average LTD ratio for the institution during the evaluation period was 84.52 percent. The quarterly average LTD ratio for financial institutions located in and near the institution's AA similar in size was 79.67 percent, with a high of 97.11 percent and a low of 58.27 percent.

### Lending in Assessment Area

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

The institution originated and purchased 85 percent of its total loans inside the institution's AA 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. This conclusion is based on the entire population of the institution's primary product during the evaluation period. The findings from the analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

| Lending Inside and Outside of the Assessment Area |                 |             |            |             |              |                                 |             |               |             |                   |
|---|-----------------|-------------|------------|-------------|--------------|---------------------------------|-------------|---------------|-------------|-------------------|
| Loan Category                                     | Number of Loans |             |            |             | Total<br>#   | Dollar Amount of Loans \$(000s) |             |               |             | Total<br>\$(000s) |
|   | Inside          |             | Outside    |             |              | Inside                          |             | Outside       |             |                   |
|   | #               | %           | #          | %           |              | \$                              | %           | \$            | %           |                   |
| Home Mortgage 2018                                | 349             | 87.5        | 50         | 12.5        | 399          | 64,613                          | 84.0        | 12,329        | 16.0        | 76,942            |
| 2019  | 429             | 83.1        | 87         | 16.9        | 516          | 84,421                          | 78.2        | 23,484        | 21.8        | 107,905           |
| 2020  | 774             | 85.0        | 137        | 15.0        | 911          | 182,112                         | 83.9        | 34,870        | 16.1        | 216,982           |
| <b>Total</b>                                      | <b>1,552</b>    | <b>85.0</b> | <b>274</b> | <b>15.0</b> | <b>1,826</b> | <b>331,145</b>                  | <b>82.4</b> | <b>70,683</b> | <b>17.6</b> | <b>401,829</b>    |

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

## Description of Institution

Home Federal Bank (HFB or institution) is a single-state federally chartered stock savings institution headquartered in Shreveport, Louisiana. HFB is wholly owned by Home Federal Bancorp, a single bank holding company. As of December 31, 2020, HFB reported total assets of \$536 million and tier 1 capital of \$52.9 million.

HFB currently operates from its main location and seven full-service branches with onsite automated teller machines (ATMs) in two parishes in the state of Louisiana. Branches are located in Shreveport and Bossier City, Louisiana. The “Description of Operations in Louisiana” section contains a detailed description of the AA.

HFB’s lending focuses primarily on real estate, with commercial loans representing a small portion of the loan portfolio. While the institution originates consumer and agricultural loans, these loans are not a focus and represent only a minimal portion of the portfolio.

As of December 31, 2020, total loans were \$368.8 million, representing 68.81 percent of total assets. The loan portfolio was comprised of approximately 81.20 percent real estate loans (41.22 percent in residential real estate and 39.99 percent in commercial real estate), 18.56 percent commercial loans, and 0.23 percent consumer loans.

There were no legal or financial factors impeding the institution’s ability to meet credit needs in its AA during the evaluation period. HFB’s CRA performance was rated “Satisfactory” in the last public evaluation dated March 19, 2018.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated CRA performance of HFB 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. During the evaluation period, the institution originated, purchased, or renewed 3,221 loans totaling \$809.1 million. Residential real estate loans accounted for 67.31 percent by number and 56.71 percent by dollar and is consist with HFB’s lending focus. Conclusions regarding the institution’s lending performance are based on a review of 1,552 residential real estate loans. These loans represent all loans reported on the HMDA loan application register for 2018, 2019, and 2020.

### Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, institution-delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area 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. HFB operates in one state and has one AA, with one primary loan product that received consideration.

The MMSA rating and state ratings are based on performance in all of the institution's 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:** Satisfactory

The major factors that support this rating include:

- A substantial majority of the institution's loans were originated within the AA.
- The institution exhibits a reasonable geographic distribution of loans to LMI geographies.
- The institution exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution has a satisfactory level of community development loans, investments, and services.

### Description of Institution's Operations in Louisiana

HFB operates in one AA in the State of Louisiana as discussed in the "Description of Institution" section. The Shreveport-Bossier MSA is comprised of all census tracts (CTs) in Bossier and Caddo Parishes. The bank's main location is in Shreveport, Caddo Parish.

The institution's primary business strategy focuses on real estate lending, with an emphasis in residential real estate. HFB originates consumer loans and commercial loans, which increased due to the origination of Small Business Administration Paycheck Protection Program loans. Including the increase, commercial loans and consumer loans represent only a small portion of the loan portfolio and are not considered a primary loan product. The institution's competition in the state is significant with state and federal community banks, credit unions, and large regional and national financial institutions.

HFB has a total of seven branches in Louisiana, with five branches in Shreveport, Caddo Parish, and two branches in Bossier City, Bossier Parish. In March 2019, the institution opened a branch in Shreveport which is located in a moderate-income CT. Each branch also has an ATM located onsite.

The largest industries in the institution's AA are primarily health care and social assistance, retail trade, and educational services. Leading employers include Barksdale Air Force Base, Caddo Parish Public Schools, Willis-Knighton Medical Center, and Bossier Parish School Board. A community contact made in the AA indicated warehouse space as a critical need.

The AA is comprised of 86 CTs in Bossier and Caddo Parishes. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs. According to 2015 U.S. Census data, the AA consists

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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.

of 15 low-income CTs, 21 moderate-income CTs, 27 middle-income CTs, 22 upper-income CTs, and one CT indicated as not-applicable.

Based on the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data as of June 30, 2020, HFB had a 5.56 percent deposit market share in its AA. The institution also ranked 6<sup>th</sup> out of 23 FDIC-insured financial institutions

The following table depicts the demographic information for the full-scope AA in Louisiana.

**Shreveport-Bossier MSA**

| <b>Table A – Demographic Information of the Assessment Area</b>  |          |                       |                              |                          |                         |                       |
|--|----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| <b>Assessment Area: Shreveport-Bossier MSA</b>   |          |                       |                              |                          |                         |                       |
| <b>Demographic Characteristics</b>   | <b>#</b> | <b>Low<br/>% of #</b> | <b>Moderate<br/>% of #</b>   | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
| Geographies (Census Tracts)  | 86       | 17.4                  | 24.4                         | 31.4                     | 25.6                    | 1.2                   |
| Population by Geography  | 378,145  | 12.6                  | 19.8                         | 32.1                     | 35.4                    | 0.0                   |
| Housing Units by Geography   | 165,408  | 12.4                  | 20.6                         | 32.4                     | 34.7                    | 0.0                   |
| Owner-Occupied Units by Geography  | 90,737   | 7.8                   | 14.4                         | 33.6                     | 44.2                    | 0.0                   |
| Occupied Rental Units by Geography   | 54,379   | 17.9                  | 30.0                         | 29.4                     | 22.8                    | 0.0                   |
| Vacant Units by Geography  | 20,292   | 17.8                  | 23.0                         | 35.0                     | 24.1                    | 0.0                   |
| Businesses by Geography  | 32,593   | 16.1                  | 20.9                         | 27.4                     | 35.5                    | 0.1                   |
| Farms by Geography   | 783      | 7.0                   | 14.2                         | 38.7                     | 40.1                    | 0.0                   |
| Family Distribution by Income Level  | 92,639   | 24.3                  | 15.2                         | 16.7                     | 43.8                    | 0.0                   |
| Household Distribution by Income Level   | 145,116  | 24.4                  | 15.6                         | 15.6                     | 44.3                    | 0.0                   |
| Median Family Income MSA - 43340<br>Shreveport-Bossier City, LA MSA  |          | \$57,974              | Median Housing Value         |                          |                         | \$131,706             |
|  |          |                       | Median Gross Rent            |                          |                         | \$797                 |
|  |          |                       | Families Below Poverty Level |                          |                         | 17.7%                 |
| <i>Source: 2015 ACS and 2020 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |          |                       |                              |                          |                         |                       |

**Scope of Evaluation in Louisiana**

As previously discussed, the institution has one AA, which received a full-scope review. Refer to the table in Appendix A for a list all AAs under review. Consistent with the institution’s primary lending focus, residential real estate loans were analyzed.

## **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, the institution's lending performance in the state of Louisiana is reasonable.

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

The institution exhibits 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.

The geographic distribution of home mortgage loans in the AA reflects reasonable distribution. The percentage of institution loans in low-income geographies is significantly lower than the percentage of owner-occupied housing units but exceeds the aggregate lending in those geographies. The percentage of institution loans in moderate-income geographies is within a reasonable range below the percentage of owner-occupied housing units and significantly exceeds aggregate lending in those geographies.

#### **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.

The borrower distribution of home mortgage loans in the AA reflects reasonable distribution. The percentage of institution loans to low-income borrowers is significantly lower than the percentage of low-income families; however, the percentage of institution loans significantly exceeds the aggregate percentage of lending to those borrowers. The percentage of institution loans to moderate-income borrowers is near the percentage of moderate-income families and exceeds the aggregate percentage of lending to those borrowers.

Consideration was given for the elevated level of poverty and high volume of rental properties. The 2015 U.S. Census data reflects 17.67 percent of the population live below poverty level and 36.55 percent of the housing stock is rental units. Additionally, the average home cost in 2020 was \$131,706.

## Responses to Complaints

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

## COMMUNITY DEVELOPMENT TEST

The institution's performance under the community development test in the State of Louisiana is rated Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution exhibits adequate 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 AAs.

## 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 # | \$(000s) | % of Total \$ |
| Shreveport-Bossier MSA             | 7     | 87.5         | 7,257    | 71.0          |
| Broader Statewide & Regional       | 1     | 12.5         | 2,970    | 29.0          |

The level of community development lending demonstrates adequate responsiveness to the community development needs in the AA. HFB renewed seven community development loans in the AA totaling \$7.3 million, representing 13.72 percent of allocated tier 1 capital. Examples of community development loans in the AA include:

- A loan to revitalize a local church in a low-income CT which operates a daycare center to meet the needs of LMI families in the area.
- Loans to move businesses from rental spaces to permanent spaces in an LMI area.
- Loans to purchase multifamily rental housing for LMI individuals.

The institution also renewed one community development loan in the broader statewide area totaling \$3 million, or 5.61 percent of tier 1 capital, for affordable multifamily housing units.

HFB extended \$9.4 million in credit for multifamily units that provide affordable housing in Texas and Arkansas, all outside of the institution’s AA.

**Number and Amount of Qualified Investments**

| <i>Qualified Investments</i> |               |          |                |          |       |              |          |               |                        |          |
|------------------------------|---------------|----------|----------------|----------|-------|--------------|----------|---------------|------------------------|----------|
| Assessment Area              | Prior Period* |          | Current Period |          | Total |              |          |               | Unfunded Commitments** |          |
|                              | #             | \$(000s) | #              | \$(000s) | #     | % of Total # | \$(000s) | % of Total \$ | #                      | \$(000s) |
| Shreveport-Bossier MSA       | 2             | 182      | 16             | 1,256    | 18    | 78.3         | 1,438    | 78.4          | 0                      | 0        |
| Broader Statewide & Regional | 5             | 396      | 0              | 0        | 5     | 21.7         | 396      | 21.6          | 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 level of qualified investments and donations in the AA demonstrates adequate responsiveness to the needs of the community. During the evaluation period, the institution made nine investments, including seven prior period investments, and 14 donations totaling \$1.8 million. Prior period investments include affordable housing bonds for LMI individuals. Current period investments include an investment in a minority owned financial institution and a bond to revitalize a local convention center in a low-income CT. Donations were to local organizations which provide community services to LMI individuals.

Total investments and donations represent 3.47 percent of allocated tier 1 capital.

**Extent to Which the Institution Provides Community Development Services**

The level of community development services in the AA is excellent. Twenty-two employees provided 607 hours of service to local schools and organizations. Officers of the institution were active in numerous local organizations that promote community development and serve in financial leadership roles which benefit the organization. Additionally, HFB employees take an active role in building financial literacy across the schools in the area and amongst the homeless population in the AA.

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

## 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”.

|   |   |                          |
|---|---|--------------------------|
| <b>Time Period Reviewed:</b>                            | 01/01/18 to 12/31/20  |                          |
| <b>Bank Products Reviewed:</b>                          | Home mortgage<br>Community development loans, qualified investments, and community development services |                          |
| <b>Affiliates</b>                                       | <b>Affiliate Relationship</b>   | <b>Products Reviewed</b> |
| 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>MMSAs</b>  |   |                          |
| NA  |   |                          |
| <b>Louisiana</b>  |   |                          |
| Shreveport-Bossier MSA                                  | Full-scope  |                          |
|   |   |                          |

## Appendix B: Summary of MMSA and State Ratings

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| RATINGS - HOME FEDERAL BANK |                      |                                   |   |
|-----------------------------|----------------------|-----------------------------------|---|
| Overall Bank:               | Lending Test Rating* | Community Development Test Rating | Overall Institution/State/Multistate Rating |
| Home Federal Bank           | Satisfactory         | Satisfactory                      | Satisfactory                                |
| State:                      |                      |                                   |   |
| Louisiana                   | Satisfactory         | Satisfactory                      | 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 {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 or 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 contains 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 nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** 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 CT delineated by the U.S. 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 CT with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state or 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 “institution” 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 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 institution 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 thousand) 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.

| <b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b> |                           |                |              |                |                                   |              |            |                                   |              |            |                                   |              |             |                                   |              |             |                                   |              |            | <b>2018-2020</b> |  |  |
|---|---------------------------|----------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|------------------|--|--|
| 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  |                  |  |  |
| Shreveport-Bossier MSA  | 1,552                     | 331,145        | 100.0        | 16,008         | 7.8                               | 2.8          | 1.6        | 14.4                              | 10.3         | 6.7        | 33.6                              | 28.2         | 29.0        | 44.2                              | 58.6         | 62.8        | 0.0                               | 0.0          | 0.0        |                  |  |  |
| <b>Total</b>  | <b>1,552</b>              | <b>331,145</b> | <b>100.0</b> | <b>16,008</b>  | <b>7.8</b>                        | <b>2.8</b>   | <b>1.6</b> | <b>14.4</b>                       | <b>10.3</b>  | <b>6.7</b> | <b>33.6</b>                       | <b>28.2</b>  | <b>29.0</b> | <b>44.2</b>                       | <b>58.6</b>  | <b>62.8</b> | <b>0.0</b>                        | <b>0.0</b>   | <b>0.0</b> |                  |  |  |

*Source: 2015 ACS Census; 01/01/2018 - 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>2018-2020</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   |                  |  |  |
| Shreveport-Bossier MSA   | 1,552                     | 331,145        | 100.0        | 16,008         | 24.3                 | 4.4          | 2.7        | 15.2                      | 15.0         | 10.4        | 16.7                    | 18.8         | 16.8        | 43.8                   | 45.3         | 36.9        | 0.0                            | 16.5         | 33.3        |                  |  |  |
| <b>Total</b>   | <b>1,552</b>              | <b>331,145</b> | <b>100.0</b> | <b>16,008</b>  | <b>24.3</b>          | <b>4.4</b>   | <b>2.7</b> | <b>15.2</b>               | <b>15.0</b>  | <b>10.4</b> | <b>16.7</b>             | <b>18.8</b>  | <b>16.8</b> | <b>43.8</b>            | <b>45.3</b>  | <b>36.9</b> | <b>0.0</b>                     | <b>16.5</b>  | <b>33.3</b> |                  |  |  |

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*