



Community Reinvestment Act

Public File

Last updated [4/1/2024](#)

Community Reinvestment Act

Title 12: Banks and Banking | Part 25: Community Reinvestment Act

In enacting the Community Reinvestment Act (CRA), the Congress required each appropriate Federal financial supervisory agency to assess an institution's record of helping to meet the credit needs of the local communities in which the institution is chartered, consistent with the safe and sound operation of the institution, and to take this record into account in the agency's evaluation of an application for a deposit facility by the institution. This part is intended to carry out the purposes of the CRA by:

- (1) Establishing the framework and criteria by which the Office of the Comptroller of the Currency (OCC) assesses a bank's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the bank; and
- (2) Providing that the OCC takes that record into account in considering certain applications.

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Written Comments from the Public

Written Comments from the Public

This section contains all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

Matthew Lee

Matthew Lee submitted a written complaint referencing the merger of Home Bank and Texan Bank. Mr. Lee's original complaint along with all responses from Home Bank and the Office of the Comptroller of Currency are attached as an appendix.

CRA Performance Evaluation

This section includes a copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Office of the Comptroller of the Currency (OCC). The bank shall place this copy in the public file within 30 business days after its receipt from the OCC.



PUBLIC DISCLOSURE

February 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Bank, National Association
Charter Number: 25106

503 Kaliste Saloom Road
Lafayette, LA 70508

Office of the Comptroller of the Currency

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

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

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of Home Bank, National Association (Home Bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Home Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on a high percentage of loans being made in the assessment areas (AAs), a good geographic distribution of loans, a good borrower and business loan distribution, and an excellent level of community development (CD) lending. The institution is a leader in making CD loans.
- The Investment Test rating is based on an adequate level of investments and adequate responsiveness to CD needs.
- The Service Test rating is based on good accessibility of branch offices and a good level of CD services that are responsive to the needs in the FBAAs.

Lending in AAs

A high percentage of the Home Bank’s loans are in its FBAAs.

Home Bank originated and purchased 86.3 percent of its total loans by number and 86.4 percent of its total loans by dollar amount inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the AAs										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,946	83.9	371	16.1	2,317	497,709	85.7	82,872	14.3	580,581
Small Business	6,853	87.0	1,024	13.0	7,877	672,383	86.9	101,019	13.1	773,402
Total	8,799	86.3	1,395	13.7	10,194	1,170,092	86.4	183,891	13.6	1,353,983
<i>Source: Bank Data. Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Home Bank is a full-service, nationally chartered interstate community bank headquartered in Lafayette, Louisiana. It is wholly owned subsidiary of Home Bancorp, Inc., which is a Louisiana corporation. Home Bank currently operates with 43 total branches located in the states of Louisiana, Mississippi, and Texas. As of December 31, 2022, total assets were approximately \$3.2 billion, with total deposits of \$2.6 billion and tier one capital at 12.4 percent. Historically, Home Bank's primary lending focus has been retail lending secured by one- to four-family housing. However, over the course of the last decade, that philosophy has shifted to include the origination of commercial loans. As of September 30, 2022, approximately 62 percent of the loan portfolio consisted of commercial real estate (CRE) loans, 23 percent were residential real estate (RRE) loans, and 14 percent were commercial and industrial (C&I) loans. Approximately, only one percent of the loan portfolio consists of consumer loans.

Home Bank operates in seven FBAs located in the states of Louisiana, Mississippi, and Texas. In Louisiana, there are 17 branches in the Lafayette Metropolitan Statistical Area (MSA), four branches in the Baton Rouge MSA, 13 branches in the New Orleans MSA, and three branches in the Jefferson Davis Parish Non-MSA AA. In Mississippi, there are three branches in Adams County and one branch in Warren County. In Texas, there are five branches in the Houston MSA.

Management is primarily engaged in attracting deposits from the general public and using those funds to invest in loans and investment securities. Home Bank has a full line of banking products, which include savings accounts, NOW checking accounts, money market deposit accounts and certificates of deposit. In addition, Home Bank offers Visa-branded cards, wire transfers, remittance transfers and cashier's checks. Each branch office offers identical products and services with the ability to receive mortgage loan applications that are processed at the main office in Lafayette, LA. Loan products include one- to four-family residential mortgage loans, home equity loans and lines of credit, CRE loans, construction and land loans, multi-family residential loans, CRA mortgage loans, C&I loans, and consumer loans. Although Home Bank continues to originate residential mortgage loans and other consumer loans, management is focused on originating CRE and C&I loans, as these are deemed attractive due to their generally higher yields and shorter loan terms when compared to residential mortgage loans. In addition, management views CRE and C&I loans as attractive lending products because the commercial borrowers typically maintain core deposit accounts.

Home Bank faces significant competition in originating loans and attracting deposits in its FBAs. This competition stems from other banks, credit unions, and mortgage banking companies with regional and national footprints. Many of the financial services providers operating in Home Bank's FBAs are significantly larger, such as, JPMorgan Chase Bank, Capital One Bank, First Horizon Bank, and

Hancock Whitney Bank. These institutions have greater financial resources. Management noted that recent innovations in loan and deposit products brought about by financial technology companies have added to the level of competition for originating both loans and deposits. These factors were considered when determining the CRA performance.

Home Bank has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There are no legal or financial factors impeding the ability to help meet the credit needs of its FBAAAs. The rating at its previous CRA performance evaluation dated July 8, 2019, was Outstanding.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of Home Bank using the Interagency Large Bank CRA procedures, which focus on an analysis of the primary loan products as well as CD activity. The evaluation period covered January 1, 2019, through December 31, 2021. As Home Bank entered the state of Texas in 2022, bank activities in Texas will not be reviewed during this evaluation.

Conclusions regarding Home Bank's lending performance are based on a review of small loans to businesses (CRA loans), as well as home mortgage loans (HMDA loans). We analyzed all loans reported on the CRA and HMDA loan application register (LAR) for 2019, 2020, and 2021. Conclusions regarding Home Bank's CD activity are based on a review of CD lending, investments, and services. Consumer and small farm loans were not a primary product of Home Bank. Therefore, they were not analyzed.

During the review period, management responded to lending needs in the FBAAAs by participating in the Small Business Administration (SBA) Paycheck Protection Program (PPP). Home Bank originated 4,875 PPP loans totaling approximately \$388.7 million in 2020 and 2021. With these loans, Home Bank was able to retain approximately 90,000 jobs throughout its AAs. While we did not evaluate PPP lending during this evaluation, Home Bank should be commended for addressing a significant need in their AAs during this historic and challenging period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this performance evaluation, Home Bank's delineated FBAAAs located within the same MSA, multi-state MSA (MMSA), or combined statistical area (CSA) are combined and evaluated as a single FBAA. Similarly, bank delineated non-MSA FBAAAs 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 section for details regarding how full-scope FBAAAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope FBAAAs.

For this performance evaluation, Home Bank operates with six FBAAAs located in the states of Louisiana and Mississippi. There are four AAs in the state of Louisiana and two FBAA in the state of Mississippi. In Louisiana, the four AAs consist of three MSAs (Lafayette MSA, Baton Rouge MSA, and New Orleans MSA) and one Non-MSA FBAA. The AAs in Mississippi consist of two Non-MSA FBAAAs.

In the state of Louisiana, we selected the Lafayette FBAA as well as the New Orleans FBAA for full-scope reviews. This determination was based on several factors including branch location, number of deposits,

and the number of loans in each AA. Including the main office, approximately 46 percent of the branches in Louisiana are in the Lafayette FBAA, with another 34 percent located in the New Orleans FBAA. Additionally, approximately 61 percent of deposits are in the Lafayette MSA and 29 percent are in the New Orleans MSA. Lastly, approximately 42 percent of HMDA and approximately 49 percent of CRA loans are in the Lafayette MSA and 45 percent of HMDA and 31 percent of CRA loans are in the New Orleans MSA.

In the state of Mississippi, we combined the Non-MSA FBAA's for analysis purposes and completed a full-scope review of this combined AA.

Ratings

Home Bank's overall rating is a blend of the Louisiana and Mississippi state ratings, with more weight being placed on the State of Louisiana as a majority of Home Bank's activities take place in Louisiana. Each state rating is based on performance in each full-scope area reviewed. When multiple full-scope areas are present in a state, those full-scope areas are rated equally. Additionally, all lending products being reviewed are rated equally. Refer to the Scope section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

The state ratings are based on performance in all bank FBAA's. Refer to the Scope section under each State 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 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any FBAA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development (HUD), 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 performance evaluation.

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

State Rating

State of Louisiana

CRA rating for the State of Louisiana: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to meeting the credit needs of the FBAs.
- A good geographic distribution of loans.
- An adequate distribution by the income level of the borrower and businesses of different sizes.
- An excellent level of CD loans that are responsive to CD credit needs. Home Bank is a leader in providing CD loans.
- An adequate level of CD investments.
- A good level of CD services.

Description of Institution's Operations in Louisiana

Home Bank serves its community in the state of Louisiana through 37 branches located in four FBAs. Of those 37 branches, 17 are in the Lafayette MSA; 13 are in the New Orleans MSA; 4 are in the Baton Rouge MSA; and 3 are located in the Non-MSA FBAA. For this evaluation the Lafayette and New Orleans MSA AAs received a full-scope review and the Baton Rouge MSA and Non-MSA FBAA received a limited-scope review. Home Bank primarily offers CRE and RRE loans.

During the review period, the COVID-19 pandemic significantly impacted the state of Louisiana and Home Bank's AAs. A stay-at-home order was issued by the governor, with schools and businesses being ordered to close for a period of time and once reopened, had significant limitation placed on their ability to operate. These limitations had an amplifying effect on low- and moderate-income geographies and families, as these groups had reduced access to the Internet, healthcare services, and distance learning solutions. Because of these measures, Home Bank's ability to engage within their AAs and to specifically address the needs of their communities was challenged.

Lafayette AA

Home Bank operates with 17 branches in the Lafayette FBAA. The MSA is in the southwestern portion of the state and consists of five parishes. Home Bank has chosen three of those five parishes to serve including Lafayette Parish, Acadia Parish, and St. Martin Parish as it determined the entire MSA was too large to adequately provide banking services. Of the 17 branches, 10 are in Lafayette Parish, two in Acadia Parish, and five in St. Martin Parish. Lafayette is the largest city in Lafayette Parish, which also includes the cities of Carencro, Youngsville, Broussard, and Scott. Acadia Parish, which is located next

to Lafayette Parish, includes the cities of Crowley and Rayne. St. Martin Parish is located adjacent to Lafayette Parish and includes the cities of Breaux Bridge, and St. Martinville.

There are a total of 66 census tracts (CTs) in the FBAA. Of this total, five of which are low-income CTs, 14 are moderate-income CTs, 28 are middle-income CTs, 18 are upper-income CTs, and one CT is listed as not applicable (NA). A CT can become NA due to changes in the geography of the FBAA. The FBAA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

While there is significant competition among financial institutions in the FBAA, Home Bank remains well positioned to vie for loans as it ranks fourth out of 43 financial institutions in the FBAA and has a deposit market share of 12.1 percent. The top three financial institutions combined have a market share of 50.1 percent and so there remains significant competition for Home Bank in the FBAA.

HMDA aggregate data for 2021 revealed that Home Bank ranked eighteenth out of 302 financial institutions making loans in the AA. There was a total of 21,447 loans originated in the FBAA, of which Home Bank achieved a market share of 1.6 percent. The top five lenders in the AA achieved a combined market share of 22.6 percent, evidencing significant competition in the AA for mortgage loans.

The Federal Financial Institutions Examination Council’s (FFIEC) updated 2015 median family income for the AA was \$66,400. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

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

Source: US Census data

The HUD-adjusted MSA median family income for the FBAA in 2015 was \$66,400. Utilizing Home Bank’s current underwriting ratios, a low-income borrower and a moderate-income borrower would qualify for loans up to \$135,000 and \$230,000, respectively within this FBAA. During 2021, the average selling price for a residence within this FBAA was \$258,200. Both a low-income and moderate-income borrower would potentially not be able to purchase a home, even without factoring in taxes and insurance. Additionally, we considered the average age of the housing stock in the FBAA, according to the 2010 U.S. Census, which was 58 years for low-income CTs and 47 years for moderate-income CTs. We note that older housing often has higher maintenance costs compared to new housing stock and frequently require significant repairs to bring dwelling up to code. These older houses are often less energy efficient, resulting in higher utility costs, which can increase overall homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to qualify for mortgage loans in the FBAA.

Low-income families earning a median family income less than \$32,199 represented 24.2 percent of families in the FBAA, while moderate-income families comprised 15.5 percent of the FBAA population. In 2015, 13 percent of households in the AA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the five low-income and 14 moderate-income CTs in the FBAA. Of the 38,688 housing units within these 19 CTs, approximately 47.8 percent of the units are owner-occupied housing units, 40 percent are rental units with an average gross monthly rent of \$658, and approximately 12 percent are vacant.

The effects of the COVID-19 pandemic have been considerable on the Lafayette FBAA during the review period, impacting jobs, affordable housing, and business opportunities. Louisiana experienced a relatively high incidence of COVID-19 and was one of the initial states to experience the outbreak. The collapse caused the Lafayette FBAA's gross domestic product to decrease significantly over a short period of time. The COVID-19 pandemic additionally caused a significant increase in unemployment, with the FBAA losing 24,000 jobs in 2020 (a reduction of 12 percent). Lafayette Parish is the region's economic engine, so the broader metro areas were also negatively impacted. While certain sectors bounced back relatively quickly including the construction sector, new constraints to lending to low- and moderate-income borrowers, including home affordability, have increased.

Low supply of housing coupled with increased demand has caused housing prices to increase significantly during the review period. While census data reports the average home price in the FBAA to be \$146,090, the average sales price in the FBAA during the review period is \$258,200. This increased home price, coupled with a lack of inventory, means low- and moderate-income borrowers face significant challenges when looking to purchase a home. According to the Daily Advertiser, Lafayette had 374 pending sales in September 2021, compared to only 280 in September 2020. While home sales are trending upwards, during the review period housing supply, and affordable housing specifically, continued to be a challenge.

Based on 2020 business demographic data, there were 36,649 non-farm businesses in the FBAA. Of these, 31,702 (86.5 percent) of the businesses had revenues of less than \$1 million, 1,757 (4.8 percent) had revenues greater than \$1 million, and 3,190 (8.7 percent) did not report revenue information. The economy of the Lafayette AA is mixed, with retail, education, medical services, manufacturing, mining, and tourism as major economic drivers. Agriculture (rice, soybeans, and crawfish), particularly in Acadia Parish, also comprise major segments of the FBAA's economy. Major employers in the FBAA include the Lafayette Parish School System (education), Lafayette General Health (medical services), Wood Group Production Services (oil and gas services), and Lafayette Consolidated Government (municipal government). According to the Bureau of Labor Statistics, the Lafayette MSA had a 3.5 percent unemployment rate in 2022, which was slightly lower than the Louisiana state average of 4 percent.

Demographic Information of the FBAA						
Lafayette MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	66	7.6	21.2	42.4	27.3	1.5
Population by Geography	347,100	5.6	20.2	41.3	32.9	0.0
Housing Units by Geography	144,595	5.3	21.5	40.8	32.4	0.0
Owner-Occupied Units by Geography	88,187	3.3	17.7	43.8	35.2	0.0
Occupied Rental Units by Geography	42,462	9.5	27.3	35.1	28.1	0.0
Vacant Units by Geography	13,946	5.5	27.4	38.9	28.1	0.0
Businesses by Geography	36,649	6.8	16.3	39.5	37.3	0.2
Farms by Geography	1,015	3.6	16.4	47.7	32.3	0.0
Family Distribution by Income Level	84,464	24.2	15.5	16.3	44.0	0.0
Household Distribution by Income Level	130,649	26.4	14.7	14.9	44.0	0.0
Median Family Income MSA - 29180 Lafayette MSA		\$59,988	Median Housing Value			\$146,090
			Median Gross Rent			\$746
			Families Below Poverty Level			13.1%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

In conjunction with this performance evaluation, we conducted an interview with several community leaders in the FBAA. The primary credit needs in the community were identified as both affordable housing, as well as small business lending. Interviewees noted that the area is still recovering from recent hurricanes and the COVID-19 pandemic, causing significant displacement and demand for affordable housing. According to this contact, local banks have been active in helping meet the credit needs of the FBAA.

New Orleans AA

Home Bank operates with 13 branches in the New Orleans MSA FBAA. The MSA is in the southeast portion of the state and consists of eight parishes. Home Bank has chosen three of those eight parishes to serve, including Orleans, Jefferson, and St. Tammany. Home Bank determined the entire MSA was too large to adequately provide banking services. Of the 13 branches, two are in Orleans Parish, five in Jefferson Parish, and six in St. Tammany Parish. The city of New Orleans is in Orleans Parish and is the economic center of the MSA. Orleans Parish is 350 square miles, of which 169 square miles is land and 181 square miles is water. Jefferson Parish is adjacent to Orleans Parish and includes the cities of Metairie, Kenner, and Harvey. Harvey is on the western side of the Mississippi river. Jefferson Parish is the second most populous parish in Louisiana. St. Tammany Parish is located north of Lake Pontchartrain. St. Tammany Parish is a geographically large area and is the fifth most populous parish in Louisiana. St. Tammany Parish's main cities include Slidell, Covington, Mandeville, and Folsom.

There are a total of 347 CTs in the FBAA. Of that total, 64 are low-income CTs, 81 are moderate-income CTs, 91 are middle-income CTs, 96 are upper-income CTs, and 15 are listed as NA. The FBAA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

There is significant competition among financial institutions in the FBAA, with Home Bank raking twelfth out of 68 financial institutions in the FBAA and with a market share of 1.2 percent. The top five financial institutions combined have a market share of 77.2, evidencing significant competition from large regional and national financial institution in the FBAA.

HMDA aggregate data for 2021, revealed that Home Bank ranked forty-seventh out of 473 financial institutions making loans in the AA. There was a total of 70,177 loans originated in the FBAA, of which Home Bank achieved a market share of 0.5 percent. The top five lenders in the AA achieved a combined market share of 21.5 percent, evidencing significant competition in the FBAA for mortgage loans.

The FFIEC updated 2015 median family income for the FBAA was \$70,100. The following table depicts income categories:

Income Categories – New Orleans AA			
Low	Moderate	Middle	Upper
<\$35,050	\$35,050 to <\$56,080	\$56,080 to <\$84,120	≥\$84,120

Source: US Census data

The HUD-adjusted MSA median family income for the FBAA in 2015 was \$70,100. A low-income borrower and a moderate-income borrower would qualify for loans up to \$140,000 and \$235,000, respectively within this FBAA. During 2021, the average selling house within this FBAA was \$283,876. A low-income borrower would potentially not be able to purchase a home and when taxes and insurance are factored into the equation, a moderate-income borrower may not have been able to purchase a home, as well. Additionally, we considered the average age of the housing stock in the FBAA, according to the 2010 U.S. Census, which was 57 years for low-income CTs and 53 years for moderate-income CTs. We note that older housing often has higher maintenance costs compared to new housing stock and frequently require significant repairs to bring dwelling up to code. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

Low-income families earning a median family income less than \$35,050 represented 25.1 percent of families in the AA, while moderate-income families comprised 15.5 percent of the FBAA population. In 2015, 14.6 percent of families in the FBAA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the 64 low-income and 81 moderate-income CTs in the FBAA. Of the 179,736 housing units within these 145 CTs, approximately 34 percent of the units are owner-occupied housing units, 47 percent are rental units with an average gross monthly rent of \$834, and approximately 19 percent are vacant.

The effects of the COVID-19 pandemic have been considerable on the New Orleans FBAA during the review period, impacting jobs, affordable housing, and business opportunities. The New Orleans AA was the first area in the state to experience high rates of COVID-19, and this had an immediate negative impact on the AA. The local economy relies heavily on tourism and with the ensuing shutdown the hospitality sector, including travel, hotels, and restaurants, were significantly impacted. The hospitality sector has traditionally been a significant employer of low- and moderate-income individuals. Therefore, the COVID-19 pandemic disproportionately impacted low- and moderate-income borrowers. This collapse caused the New Orleans FBAA’s gross domestic product to decrease significantly over a short period of time. The COVID-19 pandemic additionally caused a significant increase in unemployment, with the FBAA losing 37,300 jobs in 2020 (a reduction of 12 percent). Orleans Parish is the region’s

economic engine, so the broader metro areas were also negatively impacted. While certain sectors, including the construction sector, bounced back relatively quickly. New constraints, including home affordability, have increased.

Prior to the COVID-19 pandemic, the FBAA was experiencing an affordable housing crisis and the pandemic only intensified the problem. Low- and moderate-income borrowers comprise a significant portion of the rental population, and rents have been slowly increasing over the last decade. At the same time, the area continued to be a real estate investment destination as New Orleans is world famous. Increased demand, low housing supply, and record-low mortgage rates have caused the increase in median sales prices, further impeding homeownership for low- and moderate-income borrowers. The average median housing in the MSA has increased from \$229,356 in 2019 to \$283,876 in 2021, according to recent reports from the National Association of Realtors. Housing stock also continues to be a significant issue. A review of available listings during the review period reveals a limited supply and a very limited number of affordable options.

Based on 2020 business demographic data, there were 115,619 non-farm businesses in the FBAA. Of these, 102,783 (88.9 percent) of the businesses had revenues of less than \$1 million, 4,505 (3.9 percent) had revenues greater than \$1 million, and 8,331 (7.2 percent) did not report revenue information. The FBAA's economy is dominated by tourism and the finance/insurance/real estate sector, which account for 48.2 percent of jobs in the FBAA. The largest employers include Ochsner Health System, universities, Entergy, and Acme Truck Line, Inc. According to the Bureau of Labor Statistics, as of December 31, 2021, the unemployment rate of the MSA was 7.0 percent, which was slightly higher than the Louisiana state average of 6.1 percent.

Demographic Information of the FBAA						
New Orleans MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	347	18.4	23.3	26.2	27.7	4.3
Population by Geography	1,054,790	11.5	23.8	33.3	30.4	1.0
Housing Units by Geography	479,005	13.4	24.2	31.0	30.3	1.1
Owner-Occupied Units by Geography	243,445	6.4	18.6	37.9	36.4	0.6
Occupied Rental Units by Geography	166,835	20.2	30.3	24.7	23.1	1.7
Vacant Units by Geography	68,725	21.2	28.8	22.0	26.1	1.8
Businesses by Geography	115,619	9.3	18.7	28.0	42.6	1.4
Farms by Geography	1,597	6.2	16.5	39.9	36.8	0.6
Family Distribution by Income Level	248,232	25.1	15.5	17.2	42.2	0.0
Household Distribution by Income Level	410,280	27.0	15.1	15.2	42.7	0.0
Median Family Income MSA - 35380 New Orleans-Metairie MSA		\$61,124	Median Housing Value			\$201,460
			Median Gross Rent			\$931
			Families Below Poverty Level			14.6%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

In conjunction with this performance evaluation, we conducted an interview with several community leaders in the FBAA. The primary credit needs in the community were identified as both affordable housing and small business lending. Interviewees noted that the FBAA contains several low- and moderate-income geographies, but that many of these areas are still recovering from recent hurricanes and the COVID-19 pandemic. This is causing significant displacement and demand for affordable housing. Also, businesses need access to funding and education to assist with establishment, growth, and expansion. According to this contact, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Louisiana

In the State of Louisiana, we selected the Lafayette FBAA as well as the New Orleans FBAA for full scope reviews. This determination was based on several factors including branch location, number of deposits, and the number of loans in each FBAA. Including the main office, approximately 46 percent of the branches in Louisiana are in the Lafayette AA, with another 34 percent located in the New Orleans MSA. Additionally, approximately 61 percent of deposits are in the Lafayette MSA and 29 percent are in the New Orleans MSA. Lastly, approximately 42 percent of HMDA and approximately 49 percent of CRA loans are in the Lafayette MSA and 45 percent of HMDA and 31 percent of CRA loans are in the New Orleans MSA. Both full-scope areas were weighted equally.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

Home Bank’s performance under the Lending Test in Louisiana is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Home Bank’s performance in the Lafayette FBAA and New Orleans FBAA is good.

Lending Activity

Lending levels reflect good responsiveness to FBAA credit needs.

Number of Loans*							
FBAA	Home Mortgage	Small Business	Small Farm	CD	Total	%State Loans	%State Deposits
Lafayette FBAA	825	3,375	NA	5	4,205	50.2	60.8
New Orleans FBAA	867	2,148	NA	17	3,033	36.2	29.4
Baton Rouge FBAA	151	604	NA	6	761	9.1	4.5
Non-MSA FBAA	47	327	NA	0	374	4.5	5.3

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

Dollar Volume of Loans*							
FBAAs	Home Mortgage	Small Business	Small Farm	CD	Total	% State* Loans	% State Deposits
Lafayette FBAA	180,632	272,085	NA	20,576	473,293	38.3	60.8
New Orleans FBAA	272,919	279,196	NA	41,326	593,441	47.9	29.4
Baton Rouge FBAA	34,642	74,318	NA	30,774	139,734	11.3	4.5
Non-MSA FBAA	4,898	25,766	NA	0	30,664	2.5	5.3

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

The overall lending activity in the Lafayette FBAA and New Orleans FBAA is good, considering the significant competition for home mortgage and business loans in the FBAA, as well as the performance context considerations discussed elsewhere in this performance evaluation. During the review period, Home Bank originated 8,373 loans totaling approximately \$1.2 billion within the state of Louisiana.

Distribution of Loans by Income Level of the Geography

Home Bank exhibits a good geographic distribution of loans in its FBAAAs.

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 Home Bank's home mortgage loan originations and purchases.

Lafayette FBAA

Home Bank exhibits good geographic distribution of home mortgage loans in both the low- and moderate-income CTs, as lending exceeded aggregate lending and was on par with the demographic comparator in the Lafayette FBAA.

New Orleans FBAA

Home Bank exhibits excellent geographic distribution of home mortgage loans in both the low- and moderate-income CTs, as lending exceeded both the demographic comparator and aggregate lending in the New Orleans FBAA.

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 originations and purchases of small loans to businesses.

Lafayette FBAA

Home Bank exhibits adequate geographic distribution of small loans to businesses in the Lafayette FBAA, as lending was only slightly less than aggregate lending in both low- and moderate-income CTs.

New Orleans FBAA

Home Bank exhibits adequate geographic distribution of small loans to businesses in the New Orleans AA when considering the significant competition in the FBAA, as well as the number of businesses in the low- and moderate-income geographies. While lending in both the low- and moderate-income CTs was

less than the comparator as well as aggregate lending, Home Bank only commands 1.2 percent of the market share in the FBAA and is ranked 12 out of 68 financial institutions. Furthermore, only 6.8 percent of non-farm businesses are in the low-income CTs and only 16.2 percent of non-farm businesses are in the moderate-income CTs, resulting in low demand for lending in those CTs.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

Home Bank exhibits an adequate distribution of loans among individuals of different income levels and businesses 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 Home Bank's home mortgage loan originations and purchases.

Lafayette FBAA

Home Bank exhibits adequate borrower distribution in the FBAA, when considering performance context. While both loans to low- and moderate-income borrowers is less than the comparator and aggregate lending, lending to low-income borrowers is only slightly less than aggregate. Lending to moderate-income borrowers is adequate when factoring in both the average selling price and borrower income in the AA. A moderate-income borrower would qualify for, at the most, a loan totaling \$235,000. During 2021, the average selling house within this AA was \$283,876.

New Orleans FBAA

Home Bank exhibits adequate borrower distribution in the FBAA, when considering performance context. While both loans to low- and moderate-income borrowers is less than the comparator and aggregate lending, it is nevertheless adequate when factoring income and the average sales price in the FBAA. A low-income borrower and a moderate-income borrower would qualify for loans up to \$140,000 and \$235,000, respectively, based on the HUD-adjusted MSA median family income for the FBAA. During 2021, the average selling house within this AA was \$283,876. A low-income borrower would potentially not be able to purchase a home. When taxes and insurance are factored into the equation, a moderate-income borrower may not have been able to purchase a home as well. The availability of homes for sale is an additional barrier for home ownership in the FBAA. During the review period, a lack of home listings meant many properties listed for sale were sold above the asking price and often were all cash sales.

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 Home Bank's origination and purchase of small loans to businesses.

Lafayette FBAA

The distribution of small loans to businesses in the Lafayette FBAA is considered adequate. Home Bank's lending was less than both the percentage of businesses in the FBAA, as well as aggregate lending. While Home Bank is well positioned in the FBAA, ranking fourth out of 43 financial institutions. There are nevertheless numerous financial institutions vying for commercial lending in the FBAA and consequently considerable competition in the FBAA.

New Orleans FBAA

The distribution of small loans to businesses in the New Orleans FBAA is considered adequate. While Home Bank's lending was less than both the percentage of businesses in the AA as well as aggregate lending, Home Bank faces stiff competition in the FBAA with only a market share of 1.2 percent. Home Bank is ranked twelfth out of 68 financial institutions in the New Orleans FBAA.

CD Lending

Home Bank is a leader in making CD loans.

The Lending Activity tables, previously mentioned, set forth the information and data used to evaluate the Home Bank's level of CD lending. These tables include all CD loans, including multi-family loans that also qualify as CD loans.

During the evaluation period, Home Bank made 22 CD loans totaling approximately \$62 million in the full-scope areas. Total CD loans of \$62 million in the full-scope FBAA's represent approximately 20 percent of allocated tier one capital, reflecting an excellent level of CD lending. Many of the CD loans focus on affordable housing and small business lending, which are noted needs in the FBAA's.

Lafayette FBAA

During the evaluation period, Home Bank originated five CD loans totaling approximately \$20.6 million. This included one loan for \$10 million for the improvement of the Lafayette Regional Airport, three loans totaling approximately \$11 million for affordable housing, and one loan totaling \$400,000 the construction of an agricultural structure. Noteworthy examples of CD lending in the Lafayette AA include:

- A loan for \$5.5 million for the construction of 51 affordable senior housing units.
- A loan for \$5 million for the construction of a 70-unit affordable multi-family housing project.

New Orleans FBAA

During the evaluation period, Home Bank originated 17 CD loans totaling approximately \$41 million in the FBAA. This includes 13 loans for affordable housing, one loan for a grocery located in a low-income geography, and three loans that revitalized or stabilized low- and moderate-income geographies. Home

Bank should be commended for targeting their CD loans to affordable housing, which is a known critical need in the FBAA. Noteworthy examples of CD lending in the New Orleans FBAA include:

- A \$6 million loan for the construction of and renovation of 30 buildings containing 60 affordable housing units located in low-income CTs. The buildings are throughout the lower ninth ward and will provided much needed accordable housing to the area.
- A \$5 million loan for the redevelopment, construction, leasing, and operating costs of a 14,000-square foot commercial space that will revitalize and stabilize low-income CTs and provide meaningful employment to low- and moderate-income individuals.
- A \$4.9 million loan to develop 52 rental housing units for low- and moderate-income borrowers.

Broader/Regional Area CD Loans

Home Bank originated six additional CD loans totaling approximately \$18.7 million. This includes two loans in southeast Louisiana for approximately \$5.4 million to revitalize or stabilize and provide employment in Donaldsonville and Opelousas, Louisiana, two affordable housing loans in north Louisiana for approximately \$12.5 million, and two loans totaling \$768,000 in Texas related to educational services targeted at low- and moderate-income students. These loans, while outside the FBAA, had a positive impact on the bank's overall CD loan rating.

Product Innovation and Flexibility

Home Bank makes extensive use of innovative and/or flexible lending practices in order to serve FBAA credit needs. Management originated several mortgage loans and business loans through several Federal government programs that provide flexible lending terms and interest rates, including:

- Farm Service Agency Guaranteed Farm Loans (USGA) – 11 loans totaling \$5.5 million,
- United States Department of Agriculture (USDA) Mortgage Loans – 32 loans totaling \$4.3 million,
- Federal Housing Administration Loans (FHA) – 30 loans totaling \$5.3 million,
- Veterans Administration (VA) mortgage loans – 9 loans totaling \$1.9 million, and
- SBA 504 business loans – 3 loans totaling \$6.8 million.

Additionally, the following products were determined to be flexible or innovative lending programs. Home Bank should be commended for participating in these targeted programs, which include:

Home Bank's Community Reinvestment Program

This program provides 100 percent financing to qualified low- and moderate-income borrowers, securing owner-occupied, first- and second-mortgage loans on single-family dwellings. To qualify, an applicant's income cannot exceed 80 percent of the median income for the parish/county or MSA. The first mortgage has a maximum loan-to-value of 90 percent, and the second mortgage covers the additional 10 percent. Importantly, private mortgage insurance is not required, and the minimum credit score is 620. Home Bank originated 18 loans for \$1.9 million in this program.

Home Bank's Credit Builder Program

This program is a small-dollar loan program designed to assist customers in building or rebuilding their credit history. Customers may borrow up to \$2,500, which is immediately deposited into a savings account and secured from withdrawal. The customer will then make regular monthly payments on the

loan. When the loan is fully repaid, the customer will have access to the full balance in the savings account. During the review period, Home Bank approved 14 loans in this program.

Homebuyer Equity Leverage Partnership (HELP) – Federal Home Loan Bank of Dallas

Eligible Home Bank mortgage customers who meet income and program qualifications may receive a grant of up to \$10,000 to be used towards closing costs and/or down payment assistance when purchasing a new home. Qualifications for the program include being a first-time homebuyer, total household income not exceeding 80 percent of the area median income, homes must be purchased in Home Bank’s FBAA, the homebuyer must complete the Homebuyer Counseling Program, and the homebuyer must sign a five-year retention agreement. Home Bank originated 14 loans in this program totaling \$146,790.

Home Bank’s Second Chance Checking Program

This program provides individuals who have had prior issues handling or managing deposit accounts and need a new start. When approved, customers are placed into Home Bank’s eBanking Account. During the review period, Home Bank opened 66 new accounts under this program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Home Bank’s performance under the Lending Test in the Baton Rouge FBAA and Non-MSA FBAA is consistent with Home Bank’s overall performance under the Lending Test in the full-scope areas.

Refer to Tables O through V in the state of Louisiana section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Home Bank’s performance under the Investment Test in Louisiana is rated Low Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Home Bank’s performance in the Lafayette FBAA and New Orleans FBAA is adequate.

Home Bank has an adequate level of qualified investments, particularly those that are not routinely provided by private investors, although rarely in a leadership position.

Qualified Investments										
FBAA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full-Scope										
Lafayette FBAA	5	3,400	7	1,600	12	40	5,000	34.5	0	0
New Orleans FBAA	3	1,800	9	3,700	12	40	5,500	37.9	0	0
Limited-Scope										
Baton Rouge FBAA	4	1,300	2	2,700	6	20	4,000	27.6	0	0
Non-MSA FBAA	0	0	0	0	0	0	0	0	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.

Home Bank's CD investments and grants/donations are adequately responsive to the needs in the FBAA, as they focus on affordable housing and economic development. Overall, investments were not considered innovative or complex, but did address the specific needs in the FBAA. During the evaluation period, Home Bank made a total of 24 investments totaling approximately \$10.5 million and 65 donations totaling \$229,000 in the full-scope areas. Total investments of approximately \$10.73 million in the full-scope FBAs represent 3.5 percent of allocated tier one capital, reflecting an adequate level of investments.

Lafayette FBAA

Investment performance in the Lafayette FBAA is considered adequate. During the review period, the bank made a total of 12 investments (five prior period and seven current period) totaling approximately \$5 million, and an additional 30 donations/grants totaling \$74,680. Prior period investments were primarily mortgage-backed security pools benefiting low- and moderate-income geographies. Current period investments include three mortgage-backed securities, one municipal bond, one SBIC investment, and two additional investments.

Home Bank invested \$50,000 in the Habitat for Humanity Micro Loan Fund, which provides short-term loans to Habitat For Humanity homebuyers for unexpected home repairs, homeowner and flood insurance deductibles, and some additional expenditures approved by the organization. The program allows for short-term loans with significantly reduced rates for amounts between \$500 - \$5,000. Home Bank also invested \$100,000 in the Lafayette Parish Government's Revolving Loan Fund, which invests non-Federal funds to stimulate business revitalization, create low- and moderate-income jobs, and enhance neighborhood vitality. Notable donations/grants include \$5,000 to an organization to help low- and moderate-income families with disaster relief and \$4,000 for an organization which focuses on homebuyer counseling, training, and foreclosure prevention for low- and moderate-income borrowers.

New Orleans FBAA

Investment performance in the New Orleans FBAA is considered adequate. During the review period, Home Bank made a total of 12 investments (three prior period and nine current period) totaling approximately \$5.5 million, and an additional 35 donations/grants totaling approximately \$155,000. Prior period investments were primarily mortgage-backed security pools benefiting low- and moderate-income geographies. Current period investments include six mortgage-backed securities, one SBIC investment, one qualifying certificate of deposit, one qualifying impact note, an investment with Habitat for Humanity, and one additional investment.

Home Bank invested \$1 million for a Federal Historic Tax Credit for the Dew Drop Inn. The Dew Drop Inn is listed on the National Register of Historic Places and played an important role and was the leading Black musical review for several decades. The Dew Drop Inn hosted some of the most prominent Black entertainers of the time, both locally from New Orleans, and nationwide. The purpose of the tax credit is to revitalize the space and surrounding community, which are both in a low-income CT. In addition to an event space, The Dew Drop Inn will also serve as a community space, providing job training for at-risk youth. In addition to this investment, notable donations include \$25,000 to the Northshore food bank; \$50,000 to a New Orleans food bank; and \$2,500 to an organization focused on affordable housing.

Broader/Regional Area Investments

Home Bank provided \$68,000 to various organizations throughout the state during the review period. A \$53,000 donation to EverFi, which provides computer-based learning platforms for learners of all ages, was part of this total. The company also provides web-based financial literacy curriculum that provides students with educational guidance involving personal finance. Home Bank entered a three-year contract at \$17,500 a year to reach students via computer during their normal lesson time. In 2019 and 2020, approximately 495 students joined the program (384 in low- and moderate-income areas). These students were from nine schools, seven of which are in low- and moderate-income areas and logged more than 1,901 hours (1,658 in low- and moderate-income areas). During the 2020-2021 school year, 623 students joined the program (471 in low- and moderate-income areas). These students were from nine schools, six of which are in low- and moderate-income areas and logged more than 1,636 hours (1,184 in low- and moderate-income areas). This program provided much needed educational guidance during the COVID-19 pandemic and was able to reach a large group of students, all of whom were required to stay home and learn remotely. Home Bank should be commended for understanding and addressing a critical need for low- and moderate-income communities during this critical time. This donation had a positive impact on Home Bank's overall investment rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Home Bank's performance under the Investment Test in the Baton Rouge FBAA is consistent with the overall performance under the Investment Test in the full-scope areas. Home Bank's performance under the Investment Test in the Non-MSA FBAA is weaker than the performance under the Investment Test in the full-scope areas. Home Bank did not make any investments in the Non-MSA FBAA during the review period.

SERVICE TEST

Home Bank's performance under the Service Test in Louisiana is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Home Bank's performance in the Lafayette AA and New Orleans FBAA was good.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the Lafayette FBAA and reasonably accessible to geographies and individuals of different income levels in the New Orleans FBAA.

Distribution of Branch Delivery System											
AA	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope											
Lafayette AA	60.8	17	45.9	1	3	8	5	5.6	20.2	41.3	32.9
New Orleans AA	29.4	13	35.1	1	1	5	6	11.5	23.8	33.3	30.4
Limited Scope											
Baton Rouge AA	4.5	4	10.8	0	0	3	1	12.7	27.8	22.1	37.5
Non-MSA AA	5.3	3	8.2	0	0	1	2	0	10.5	42.1	47.4

Lafayette FBAA

Home Bank's delivery systems are accessible to geographies and individuals of different income levels in the AA. Home Bank operates with four branches in low- and moderate-income geographies in the FBAA. Home Bank operates with one branch in the low-income geographies, which is higher than the percentage of the population located in low-income CTs in the FBAA. Home Bank operates with three branches in moderate-income CTs, which is slightly lower than the overall percentage of the FBAA population living in moderate-income CTs. Additionally, several branches that are located on major roadways in both middle- and upper-income CTs are adjacent to low- and moderate-income CTs.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the FBAA. Home Bank also became a member of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

New Orleans FBAA

Home Bank's delivery systems are reasonably accessible to geographies and individuals of different income levels in the FBAA. Home Bank operates with two branches in low- and moderate-income geographies in the FBAA, with one branch each on the low- and moderate-income CTs. The percentage of branches in both the low- and moderate-income CTs is less than the populations in both of those respective geographies. Nevertheless, there are several branches located in middle- and upper-income CTs that are readily accessible to low- and moderate-income CTs.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the FBAA. Home Bank also

became a member of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
AA	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
Full Scope						
Lafayette AA	1	1	0	+1	0	-1
New Orleans AA	1	1	0	0	0	+/-1
Limited Scope						
Baton Rouge AA	2	1	0	0	+1	0
Non-MSA AA	0	0	0	0	0	0

Lafayette FBAA

To the extent changes have been made, Home Bank's opening and closing of branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Home Bank both opened and closed one branch in the FBAA during the review period. The closed branch was in an upper-income CT, and the new branch is in a moderate-income CT.

Services and business hours do not vary in a way that inconveniences the various portions of its FBAA, particularly low- and moderate-income geographies and/or individuals.

Home Bank offers a wide range of loan and deposit products, security services, investment products, and other miscellaneous services. Products and services include overdraft protection, second-chance checking, night deposits, safe deposit boxes, credit-builder loans, mortgage loans, and a variety of consumer and commercial loan products. Products and services are tailored to meet the needs of individuals of all income levels and businesses of all sizes.

New Orleans FBAA

To the extent changes have been made, Home Bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Home Bank both opened and closed one branch in the AA during the review period, with both the opening and closed branch being in an upper-income CT.

Services and business hours do not vary in a way that inconveniences the various portions of its FBAA, particularly low- and moderate-income geographies and/or individuals.

Home Bank offers a wide range of loan and deposit products, security services, investment products, and other miscellaneous services. Products and services include overdraft protection, second-chance checking, night deposits, safe deposit boxes, credit-builder loans, mortgage loans, and a variety of

consumer and commercial loan products. Products and services are tailored to meet the needs of individuals of all income levels and businesses of all sizes.

CD Services

The institution provides a relatively high level of CD services.

Home Bank's performance in providing CD services was good. Home Bank's performance in the Lafayette AA was considered excellent, and performance in the New Orleans FBAA was considered good. CD services focused primarily on community service, affordable housing, and revitalizing/stabilizing AAs and was targeted to low- and moderate-income individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low- and moderate-income individuals, promoted economic development, and provided affordable housing. Home Bank employees also provided technical assistance on financial and banking related matters to community groups and to low- and moderate-income persons and families.

Lafayette FBAA

Home Bank provided an excellent level of CD services that was responsive to the needs of the community in the Lafayette FBAA. During the review period, 25 employees provided approximately 900 community service hours to 31 different qualifying organizations. Additionally, 19 senior level employees demonstrated leadership and served on the Board of Directors or on committees for 24 organizations. These senior level employees shared their financial expertise by servicing as board members, officers, and on committees, as well as, assisting with fundraising efforts. These activities help provide affordable housing, economic development, revitalization and stabilization of designated areas, and community services to low- and moderate-income individuals and families.

Noteworthy examples of organizations where bank employees provided CD services include:

- Progressive Outreach Center – A Home Bank employee was a volunteer teacher and fundraiser. The organization provides assistance and classes for community members who need clothing, food, and educational resources. The organization also provided basic educational support and classes to assist community members with reading, writing, and math.
- One Acadiana – A senior-level Home Bank employee was a board member of the organization where he provided financial expertise. One Acadiana is the former Greater Lafayette Chamber of Commerce, which provides economic development ideas to organizations throughout south Louisiana.
- Lafayette Housing Authority – A Home Bank employee was a committee member of the Family Self Sufficiency Program, which is a federal program funded by HUD. The Housing Authority of the City of Lafayette's mission is to provide and develop affordable housing opportunities for individuals and families while promoting self-efficiency, empowerment, and neighborhood revitalization.

New Orleans FBAA

Home Bank provided a relatively high level of CD services in the New Orleans FBAA. During the review period, 13 Home Bank employees provided approximately 300 CD service hours to 13 organizations. These 13 employees, including some senior-level employees, demonstrated leadership and served on the Board of Directors or on committees where they shared their financial expertise. These activities help

provide affordable housing, economic development, revitalization and stabilization of designated areas, and community services to low- and moderate-income individuals and families.

Noteworthy examples of organizations where bank employees provided CD services include:

- Reconcile New Orleans – A Home Bank employee was both a financial committee and board member for this organization. Reconcile is an organization committed to addressing the system of generational poverty, violence, and neglect in the New Orleans area. They provide life skills and job training programs that assist young people (ages 16–24) from severely at-risk communities who desire to make a positive change in their lives.
- Crescent City Community Land Trust – A Home Bank employee was the Treasurer of the organization, which attempts to increase opportunity and equity in New Orleans through community land trust-based commercial and residential development, helping local families access jobs, grow their own businesses, and live in affordable housing near areas of significant economic development and opportunity.
- Greater New Orleans Housing Alliance – A Home Bank employee was a committee member of the organization, which is a collaborative of non-profit housing builders and CD corporations working to rebuild affordable housing stock available in the city of New Orleans after Hurricane Katrina devastated the city’s infrastructure.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Home Bank’s performance under the Service Test in the Baton Rouge AA and Non-MSA FBAA is consistent with the overall performance under the Service Test in the full-scope area(s).

State Rating

State of Mississippi

CRA rating for the State of Mississippi: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to meeting the credit needs of the FBAA.
- An excellent geographic distribution of loans.
- A good distribution by the income level of the borrower and businesses of different sizes.
- An excellent level of CD loans that are responsive to CD credit needs. Home Bank is a leader in providing CD loans.
- An adequate level of CD investments.

- An excellent level of CD services.

Description of Institution’s Operations in Mississippi

Home Bank serves its community in the state of Mississippi through four branches located in two FBAAAs. Of those four branches, three are in Adams County and one is in Warren County. Neither Adams County nor Warren County are in an MSA, and so they can be combined for analysis purposes. As such, the Non-MSA FBAA in the state of Mississippi received a full-scope review and is comprised of Adams County and Warren County. Home Bank primarily offers CRE and RRE loans.

During the review period, the COVID-19 pandemic significantly impacted the state of Mississippi and Home Bank’s AAs. A stay-at-home order was issued by the governor, with schools and businesses being ordered to close for a period and once reopened, had significant limitation placed on their ability to operate. These limitations had an amplifying effect on low- and moderate-income geographies and families, as these groups had reduced access to the Internet, healthcare, services, and distance learning solutions. Because of these measures, Home Bank’s ability to engage within their AAs and to specifically address the needs of their communities was challenged.

Non-MSA FBAA

The Non-MSA FBAA is located in southwest Mississippi. The FBAA shares the Mississippi River as a western boundary with the state of Louisiana and is part of the Mississippi delta region. Home Bank operates four branches within the AA. Three branches are in Adams County, with Natchez being the county seat. One branch is in Warren County, with Vicksburg being the county seat. There are a total of 21 CTs in the FBAA, with one low-income CT, seven moderate-income CTs, five middle-income CTs, and eight upper-income CTs. The FBAA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

While there is competition among financial institutions in the FBAA, Home Bank remains well positioned to vie for loans as it ranks fifth out of 16 financial institutions in the AA and has a deposit market share of 8.4 percent. The top three financial institutions combined have a market share of 53.3 percent and so, there remains significant competition for Home Bank in the AA.

HMDA aggregate data for 2021 revealed that Home Bank ranked eighteenth out of 147 financial institution makings loans in the FBAA. There was a total of 3,012 loans originated in the FBAA, of which Home Bank achieved a market share of 1.5 percent. The top five lenders in the AA achieved a combined market share of 31.9 percent, evidencing significant competition in the AA for mortgage loans.

The FFIEC updated 2015 median family income for the FBAA was \$51,400. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Non-MSA FBAA			
Low	Moderate	Middle	Upper
<\$25,700	\$25,700 to <\$41,120	\$41,120 to <\$61,680	≥\$61,680

Source: US Census data

The HUD-adjusted MSA median family income for the FBAA in 2015 was \$51,400. A low-income borrower and a moderate-income borrower would qualify for loans up to \$85,000 and \$175,000, respectively, within this FBAA. During 2021, the average selling house within this AA was \$101,067, making home ownership out of reach for most low-income borrowers. Additionally, when considering the average age of the housing stock in the FBAA is 51 years, home ownership is challenging for moderate-income borrowers as older housing often has higher maintenance costs compared to new housing stock and frequently requires significant repairs to bring dwelling up to code requirements. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

Low-income families earning a median family income less than \$25,700 represented 24.4 percent of families in the AA, while moderate-income families earning between \$25,700 and \$41,120 comprised 15.7 percent. According to 2015 ACS US census data, 21 percent of families in the FBAA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the one low-income and seven moderate-income CTs in the FBAA. Of the 36,494 housing units within the 21 CTs, approximately 53.9 percent of the units are owner-occupied housing units, 29.0 percent are rental units with an average gross monthly rent of \$626, and approximately 17.1 percent are vacant.

Based on 2020 business demographic data, there were 6,201 non-farm businesses in the FBAA. Of these 5,130 (82.7 percent) of the businesses had revenues of less than \$1 million, 256 (4.1 percent) had revenues greater than \$1 million and 815 (13.1 percent) did not report revenue information. The economy of the Non-MSA FBAA is mixed, with healthcare and social services, transportation, retail, education, hospitality and food service, mining, and oil and gas. Major employers in the AA include Genesis Rail Services, Natchez-Adams School District, Jordan Carriers, Walmart, and Natchez Hospital Company, LLC. According to the Bureau of Labor Statistics, the AA had a 4.8 percent unemployment rate in 2022, which is slightly higher than the Mississippi state average of 4 percent.

Demographic Information of the FBAA						
AA: Mississippi Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	21	4.8	33.3	23.8	38.1	0.0
Population by Geography	79,999	3.5	33.6	17.1	45.8	0.0
Housing Units by Geography	36,494	4.0	31.1	18.7	46.2	0.0
Owner-Occupied Units by Geography	19,671	2.4	29.1	15.5	53.0	0.0
Occupied Rental Units by Geography	10,598	6.5	33.4	21.5	38.5	0.0
Vacant Units by Geography	6,225	4.5	33.8	23.8	37.9	0.0
Businesses by Geography	6,201	3.1	30.3	24.8	41.8	0.0
Farms by Geography	189	2.1	35.4	15.9	46.6	0.0
Family Distribution by Income Level	19,909	24.3	15.7	15.3	44.7	0.0
Household Distribution by Income Level	30,269	25.7	15.2	14.6	44.6	0.0
Median Family Income Non-MSAs - Mississippi		\$51,400	Median Housing Value			\$101,067
			Median Gross Rent			\$626
			Families Below Poverty Level			21.0%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

In conjunction with this performance evaluation, we conducted an interview with community leaders in the AA. The primary credit needs in the community were identified as affordable housing. According to this contact, local banks have been active in helping meet the credit needs of the FBAA.

Scope of Evaluation in Mississippi

Home Bank operates with four branches in two counties in Mississippi. Since Adams County and Warren County are not in an MSA, they can be combined for analysis purposes into a Non-MSA FBAA. The Non-MSA FBAA in the state of Mississippi received a full-scope review. Home Bank primarily offers CRE and RRE loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

LENDING TEST

Home Bank’s performance under the Lending Test in Mississippi is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank’s performance in the Non-MSA FBAA is excellent.

Lending Activity

Lending levels reflect excellent responsiveness to FBAA credit needs.

Number of Loans*							
FBAA	Home	Small Business	Small Farm	CD	Total	%State Loans	%State Deposits
Non-MSA FBAA	56	399	NA	9	464	100	100

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*							
FBAA	Home	Small Business	Small Farm	CD	Total	%State*	%State Deposits
Non-MSA FBAA	4,618	21,018	NA	7,292	32,928	100	100

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

The overall lending activity in the Non-MSA FBAA is excellent, considering the performance context considerations discussed elsewhere in this evaluation. During the review period, Home Bank originated 464 loans totaling approximately \$33 million within the state of Mississippi.

Distribution of Loans by Income Level of the Geography

Home Bank exhibits an excellent geographic distribution of loans in its FBAA.

Home Mortgage Loans

Refer to Table O in the state of Mississippi section of Appendix D for the facts and data used to evaluate the geographic distribution of the home mortgage loan originations and purchases.

Home Bank exhibits an excellent geographic distribution of home mortgage loans in the FBAA.

While Home Bank did not make any loans in the low-income CTs, aggregate lending is less than one percent, evidencing the lack of lending overall in those low-income CTs.

The geographic distribution of loans in the moderate-income CTs exceeded both the comparator and aggregate lending and is therefore considered excellent.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses is excellent.

The percentage of loans in both the low- and moderate-income CTs exceeded both the comparator and aggregate lending and is therefore considered excellent.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

Home Bank exhibits a good distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

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

Home Bank exhibits a good distribution of loans among individuals of different income levels.

The percentage of loans to low-income borrower was less than the comparator but greater than aggregate lending, evidencing good distribution.

The percentage of bank loans to moderate-income borrowers was greater than both the comparator and aggregate lending and is therefore considered excellent.

Small Loans to Businesses

Refer to Table R in the state of Mississippi section of Appendix D for the facts and data used to evaluate the borrower distribution of the origination and purchase of small loans to businesses.

The distribution of loans to businesses with revenues of less than or equal to \$1 million is considered good. While the percentage of bank loans to businesses with revenues of less than or equal to \$1 million was less than the comparator, it was greater than aggregate lending and is therefore considered good.

CD Lending

Home Bank is a leader in making CD loans, when considering performance context in the FBAA.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multi-family loans that also qualify as CD loans.

During the evaluation period, Home Bank made a total of nine CD loans totaling approximately \$7.3 million. Total CD loans of \$7.3 million in the full-scope FBAA's represent approximately 2.4 percent of allocated tier one capital, reflecting an excellent level of CD loans. Noteworthy examples of CD lending in the Non-MSA AA include:

- A loan for \$3 million to assist the Natchez School District with operating costs for all elementary, middle and high schools in the area. These schools are in low- and moderate-income CTs.
- A loan for \$1.5 million to improve and make updates to three nursing homes in the community. All nursing homes are in low- and moderate-income CTs.

Product Innovation and Flexibility

Home Bank makes limited use of innovative and/or flexible lending practices in order to serve FBAA credit needs. Management originated several mortgage loans and business loans through several Federal government programs that provide flexible lending terms and interest rates, including:

- United States Department of Agriculture (USDA) Mortgage Loans – two loans totaling \$240,000
- Federal Housing Administration Loans (FHA) – four loans totaling \$467,000
- Veterans Administration (VA) mortgage loans – three loans totaling \$702,000

Additionally, the following products were determined to be flexible or innovative lending programs. Home Bank should be commended for participating in these targeted programs, which include:

HELP – Federal Home Loan Bank of Dallas

Eligible Home Bank mortgage customers who meet income and program qualifications may receive a grant of up to \$10,000 to be used towards closing costs and/or down payment assistance when purchasing a new home. Qualifications for the program include being a first-time homebuyer; total household income not exceeding 80 percent of the area median income; homes must be purchased in Home Bank's FBAA's; the homebuyer must complete the Homebuyer Counseling Program; and the homebuyer must sign a five-year retention agreement. Home Bank has originated four loans in this program totaling \$32,000.

Home Bank's Credit Builder Program

This program is a small-dollar loan program designed to assist customers in building or rebuilding their credit history. Customers may borrow up to \$2,500, which is immediately deposited into a savings account and secured from withdrawal. The customer will then make regular monthly payments on the loan. When the loan is fully repaid, the customer will have access to the full balance in the savings account. During the review period, Home Bank approved four loans in this program.

Home Bank's Second Chance Checking Program

This program provides individuals who have had prior issues handling or managing deposit accounts and need a new start. When approved, customers are placed into Home Bank's eBanking Account. During the review period, Home Bank opened five new accounts under this program.

Special Needs Rehabilitation Assistance Program (SNAP)

SNAP is a program that provides rehabilitation assistance to low- and moderate-income and special needs homeowners. During the review period, Home Bank utilized \$139,230 in SNAP funds to assist 25 special needs homeowners with needed home rehabilitation.

INVESTMENT TEST

Home Bank's performance under the Investment Test in Mississippi is rated Low Satisfactory.

Conclusions for Area Receiving Full-Scope Reviews

Based on a full-scope review, Home Bank's performance in the Non-MSA FBAA is adequate.

The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits adequate responsiveness to credit and CD needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Non-MSA FBAA	2	548	0	0	2	100	548	100	0	0

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

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

Overall, investments were not considered innovative or complex, but did address the specific needs in the Mississippi Non-MSA. During the evaluation period, Home Bank made a total of two investments totaling \$548,000 and six donations totaling approximately \$26,000 in the FBAA. Total investments and donations of approximately \$574,000 represent less than one percent of allocated tier one capital, reflecting an adequate level of investments, given the performance context of the FBAA. Prior period investments were primarily mortgage-backed security pools benefiting low- and moderate-income geographies. In addition to these prior period investments, notable donations include \$7,000 to address homelessness in the FBAA and \$6,000 to the City of Natchez to assist the needs of low- and moderate-income residents in the FBAA.

Broader/Regional Area Investments

Home Bank additionally provided approximately seven investments totaling approximately \$2.5 million throughout the state of Mississippi during the review period. These investments were primarily mortgage-backed security pools benefiting low- and moderate-income geographies. These additional investments had a positive impact on the overall investment rating in the FBAA.

SERVICE TEST

Home Bank's performance under the Service Test in Mississippi is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank's performance in the Non-MSA FBAA is excellent.

Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's FBAA.

Distribution of Branch Delivery System											
FBAA	Deposits	Branches						Population			
	% of Rated Area Deposits in	Number of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Non- MSA FBAA	100	4	100	1	0	1	2	3.5	33.6	17.1	45.8

Home Bank's delivery systems are accessible to geographies and individuals of different income levels in the FBAA. Home Bank operates with one branch in low-income geographies in the FBAA, which is higher than the percentage of the population located in low-income CTs in the FBAA. Home Bank does not have any branches in the moderate-income CTs. Several branches that are located on major roadways in both middle- and upper-income CTs are adjacent to low- and moderate-income CTs.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the FBAA. Home Bank also became a member of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

Home Bank did not open or close any branches in the Non-MSA FBAA during the review period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of its AA, particularly low- and moderate-income geographies and/or individuals.

Home Bank offers a wide range of loan and deposit products, security services, investment products, and other miscellaneous services. Products and services include overdraft protection, second-chance checking, night deposits, safe deposit boxes, credit builder loans, mortgage loans, and a variety of consumer and commercial loan products. Products and services are tailored to meet the needs of individuals of all income levels and businesses of all sizes.

CD Services

The institution provides a relatively high level of CD services.

Home Bank's performance in providing CD services was good. CD services focused primarily on community service, affordable housing, and revitalizing/stabilizing FBAA and was targeted to low- and moderate-income individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low- and moderate-income individuals, promoted economic development, and provided affordable housing. Bank employees also provided technical assistance on financial and banking related matters to community groups and to low- and moderate-income persons and families.

During the review period, eight employees provided approximately 200 community service hours to 21 different qualifying organizations. These activities help provide affordable housing, economic development, revitalization and stabilization of designated areas, and community services to low- and moderate-income individuals and families.

Noteworthy examples of organizations where bank employees provided CD services include:

- Board memberships and/or volunteers on various nonprofit organizations including Habitat for Humanity, Humane Society, Kiwanis Club, Chamber of Commerce, and the Historic Natchez Foundation.
- Conducting financial literacy and financial education training and workshops for low- and moderate-income students in elementary and high school at various schools located in the FBAA.
- Arts Danu - Provides a holistic approach to education, health, cultural exchange, community outreach and economic development through art, focusing on low- and moderate-income communities.

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 MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(01/01/2019 to 12/31/2021)	
Bank Products Reviewed:	Home mortgage and small business loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Louisiana		
Lafayette AA	Full-Scope	
New Orleans AA	Full-Scope	
Baton Rouge AA	Limited-Scope	
Non-MSA AA	Limited-Scope	
Mississippi		
Non-MSA AA	Full-Scope	

Appendix B: Summary of MSA and State Ratings

RATINGS		Home		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank and State
	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State:				
Louisiana	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Mississippi	Outstanding	Low Satisfactory	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a parish/county or group of parishes/counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes/counties that

represent an employment center or centers, plus adjacent parishes/counties associated with the main/secondary parish/county or parishes/counties through commuting ties.

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

Middle-Income Individual: 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: 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.

Multi-family: Refers to a residential structure that contains five or more units.

Multi-state MSA (MMSA): Any multi-state MSA or multi-state combined statistical area, as defined by the Office of Management and Budget.

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same 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/FBAA. 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. AA Distribution of Home Mortgage Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/FBAA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography -** The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than parishes/counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. AA Distribution of Loans to Small Businesses by Gross Annual Revenue -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

FBAA:	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	% Bank Loans	Aggregate	% of Owner-Occupied Housing	% Bank Loans	Aggregate	% of Owner-Occupied Housing	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing	% Bank Loans	Aggregate
Full-Scope FBAA																			
Lafayette FBAA	825	180,632	42.4	14,128	3.3	1.6	1.5	17.7	14.7	10.9	43.8	34.2	36.4	35.2	49.6	51.2	0.0	0.0	0.0
New Orleans FBAA	867	272,918	44.6	45,528	6.4	12.7	6.0	18.6	18.9	15.0	37.9	24.3	35.8	36.4	41.8	42.5	0.6	2.3	0.8
MS Non- MSA FBAA	564,8	4,618	2.9	1,825	2.4	0.0	0.5	29.1	37.5	20.6	15.5	35.7	17.1	53.0	26.8	61.8	0.0	0.0	0.0
Limited-Scope FBAA																			
Baton Rouge FBAA	151	34,642	7.8	18,226	7.4	9.3	2.4	22.6	24.5	17.9	26.2	14.6	25.6	43.8	51.7	54.1	0.0	0.0	0.0
LA Non- MSA FBAA	47	4,898	2.4	874	0.0	0.0	0.0	7.3	0.0	3.7	44.0	48.9	36.2	48.6	51.1	60.2	0.0	0.0	0.0
Total	1,947,709	100.0	80,581	5.8	7.0	4.2	19.6	17.6	14.9	35.6	28.7	33.2	38.7	45.6	47.3	0.3	1.0	0.5	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Distribution of Home Mortgage Loans by Income Category of the Borrower

2019-21

FBAA:	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
Full-Scope AAs																			
Lafayette FBAA	825	180,632	42.4	14,128	24.2	5.1	5.6	15.5	10.3	16.2	16.3	12.7	19.3	44.0	51.6	37.6	0.0	20.2	21.3
New Orleans FBAA	867	272,919	44.6	45,528	25.1	3.1	4.0	15.5	7.2	13.4	17.2	11.2	17.7	42.2	50.2	42.2	0.0	28.4	22.7
MS Non- MSA FBAA	56	4,618	2.9	1,825	24.3	5.4	3.9	15.7	16.1	11.2	15.3	19.6	14.4	44.7	37.5	48.5	0.0	21.4	21.9
Limited-Scope AAs																			
Baton Rouge FBAA	151	34,642	7.8	18,226	25.7	2.6	7.2	16.6	9.9	17.9	17.2	7.3	17.3	40.5	45.0	37.5	0.0	35.1	20.0
LA Non - MSA FBAA	47	4,898	2.4	874	24.1	2.1	2.9	14.0	14.9	8.7	15.9	10.6	16.5	46.1	55.3	52.6	0.0	17.0	19.3
Total	1,946	497,700	100.0	80,581	25.0	4.0	5.0	15.7	9.1	14.8	17.0	11.8	17.8	42.3	50.2	40.6	0.0	25.0	21.8

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Full-Scope FBAA																			
Lafayette FBAA	3,375	272,085	49.2	13,423	6.8	5.5	6.5	16.3	14.4	14.6	39.5	46.7	40.0	37.3	33.4	38.8	0.2	0.0	0.0
New Orleans FBAA	2,148	279,196	31.3	42,340	9.3	7.1	10.0	18.7	15.3	18.9	28.0	25.3	27.1	42.6	50.7	42.7	1.4	1.5	1.3
MS Non-MSA FBAA	399	21,018	5.8	1,649	3.1	5.3	3.5	30.3	38.6	32.3	24.8	37.3	22.9	41.8	18.8	41.4	0.0	0.0	0.0
Limited-Scope FBAA																			
Baton Rouge FBAA	604	74,318	8.8	15,900	8.9	8.1	7.3	24.4	18.0	24.0	20.0	15.2	20.9	46.6	58.6	47.7	0.1	0.0	0.1
LA Non-MSA FBAA	327	25,766	4.8	536	0.0	0.0	0.0	6.8	4.0	3.4	37.7	38.5	38.1	55.5	57.5	58.6	0.0	0.0	0.0
Total	6,853	672,38	100.0	73,848	8.5	6.0	8.6	19.9	15.9	19.4	28.1	36.3	28.1	42.8	41.3	43.1	0.8	0.5	0.7

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table R: Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

FBAA:	Total Loans to Small Businesses				Businesses with Revenues <= \$1 Million			Businesses with Revenues > \$1 Million		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	Businesses %	% Bank Loans	% Businesses	% Bank Loans
Full-Scope FBAA's											
Lafayette FBAA	3,375	272,085	49.2	13,423	86.5	21.3	33.0	4.8	24.9	8.7	53.8
New Orleans FBAA	2,148	279,196	31.3	42,340	88.9	27.0	37.3	3.9	9.6	7.2	63.5
MS Non-MSA FBAA	399	21,018	5.8	1,649	82.7	40.1	29.0	4.1	5.3	13.1	54.6
Limited-Scope FBAA's											
Baton Rouge FBAA	604	74,318	8.8	15,900	85.9	28.1	34.0	4.4	10.4	9.7	61.4
LA Non-MSA FBAA	327	25,766	4.8	536	84.8	41.0	34.0	3.5	8.3	11.7	50.8
Total	6,853	672,383	100.0	73,848	87.6	25.7	35.6	4.2	16.9	8.3	57.4

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Bank's branches, addresses, and geographies

This section contains a list of the bank's branches, their street addresses, and geographies for the following assessment areas.

STATE: ASSESSMENT AREA:			LOUISIANA LAFAYETTE/ACADIA/ST. MARTIN						
STATE CODE	PARISH CODE	MSA CODE	CENSUS TRACT	TRACT INCOME	LOCATION	BRANCH TYPE	ADDRESS	CITY	ZIP
22	055	29180	14.20	Middle	Kaliste Saloom – Main Office	Full	503 Kaliste Saloom Rd.	Lafayette	70508
22	055	29180	1.00	Low	Downtown	Full	1001 Johnston St.	Lafayette	70502
22	055	29180	22.00	Moderate	Coolidge	Full	1020 Coolidge St.	Lafayette	70503
22	055	29180	18.02	Moderate	Johnston	Full	4202 Johnston St.	Lafayette	70503
22	055	29180	14.03	Upper	Ambassador Caffery	Full	5028 Ambassador Caffery Pkwy.	Lafayette	70508
22	055	29180	5.00	Upper	Mid Johnston	ATM	2810 Johnston Street	Lafayette	70503
22	055	29180	14.23	Upper	River Ranch	Full	1245 Camellia Blvd, Suite 100	Lafayette	70508
22	055	29180	14.24	Upper	Albertson Pkwy	Full	100 Albertsons Pkwy.	Broussard	70518
22	055	29180	14.25	Middle	Broussard	Full	1219 Albertsons Pkwy.	Broussard	70518
22	055	29180	21.03	Middle	Carencro	Full	806 Veterans Dr.	Carencro	70520
22	055	29180	20.03	Moderate	Scott - Frontage	Full	800 I-10 South Frontage Rd	Scott	70583
22	001	29180	9601.01	Moderate	Church Point	Full	114 N Main St.	Church Point	70525
22	001	29180	9608.02	Upper	Crowley	Full	357 Odd Fellows Rd.	Crowley	70526
22	099	29180	0209.00	Middle	St. Martinville	Full	301 S Main Street	St. Martinville	70582
22	099	29180	0201.02	Middle	Catahoula	Full	4421 Catahoula Hwy	St. Martinville	70582
22	099	29180	0204.01	Moderate	Parks	Full	1021 Bridge Street Hwy	St. Martinville	70582
22	099	29180	204.01	Moderate	St. Martinville Main	ATM	1113 N Main Street	St. Martinville	70582
STATE: ASSESSMENT AREA:			LOUISIANA JEFFERSON DAVIS						
STATE CODE	PARISH CODE	MSA CODE	CENSUS TRACT	TRACT INCOME	LOCATION	BRANCH TYPE	ADDRESS	CITY	ZIP
22	053	N/A	0001.00	Upper	Elton	Full	805 Main St.	Elton	70532
22	053	N/A	0005.00	Upper	Jennings	Full	128 E Academy Ave.	Jennings	70546
22	053	N/A	0003.00	Middle	Welsh	Full	102 S Adams St.	Welsh	70591
22	053	N/A	0005.00	Upper	Jennings Hospital	ATM	1634 Elton Rd	Jennings	70546
STATE: ASSESSMENT AREA:			LOUISIANA EAST BATON ROUGE						
STATE CODE	PARISH CODE	MSA CODE	CENSUS TRACT	TRACT INCOME	LOCATION	BRANCH TYPE	ADDRESS	CITY	ZIP
22	033	12940	0045.09	Middle	Long Farm	Full	9659 Antioch Road, Suite 101	Baton Rouge	70817
22	033	12940	0040.17	Middle	Bluebonnet	Full	10563 S. Glenstone Pl.	Baton Rouge	70801
22	033	12940	0038.06	Middle	Corporate	Full	5302 Corporate Blvd.	Baton Rouge	70808
22	033	12940	0039.09	Middle	Sherwood Forest	Full	3524 S. Sherwood Forest Blvd.	Baton Rouge	70816
STATE: ASSESSMENT AREA:			LOUISIANA NORTHSHORE/NEW ORLEANS						
STATE CODE	PARISH CODE	MSA CODE	CENSUS TRACT	TRACT INCOME	LOCATION	BRANCH TYPE	ADDRESS	CITY	ZIP
22	103	35380	402.05	Upper	N. Columbia	Full	1750 N. Columbia St.	Covington	70433
22	103	35380	404.01	Upper	Highway 21	Full	69291 Hwy. 21	Covington	70433

22	103	35380	403.06	Upper	N. Causeway	Full	1305 N. Causeway Blvd.	Mandeville	70471
22	103	35380	402.03	Middle	Folsom	Full	82255 Hwy. 25	Folsom	70437
22	103	35380	407.10	Upper	Slidell	Full	2037 E. Gause Blvd.	Slidell	70461
22	103	35380	406.06	Middle	Abita Springs	Full	70963 Hwy. 59	Abita Springs	70420
22	071	35380	0050.00	Moderate	Canal	Full	3915 Canal St.	New Orleans	70119
22	051	35380	0243.00	Upper	Elmwood	Full	1105 S. Clearview Parkway	New Orleans	70121
22	051	35380	0287.03	Moderate	Manhattan	Full	1800 Manhattan Blvd.	Harvey	70058
22	051	35380	0286.00	Middle	Veterans	Full	1600 Veterans Blvd	Metairie	70005
22	051	35380	0203.05	Upper	Transcontinental	Full	4401 Transcontinental Dr.	Metairie	70006
22	071	35380	0116.00	Upper	Magazine	Full	5435 Magazine St.	New Orleans	70115
STATE:		MISSISSIPPI							
ASSESSMENT AREA:		ADAMS COUNTY/NATCHEZ							
STATE CODE	COUNTY CODE	MSA CODE	CENSUS TRACT	TRACT INCOME	LOCATION	BRANCH TYPE	ADDRESS	CITY	ZIP
28	001	N/A	0007.00	Middle	Main Street	Full	500 Main St.	Natchez	39120
28	001	N/A	0005.00	Moderate	St. Catherine	Full	411 Hwy. 61 N	Natchez	39120
28	001	N/A	0009.00	Middle	Tracetown	Full	55A Sgt. Prentiss Dr.	Natchez	39120
STATE:		TEXAS							
ASSESSMENT AREA:		HOUSTON							
STATE CODE	COUNTY CODE	MSA CODE	CENSUS TRACT	TRACT INCOME	LOCATION	BRANCH TYPE	ADDRESS	CITY	ZIP
48	167	26420	7202.00	Upper	Friendswood	Full	105 E Parkwood Ave, Ste 100	Friendswood	77546
48	157	26420	6720.03	Upper	Sugar Land	Full	12946 Dairy Ashford Rd. Ste 100	Sugar Land	77478
48	201	26420	4114.00	Upper	River Oaks	Full	3738 Westheimer Rd	Houston	77027
48	201	26420	3211.01	Middle	SE Houston	Full	12941 Gulf Freeway, Ste 100	Houston	77034
48	201	26420	3410.02	Upper	Baybrook	Full	19415 Gulf Freeway	Webster	77598
48	201	26420	5542.02	Middle	Vintage Park	Commercial Banking Only	110 Vintage Park Boulevard, Ste 100	Houston	77070

Recently Opened and Closed Branches

A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

February 5, 2024 – Commercial Banking Office Opening

OPEN: Vintage Park: Vintage Park Banking Center: 110 Vintage Park Boulevard, Houston, TX 77070: MSA: 26420, Tract Code: 5542.02, Tract Income Level: Middle

January 29, 2024 – Branch Opening

OPEN: Baybrook: Baybrook Banking Center: 19415 Gulf Freeway, Webster, TX 77598: MSA: 26420, Tract Code: 3410.02, Tract Income Level: Upper

January 27, 2024 – Branch Closing

CLOSED: Webster – Clear Lake Branch: 251 W. Medical Center Blvd, Suite 101, Webster, TX 77598 TX State: 48 MSA: 26420 County: 201 Tract: 3411.00, Tract Income Level: Moderate

July 28, 2023 – Branch Closing

CLOSED: Mid-Johnston – 2810 Johnston Street, Lafayette, LA 70503 LA State: 22 MSA: 29180 County: 055 Tract: 0005.00, Tract Income Level: Upper

July 27, 2022 – Closure of Two ATM's

CLOSED: Lafayette Regional Airport: 200 Terminal Drive, Lafayette, LA 70508: MSA: 29180, Tract Code: 0014.08, Tract Income Level: Unknown

March 28, 2022 – Acquisition of Texan Bank

OPEN: Friendswood – Friendswood Branch: 105 East Parkwood Ave, Suite 100, Friendswood, TX 77546 TX State: 48 MSA: 26420 County: 167 Tract: 7202.00, Tract Income Level: Upper

OPEN: Webster – Clear Lake Branch: 251 W. Medical Center Blvd, Suite 101, Webster, TX 77598 TX State: 48 MSA: 26420 County: 201 Tract: 3411.00, Tract Income Level: Moderate

OPEN: Sugar Land – Sugar Land Branch: 12946 Dairy Ashford Rd, Suite 100, Sugar Land, TX 77478 TX State: 48 MSA: 26420 County: 157 Tract: 6720.01, Tract Income Level: Middle

OPEN: Houston – River Oaks Branch: 3738 Westheimer Rd, Houston, TX 77027 TX State: 48 MSA: 26420 County: 201 Tract: 4114.00, Tract Income Level: Upper

OPEN: Houston – SE Houston Branch: 12941 Gulf Freeway, Suite 100, Houston, TX 77034 TX State: 48 MSA: 26420 County: 201 Tract: 3211.00, Tract Income Level: Middle

January 21, 2022 - Closure of Full-Service Banking Center & Exit from Vicksburg/Warren County AA

CLOSED: Vicksburg – Frontage Road: 2150 S. Frontage Rd, Vicksburg, MS, State: 28 MSA: N/A County: 149 Tract: 9506.00, Tract Income Level: Upper, Banking Center purchased and absorbed by Delta Bank

Hours; Deposit, Ancillary, Lending, & Mortgage Products; Services; & Fees

This section contains a list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (*e.g.*, ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

Louisiana Locations Hours of Operation

Acadiana

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Saturday

9:00 a.m. to 12:00 p.m.

(St. Martinville, 4204 Johnston St,
Jennings, Carencro only)

Parks & Catahoula

Lobby

Monday to Thursday: 9:00 a.m. to 1:00 p.m.

Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru (Parks only)

Monday to Thursday: 9:00 a.m. to 1:00 p.m.

Friday: 9:00 a.m. to 5:00 p.m.

Baton Rouge

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Saturday 9:00 a.m. to 12:00 p.m.

Drive-Thru

Saturday 9:00 a.m. to 12:00 p.m.

(Saturday hours - Long Farm only)

Northshore

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Saturday

9:00 a.m. to 12:00 p.m.

(Folsom and North Causeway only)

New Orleans

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Saturday

9:00 a.m. to 12:00 p.m.

(Veterans only)

Mississippi Locations Hours of Operation

Natchez - Main Street

Lobby

Monday to Thursday: 9:00 a.m. to 4:00 p.m.

Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Natchez - Tracetown

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 8:30 a.m. to 5:00 p.m.

Natchez - St. Catherine

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 8:30 a.m. to 5:00 p.m.

Texas Locations Hours of Operation

Friendswood

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:30 p.m.

Baybrook

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:30 p.m.

Sugar Land

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:30 p.m.

River Oaks

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

SE Houston

Lobby

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Drive-Thru

Monday to Friday: 9:00 a.m. to 5:30 p.m.

Vintage Park

Lobby – Commercial Banking Office Only

Monday to Friday: 9:00 a.m. to 5:00 p.m.

Home Bank Deposit Products

Checking Accounts

- Choice Checking
- Interest Checking
- eBanking Checking
- Second Chance Banking
- Small Business Checking
- Commercial Checking
- Interest on Lawyer's Trust (IOLTA)
- Not-for-Profit Checking
- Not for Profit with Interest Checking

Savings Accounts

- Statement Savings
- Christmas Club
- Coverdell Education Savings Account (ESA)
- Money Market
- Health Savings Accounts

Certificates of Deposit

- 3 Month
- 6 Month
- 12 Month
- 18 Month
- 24 Month
- 30 Month
- 36 Month
- 48 Month
- 60 Month

Individual Retirement Accounts, Traditional, CESA, Roth, SEP's, SIMPLE's

- 18 Month
- 24 Month
- 30 Month
- 36 Month
- 48 Month
- 60 Month

Ancillary Products

Electronic Banking

- ACH Origination
- ACH Debit Block
- Wire Manager
- CDARS (Certificate of Deposit Account Registry Service)
- Retail Online
- Retail Online Bill Pay
- Retail Online Mobile Banking app
- Internal Account Transfers
- PopMoney P2P Payments
- Transfer Now A2A Transfers
- Mobile Deposits
- Notifi (Account Alerts)
- Stop Payments
- Online Loan Payments
- eStatements
- Check Orders
- Debit Card/ATM Card (personal, including students, and business)
- HSA Debit Card
- Cash Advance Services
- Credit Cards (personal and business)
- Credit Card Online Account Management
- uChoose Rewards Credit
- Mobile Wallet (Apple Pay, Google Pay, Samsung Pay)
- CardValet
- Two-Way Text Alerts (Debit Card Fraud Alerts)
- Instant Issue Debit Cards
- Overdraft Protection (auto sweep from internal deposit account)
- Overdraft Privilege Program
- Sweep Services through FNBB (AIM) Non-Personal
- ATMs
- Community Cash ATM Network
- Dolphin Debit Surcharge Free ATM Network
- ATM Envelope Cash and Check Deposits
- ATM Imaged Cash and Check Deposits
- Telephone Banking
- Free Financial Checkup

Treasury Management

- Business Online Banking & Bill Pay
- Online Stop Payment Services
- ACH Origination Services
- Online-Wire Transfer Services – Domestic & International
- Business Mobile Banking
- Remote Deposit Capture
- ICS- Insured Cash Sweep
- Cash Concentration Services
- Merchant Card Services
- Check Positive Pay and ACH Positive Pay
- Account Reconciliation Services
- Cash Vault Services

Security Services

- Night Depository Services
- Safe Deposit Box Services

Statement Delivery and Features

- Combined Statements
- eStatements
- Check Imaging

Miscellaneous Services

- Credit Cards, Classic, Platinum, Platinum with Scorecard, Business and Secured
- Collection Items
- Lockbox Services
- Savings Bonds (redemption only)
- Wire Transfer Services
- Overdraft Privilege Program
- Overdraft Line of Credit
- Certified Checks/Official Checks
- Promontory

Investment Services through HB Financial – Division of Home Bank

- IRAs, including: Traditional, Roth, SEP and Simple
- 401k rollovers
- 529 Plans
- Education IRAs
- Estate Planning
- Municipal funds
- Mutual funds
- Exchange traded funds
- Corporate and municipal bonds
- Common stock
- Treasury notes, bills, and bonds
- Alternative investments
- Structured products
- Variable and fixed annuities
- Life insurance
- Long-term care
- Retirement plans
- 401(k) plans
- 403(b) plans

Lending Products

Consumer

- Personal/Unsecured
- Automobile (new & used)
- Lot loans, Raw Loans
- CD & Saving Secured Loans
- Home Equity Loans
- Home Equity Lines
- Credit Builder Loan
- Bridge Loan
- Overdraft Line of Credit
- Consumer Credit Cards
- Personal Line of Credit
- Recreational Vehicles

Commercial

- Commercial Real Estate
- Commercial Equipment
- Working Capital
- A/R Financing
- Residential Speculative (Spec)
- Subdivision Financing
- Letters-Of-Credit

Mortgage

Mortgage lending generally consists of three various requests: Purchase, Refinance, and Construction-Permanent.

- Fixed Rate Loans (15- or 30-year amortization)
- Adjustable-Rate Loans (5 and 7-year ARMs with amortizations up to 30 years)
- Construction/Permanent
- Community Reinvestment Mortgage
- Jumbo
- Non-Conforming
- Non-Owner Occupancy (Originated as a 5yr ARM)
- 100% Financing Products (Limited land)
- Low to Moderate Income Products
- FHA and VA Products
- Rural Development
- Reverse Mortgages
- Renovation Mortgage

CRA Disclosure Notice (posted at Main Office in Lafayette, Main Office in Natchez, MS and Main Office in Gulf Freeway, TX)



COMMUNITY REINVESTMENT ACT NOTICE

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller at 500 North Akard Street, Suite 1600, Dallas, TX. 75201. You may send written comments about our performance in helping to meet community credit needs to the Community Reinvestment Act Officer at 503 Kaliste Saloom Rd. Lafayette, LA 70508 or Compliance@home24bank.com, and Deputy Comptroller, 500 North Akard Street, Suite 1600, Dallas TX 75201 or CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Home Bancorp, Inc., a bank holding company. You may request from the Director of Applications, Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE, Atlanta, GA 30309-4470 an announcement of applications covered by the CRA filed by bank holding companies.

CRA Disclosure Notice (posted at all branch only offices)



Community Reinvestment Act Notice

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by our regulator, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire savings association is available at our main office at 503 Kaliste Saloom Rd. Lafayette, Louisiana, 70508.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller at 500 North Akard Street, Suite 1600, Dallas, TX. 75201. You may send written comments about our performance in helping to meet community credit needs to the Community Reinvestment Act Officer at 503 Kaliste Saloom Rd. Lafayette, LA 70508 or Compliance@home24bank.com, and Deputy Comptroller, 500 North Akard Street, Suite 1600, Dallas TX 75201 or CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Home Bancorp, Inc., a bank holding company. You may request from the Director of Applications, Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE, Atlanta, GA 30309-4470 an announcement of applications covered by the CRA filed by bank holding companies.

HMDA Disclosure Notice (posted at all offices)



Home Mortgage Disclosure Act Notice

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

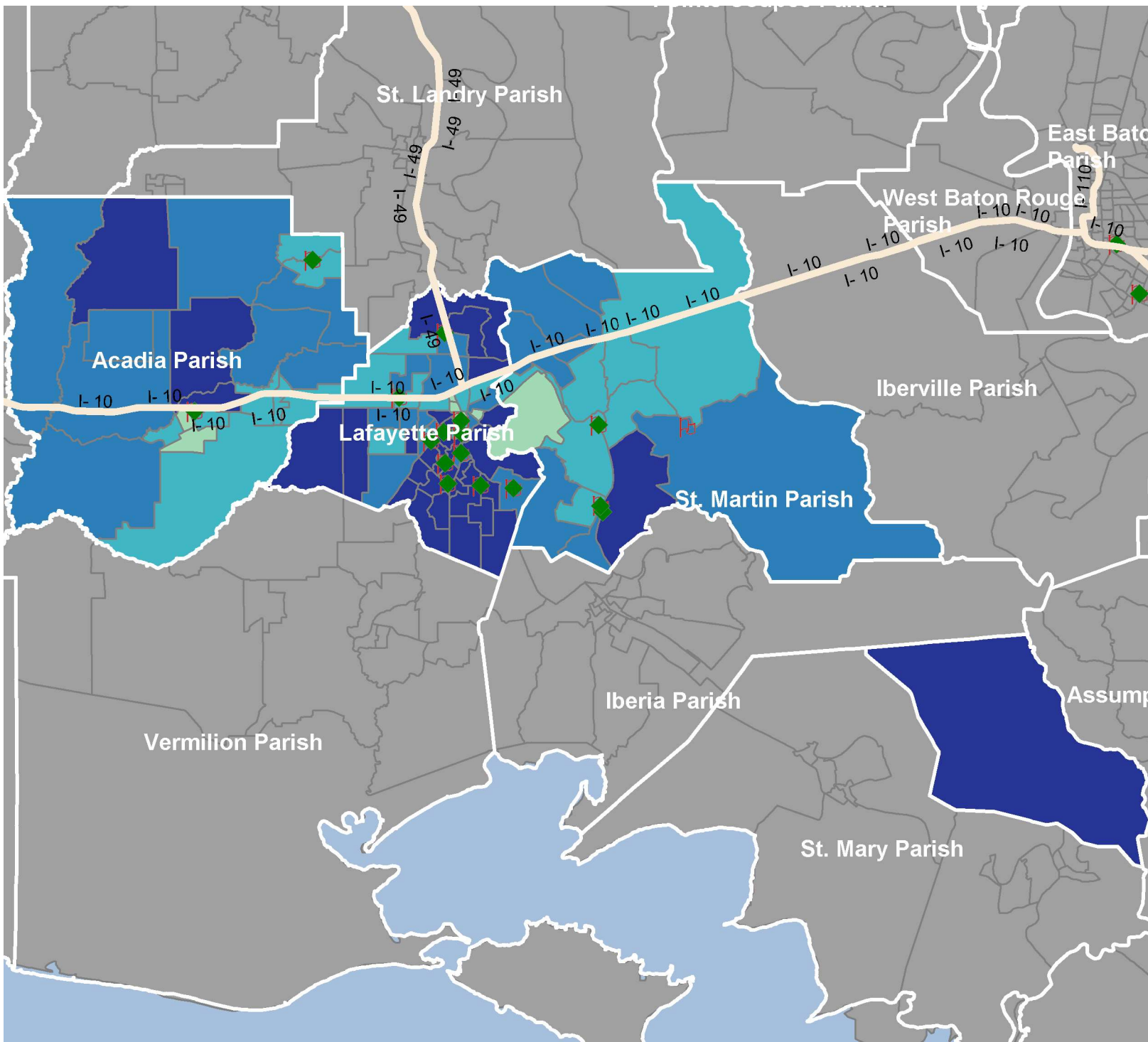
The HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

Maps of Assessment Areas

This section contains maps of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.

Home Bank N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP

Acadiana*



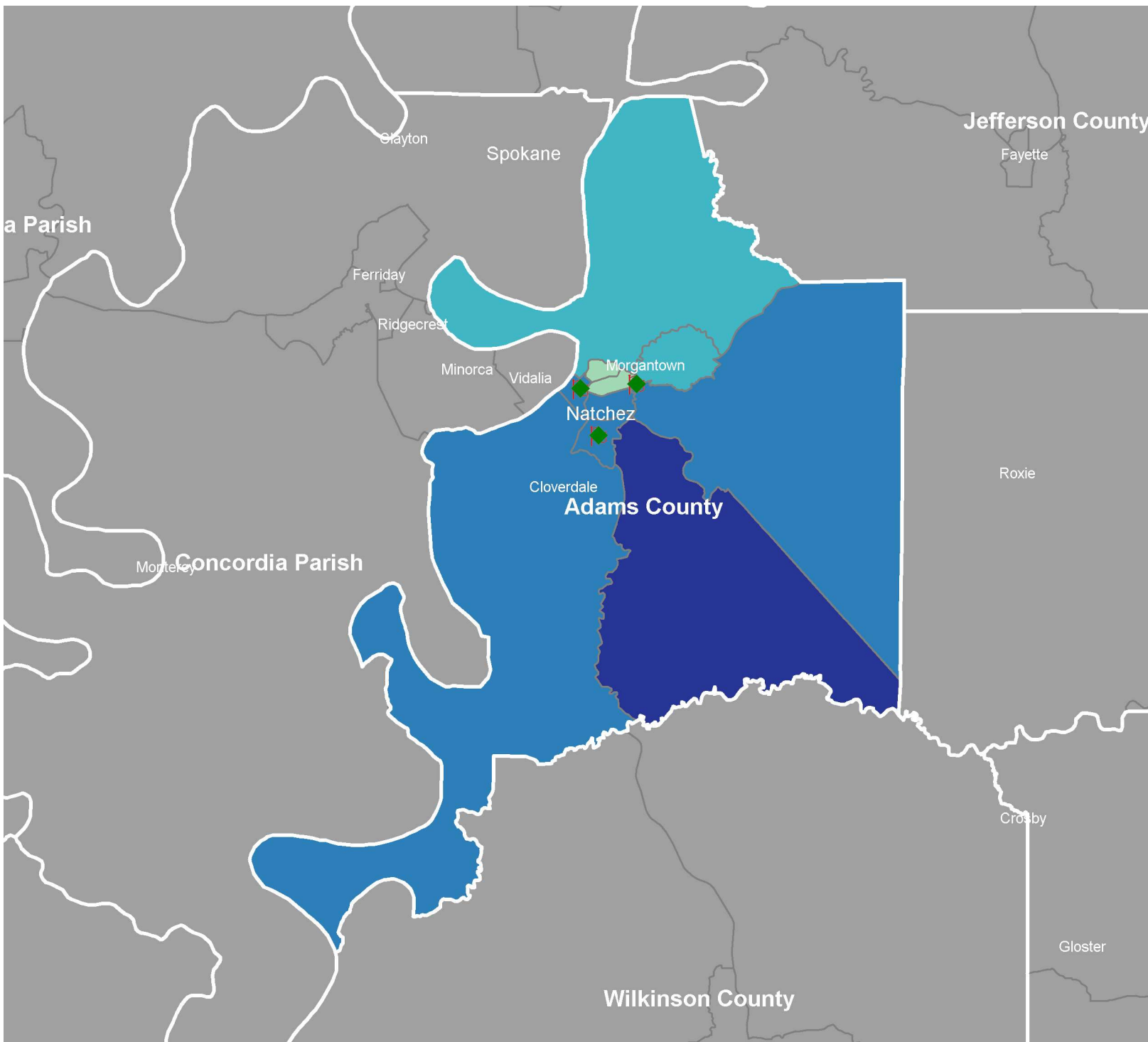
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations

Home Bank N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP

Adams



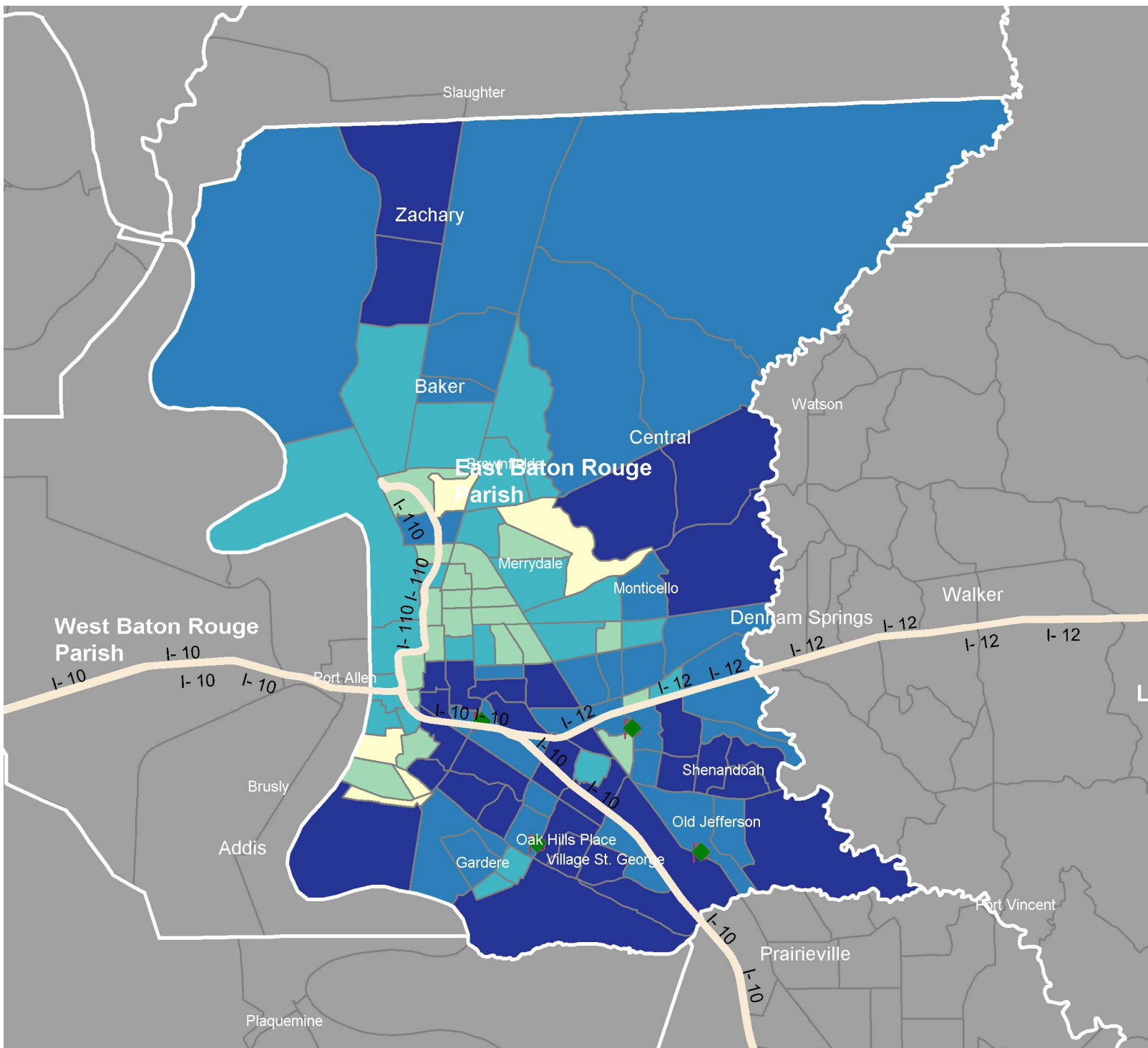
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations

Home Bank N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP

East Baton Rouge



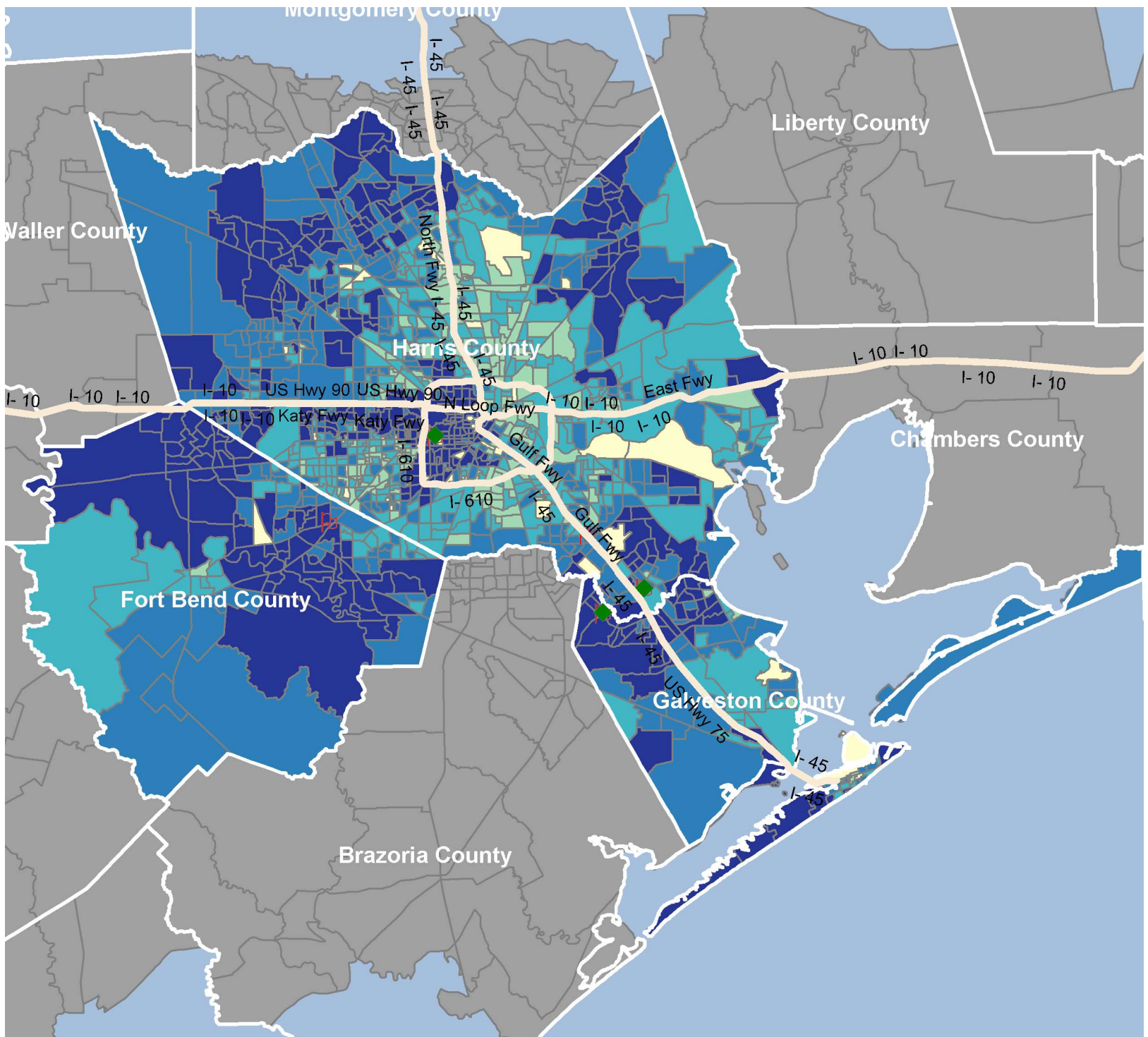
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations

Home Bank N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP

Houston



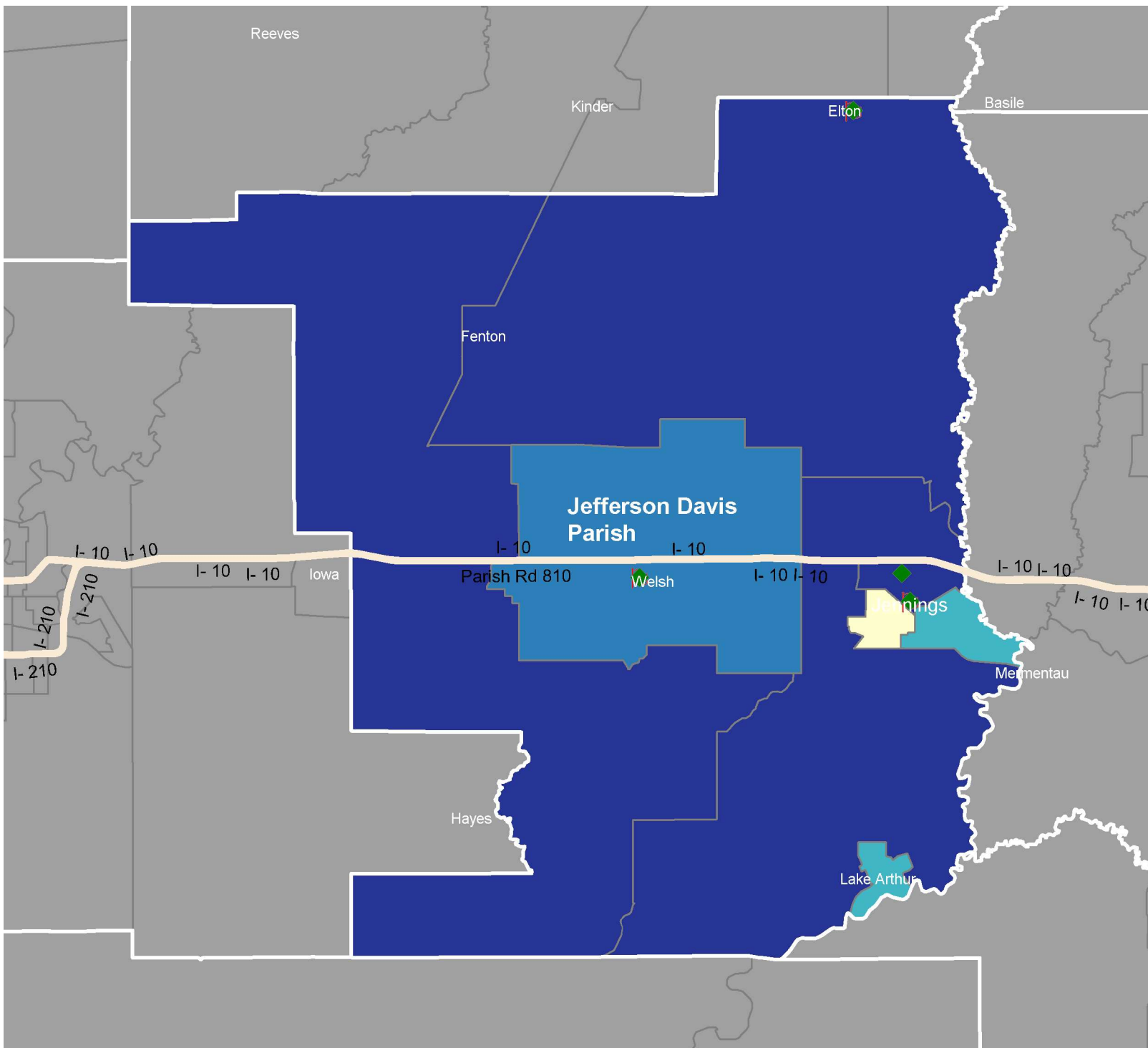
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations

Home Bank N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP

Jefferson Davis



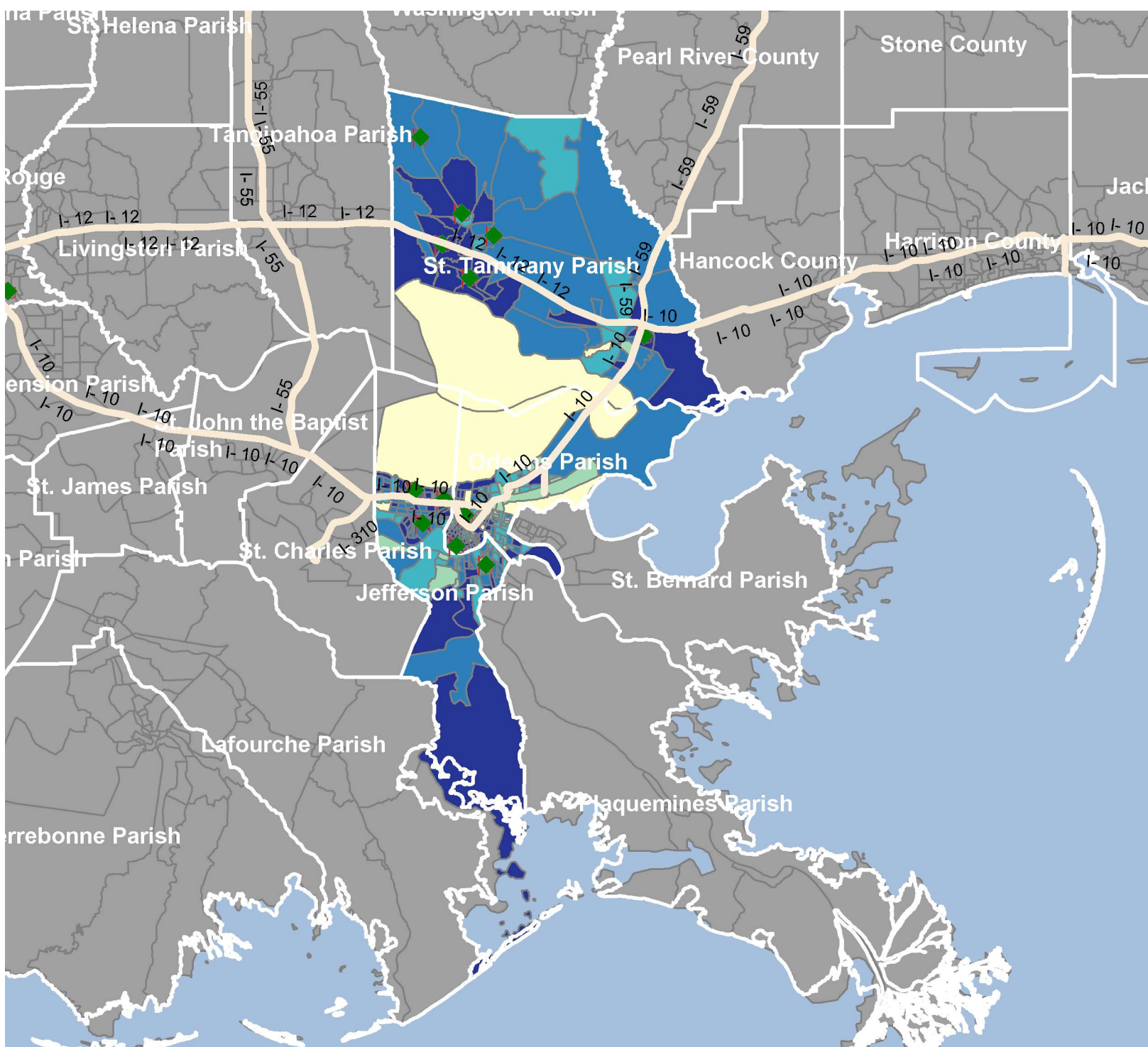
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations

Home Bank N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP

New Orleans and Northshore

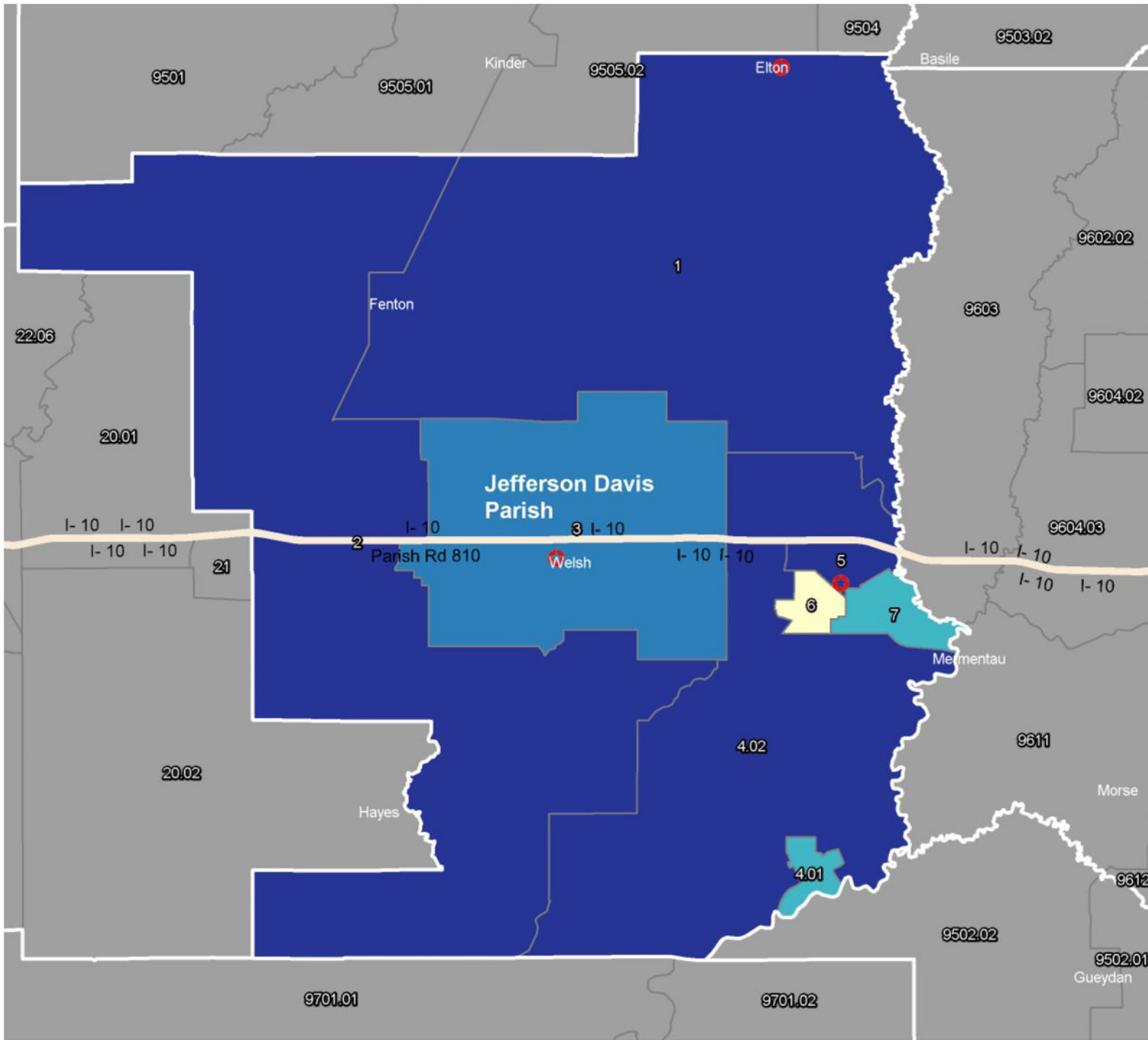


Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations

Home Bank N.A. - 2022 CRA - ASSESSMENT AREA INCOME
 MAP Jefferson Davis Assessment Area



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

★ Bank Branches

Assessment Area Census Tracts

Lafayette/Acadia/St. Martin Assessment Area

Lafayette Parish

All Census tracts within Lafayette Parish

Acadia Parish

All Census tracts within Acadia Parish

St. Martin Parish

All Census tracts within St Martin Parish

Jefferson Davis Assessment Area

Jefferson Davis Parish

All Census tracts within Jefferson Davis Parish

East Baton Rouge Assessment Area

East Baton Rouge Parish

All Census tracts within East Baton Rouge Parish

New Orleans/St. Tammany Assessment Area

Jefferson Parish

All Census tracts within Jefferson Parish

Orleans Parish

All Census tracts within Orleans Parish

St. Tammany Parish

All Census tracts within St Tammany Parish

Adams County Assessment Area

Adams County

All Census tracts within Adams County

Houston Assessment Area

Fort Bend County

All Census tracts within Fort Bend County

Galveston County

All Census tracts within Galveston County

Harris County

All Census tracts within Harris County

Loan-to-Deposit Ratios from 2022 and 2023

Included below are the bank's loan-to-deposit ratios for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratios.

Quarterly Period	1Q2022	2Q2022	3Q2022	4Q2022
LTD Ratio	73.3%	76.1%	84.1%	92.3%

Quarterly Period	1Q2023	2Q2023	3Q2023	4Q2023
LTD Ratio	96.4%	98.4%	98.9%	96.7%

Home Mortgage Disclosure Act (HMDA) Statement

The HMDA data for Home Bank, NA's residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. The data is accessed online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

CRA Disclosure Statement

Home Bank's CRA disclosure statement shows small business and small farm activity as reported to our government agency, The Office of Comptroller of Currency. This section including the CRA Disclosure Statements for the available prior two calendar years.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	350	1	350	0	0
STATE TOTAL	0	0	0	0	1	350	1	350	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	1	850	2	880	0	0
STATE TOTAL	1	30	0	0	1	850	2	880	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACADIA PARISH (001), LA										
MSA 29180										
Inside AA 0001										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	28	305	5	934	2	697	34	1,721	0	0
Middle Income	4	174	0	0	1	600	5	774	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	504	5	934	3	1,297	40	2,520	0	0
ALLEN PARISH (003), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	709	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	160	1	250	2	800	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	1	250	3	1,509	1	60	0	0
ASCENSION PARISH (005), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	2	106	0	0	1	840	2	106	0	0
Upper Income	4	127	1	190	0	0	5	317	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	283	1	190	1	840	8	473	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSUMPTION PARISH (007), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	0	0	0	0	2	75	0	0
BEAUREGARD PARISH (011), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,268	2	1,268	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,268	2	1,268	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	0	0	1	650	3	715	0	0
Upper Income	0	0	1	200	1	525	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	200	2	1,175	4	915	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONCORDIA PARISH (029), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	277	0	0	0	0	6	277	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	277	0	0	0	0	6	277	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Inside AA 0002										
Low Income	4	163	4	703	3	1,476	8	1,379	0	0
Moderate Income	7	229	2	499	2	1,296	9	1,024	0	0
Middle Income	20	962	8	1,362	4	1,950	28	3,504	0	0
Upper Income	10	415	9	1,817	13	6,422	28	6,802	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,769	23	4,381	22	11,144	73	12,709	0	0
EAST FELICIANA PARISH (037), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EVANGELINE PARISH (039), LA										
MSA NA										
Outside Assessment Area										
Low Income	1	55	0	0	0	0	1	55	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
IBERIA PARISH (045), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	2	317	3	1,182	5	1,065	0	0
Middle Income	3	85	2	325	3	1,538	5	1,748	0	0
Upper Income	1	71	0	0	0	0	1	71	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	237	4	642	6	2,720	11	2,884	0	0
IBERVILLE PARISH (047), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON PARISH (051), LA										
MSA 35380										
Inside AA 0003										
Low Income	2	50	1	166	1	315	4	531	0	0
Moderate Income	17	864	11	1,874	6	3,285	28	4,942	0	0
Middle Income	12	645	5	994	12	6,359	23	5,553	0	0
Upper Income	9	627	7	1,317	12	7,650	18	5,117	0	0
Income Not Known	0	0	0	0	1	425	1	425	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	2,186	24	4,351	32	18,034	74	16,568	0	0
JEFFERSON DAVIS PARISH (053), LA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	48	0	0	1	350	2	48	0	0
Middle Income	7	319	3	455	0	0	6	309	0	0
Upper Income	18	745	1	215	4	2,304	18	1,447	0	0
Income Not Known	1	25	0	0	0	0	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,137	4	670	5	2,654	27	1,829	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Inside AA 0001										
Low Income	8	123	2	378	3	1,550	10	1,648	0	0
Moderate Income	51	1,947	17	3,122	20	10,926	66	9,717	0	0
Middle Income	11	507	4	676	4	1,886	18	2,370	0	0
Upper Income	944	13,386	47	7,547	38	20,636	287	20,116	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,014	15,963	70	11,723	65	34,998	381	33,851	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON PARISH (063), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	1	208	0	0	1	208	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	113	1	113	4	2,028	7	1,844	0	0
Upper Income	2	171	0	0	0	0	2	171	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	284	2	321	4	2,028	10	2,223	0	0
NATCHITOCHE PARISH (069), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
ORLEANS PARISH (071), LA										
MSA 35380										
Inside AA 0003										
Low Income	5	153	5	845	7	3,628	17	4,626	0	0
Moderate Income	6	284	10	1,917	17	10,596	29	11,571	0	0
Middle Income	1	25	3	580	0	0	4	605	0	0
Upper Income	14	683	5	749	27	14,887	40	14,800	0	0
Income Not Known	1	50	0	0	3	1,573	3	1,223	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,195	23	4,091	54	30,684	93	32,825	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLAQUEMINES PARISH (075), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	0	0	0	0	1	83	0	0
Upper Income	1	88	0	0	0	0	1	88	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	171	0	0	0	0	2	171	0	0
ST. BERNARD PARISH (087), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	558	3	1,310	6	1,868	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	3	558	3	1,310	7	1,918	0	0
ST. CHARLES PARISH (089), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JAMES PARISH (093), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	936	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	936	0	0	0	0
ST. JOHN THE BAPTIST PARISH (095), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	264	1	264	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	104	1	351	3	555	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	104	2	615	4	819	0	0
ST. LANDRY PARISH (097), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	0	0	2	30	0	0
Middle Income	3	99	0	0	1	400	3	99	0	0
Upper Income	3	175	0	0	0	0	3	175	0	0
Income Not Known	0	0	1	248	0	0	1	248	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	304	1	248	1	400	9	552	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARTIN PARISH (099), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	102	0	0	0	0	2	38	0	0
Middle Income	8	222	6	1,209	9	4,228	18	3,869	0	0
Upper Income	2	44	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	368	6	1,209	9	4,228	21	3,927	0	0
ST. MARY PARISH (101), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	15	0	0	0	0	2	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	191	0	0	1	191	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	15	1	191	0	0	3	206	0	0
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	1	180	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	688	1	100	0	0
Middle Income	15	520	0	0	7	3,227	17	2,662	0	0
Upper Income	24	1,058	13	2,408	22	13,542	40	10,349	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,678	14	2,588	30	17,457	58	13,111	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TANGIPAHOA PARISH (105), LA										
MSA 25220										
Outside Assessment Area										
Low Income	2	135	0	0	1	826	3	961	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	247	1	376	2	623	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	1	247	2	1,202	6	1,659	0	0
TERREBONNE PARISH (109), LA										
MSA 26380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	296	1	296	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	296	1	296	0	0
VERMILION PARISH (113), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	4	94	1	250	0	0	5	344	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	94	1	250	1	500	5	344	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON PARISH (117), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	2	1,043	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	2	1,043	1	25	0	0
WEST BATON ROUGE PARISH (121), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	170	0	0	1	170	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	1	170	0	0
TOTAL INSIDE AA IN STATE	1,196	23,122	155	27,359	190	103,039	709	104,229	0	0
TOTAL OUTSIDE AA IN STATE	93	4,095	34	6,259	62	33,749	146	28,263	0	0
STATE TOTAL	1,289	27,217	189	33,618	252	136,788	855	132,492	0	0

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), MS										
MSA NA										
Inside AA 0005										
Low Income	2	44	0	0	0	0	2	44	0	0
Moderate Income	15	382	0	0	0	0	14	343	0	0
Middle Income	44	1,592	5	987	3	1,540	46	3,294	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	2,018	5	987	3	1,540	62	3,681	0	0
CLAIBORNE COUNTY (021), MS										
MSA NA										
Outside Assessment Area										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
FRANKLIN COUNTY (037), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	34	0	0	0	0	2	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	34	0	0	0	0	2	34	0	0

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (045), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	423	1	423	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	423	1	423	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
JACKSON COUNTY (059), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (063), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	50	0	0	0	0	4	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	22	0	0	0	0	1	22	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	72	0	0	0	0	5	72	0	0
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	553	1	553	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	553	1	553	0	0
WILKINSON COUNTY (157), MS										
MSA NA										
Outside Assessment Area										
Low Income	2	31	0	0	0	0	2	31	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	31	0	0	0	0	2	31	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	61	2,018	5	987	3	1,540	62	3,681	0	0
TOTAL OUTSIDE AA IN STATE	12	201	1	200	2	976	15	1,377	0	0
STATE TOTAL	73	2,219	6	1,187	5	2,516	77	5,058	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEWIS AND CLARK COUNTY (049), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	22	1,018	0	0	0	0	22	1,018	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,018	0	0	0	0	22	1,018	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	1,018	0	0	0	0	22	1,018	0	0
STATE TOTAL	22	1,018	0	0	0	0	22	1,018	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	392	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	392	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	392	0	0	0	0
STATE TOTAL	0	0	0	0	1	392	0	0	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	475	1	475	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	1	475	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	475	1	475	0	0
STATE TOTAL	0	0	0	0	1	475	1	475	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	750	1	250	0	0
Middle Income	2	126	1	123	2	971	5	1,220	0	0
Upper Income	0	0	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	126	2	373	4	2,071	7	1,820	0	0
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	1	150	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	125	1	300	1	125	0	0
Median Family Income >= 120%	2	175	1	150	1	332	3	507	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	3	425	2	632	5	782	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	2	1,170	3	1,420	0	0
Middle Income	0	0	5	1,146	5	3,197	5	1,146	0	0
Upper Income	4	280	4	813	8	3,489	15	4,482	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	280	10	2,209	15	7,856	23	7,048	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	450	1	450	0	0
Median Family Income 40-50%	1	50	0	0	2	800	1	50	0	0
Median Family Income 50-60%	2	200	0	0	0	0	2	200	0	0
Median Family Income 60-70%	1	67	2	400	4	3,047	6	3,264	0	0
Median Family Income 70-80%	3	231	1	238	0	0	4	469	0	0
Median Family Income 80-90%	0	0	3	523	2	874	5	1,397	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	4	2,000	4	2,000	0	0
Median Family Income 110-120%	1	25	0	0	0	0	1	25	0	0
Median Family Income >= 120%	2	136	1	180	4	2,363	6	2,499	0	0
Median Family Income Not Known	1	25	1	133	0	0	2	158	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	734	8	1,474	17	9,534	32	10,512	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	17	1,189	21	4,108	34	18,022	60	18,342	0	0
TOTAL OUTSIDE AA IN STATE	3	226	2	373	5	2,471	8	2,220	0	0
STATE TOTAL	20	1,415	23	4,481	39	20,493	68	20,562	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,274	26,329	181	32,454	227	122,601	831	126,252	0	0
TOTAL OUTSIDE AA	131	5,570	37	6,832	73	39,263	195	34,583	0	0
TOTAL INSIDE & OUTSIDE	1,405	31,899	218	39,286	300	161,864	1,026	160,835	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACADIA PARISH (001), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	2	370	1	470	4	882	0	0
Upper Income	0	0	2	365	0	0	2	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	4	735	1	470	6	1,247	0	0
ALLEN PARISH (003), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	304	1	400	2	602	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	304	1	400	2	602	0	0
JEFFERSON DAVIS PARISH (053), LA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	187	0	0	1	187	0	0
Middle Income	7	261	6	1,061	2	845	14	1,927	0	0
Upper Income	4	206	3	405	4	1,206	6	1,071	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	467	10	1,653	6	2,051	21	3,185	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAFAYETTE PARISH (055), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	47	0	0	0	0	1	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0
ST. LANDRY PARISH (097), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	452	1	452	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	452	1	452	0	0
ST. MARTIN PARISH (099), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	354	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	344	1	344	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	698	1	344	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	441	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	441	0	0	0	0
TOTAL INSIDE AA IN STATE	13	556	15	2,588	9	3,219	29	4,823	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	304	3	1,293	3	1,054	0	0
STATE TOTAL	13	556	17	2,892	12	4,512	32	5,877	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	178	0	0	0	0	2	178	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	178	0	0	0	0	2	178	0	0
JEFFERSON COUNTY (063), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	209	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	209	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	2	178	0	0	0	0	2	178	0	0

Loans by County

Small Farm Loans - Originations

Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	209	1	350	1	350	0	0
STATE TOTAL	2	178	1	209	1	350	3	528	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	148	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	148	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	488	1	488	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	488	1	488	0	0
LIVE OAK COUNTY (297), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	0	0	0	0	0	1	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	0	0	0	0	0	1	0	0	0
TOTAL INSIDE AA IN STATE	3	148	0	0	2	988	2	988	0	0
TOTAL OUTSIDE AA IN STATE	1	0	0	0	0	0	1	0	0	0
STATE TOTAL	4	148	0	0	2	988	3	988	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	18	882	15	2,588	11	4,207	33	5,989	0	0
TOTAL OUTSIDE AA	1	0	3	513	4	1,643	5	1,404	0	0
TOTAL INSIDE & OUTSIDE	19	882	18	3,101	15	5,850	38	7,393	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA - ACADIA PARISH (001) - MSA 29180	41	2,735	40	2,520	0	0
LA - LAFAYETTE PARISH (055) - MSA 29180	1,149	62,684	381	33,851	0	0
LA - ST. MARTIN PARISH (099) - MSA 29180	28	5,805	21	3,927	0	0
LA - EAST BATON ROUGE PARISH (033) - MSA 12940	86	17,294	73	12,709	0	0
LA - JEFFERSON PARISH (051) - MSA 35380	96	24,571	74	16,568	0	0
LA - ORLEANS PARISH (071) - MSA 35380	104	35,970	93	32,825	0	0
LA - JEFFERSON DAVIS PARISH (053) - MSA NA	37	4,461	27	1,829	0	0
MS - ADAMS COUNTY (001) - MSA NA	69	4,545	62	3,681	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	7	1,232	5	782	0	0
TX - GALVESTON COUNTY (167) - MSA 26420	29	10,345	23	7,048	0	0
TX - HARRIS COUNTY (201) - MSA 26420	36	11,742	32	10,512	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA - ACADIA PARISH (001) - MSA 29180	6	1,247	6	1,247	0	0
LA - LAFAYETTE PARISH (055) - MSA 29180	1	47	1	47	0	0
LA - ST. MARTIN PARISH (099) - MSA 29180	3	898	1	344	0	0
LA - JEFFERSON DAVIS PARISH (053) - MSA NA	27	4,171	21	3,185	0	0
MS - ADAMS COUNTY (001) - MSA NA	2	178	2	178	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	4	648	1	500	0	0
TX - HARRIS COUNTY (201) - MSA 26420	1	488	1	488	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: HOME BANK NATIONAL

PAGE: 1 OF 1

Respondent ID: 000025106
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	16	50,520	0	0
Purchased	0	0	0	0
Total	16	50,520	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

ASSESSMENT AREA - 0001

ACADIA PARISH (001), LA

MSA: 29180

Low Income

9609.01 9610.00*

Moderate Income

9601.01 9601.02* 9606.01 9606.02* 9607.00 9608.01 9609.02* 9612.00

Middle Income

9602.01 9603.00 9604.02* 9604.03* 9605.01 9605.02* 9605.03* 9611.00*

Upper Income

9602.02* 9604.01 9608.02*

LAFAYETTE PARISH (055), LA

MSA: 29180

Low Income

0001.00 0008.00* 0009.00* 0013.02*

Moderate Income

0006.06 0007.00 0011.00 0012.02 0018.02 0019.03 0020.01 0020.03* 0021.01 0022.00

Middle Income

0002.00 0006.03* 0006.05* 0010.01 0010.02* 0012.01* 0014.20* 0014.25* 0018.01* 0019.05 0019.08*

0019.09* 0020.04* 0021.03

Upper Income

0005.00 0006.02 0010.03 0013.01 0014.03 0014.08 0014.12 0014.13 0014.14* 0014.15 0014.16*

0014.17 0014.18* 0014.19 0014.21 0014.22* 0014.23 0014.24 0014.26 0014.27* 0014.28* 0015.00

0016.00 0017.00 0019.04 0019.06* 0019.07* 0021.02 0021.05 0021.06

ST. MARTIN PARISH (099), LA

MSA: 29180

Low Income

0205.04*

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0201.01 0203.03 0203.04* 0204.01* 0204.02* 0205.03* 0206.02*

Middle Income

0201.02 0202.01 0202.02* 0203.01 0205.02 0206.01 0209.00

Upper Income

0208.00 0210.00*

ASSESSMENT AREA - 0002

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Low Income

0001.00 0002.00* 0004.00* 0005.00* 0006.01* 0006.02* 0007.01* 0007.02* 0009.00 0011.02 0011.04
0022.00* 0028.02* 0031.04* 0035.04* 0036.03* 0039.10 0039.12* 0040.13 0053.00

Moderate Income

0003.00* 0010.00 0011.03 0024.00 0025.00* 0030.00 0032.01 0032.02 0034.00* 0035.05* 0035.06
0036.01* 0036.04* 0038.10* 0039.11* 0040.28* 0040.29* 0042.01* 0042.03* 0051.00 0052.00

Middle Income

0018.00 0027.00* 0033.00* 0035.07 0037.01 0037.02 0037.03 0038.06* 0038.09* 0039.07 0039.09
0039.14* 0040.17 0040.18* 0040.21* 0040.30* 0040.31* 0042.04* 0042.05* 0043.01* 0043.02 0045.03
0045.04 0045.09 0045.11 0045.12 0045.16* 0046.02* 0046.03 0047.00*

Upper Income

0016.00* 0017.00* 0019.00 0020.00 0023.00* 0026.01* 0026.02 0038.04 0038.07* 0038.08* 0038.11*
0039.08 0039.13* 0040.10 0040.19* 0040.20* 0040.22* 0040.25* 0040.26* 0040.27* 0044.01 0044.02
0044.03* 0045.07 0045.13* 0045.14* 0045.15* 0046.05 0046.06* 0048.00* 0049.00* 0050.00

Income Not Known

0028.01* 0035.01* 0040.23* 0040.24* 9800.00*

ASSESSMENT AREA - 0003

JEFFERSON PARISH (051), LA

MSA: 35380

Low Income

0215.00 0216.01 0261.00 0272.00* 0275.02* 0277.01* 0277.03*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Moderate Income

0202.05 0205.02* 0205.05* 0205.13* 0205.16 0206.00 0237.00* 0238.00* 0246.01* 0249.00 0250.02*
0250.04* 0252.01 0252.02* 0254.00 0255.00 0257.00 0258.00* 0260.00 0262.00* 0268.00 0269.00*
0271.00 0276.02* 0278.03 0278.11* 0278.12* 0278.20* 0282.00* 0283.00 0287.00* 0293.00* 0296.00*
0299.00*

Middle Income

0205.07* 0205.11* 0205.18* 0205.19 0210.00* 0212.00* 0213.00 0230.04* 0234.00* 0235.00* 0236.00*
0239.01* 0240.01* 0241.00* 0242.02 0244.00* 0245.00* 0247.00 0250.05* 0251.02 0251.03 0251.04*
0253.00 0256.00* 0259.00 0263.00 0264.00* 0266.00 0267.00 0270.00* 0275.01* 0276.01* 0278.06
0278.10 0278.13* 0278.16* 0279.04* 0286.00* 0288.00* 0289.00* 0290.00* 0291.00* 0294.00* 0297.00*
0298.00* 0300.00* 0301.00* 0302.00* 0303.00*

Upper Income

0202.04 0202.06* 0203.04* 0203.05* 0204.00* 0205.06* 0205.12* 0205.14* 0205.15* 0205.17* 0211.00*
0214.00* 0216.02 0226.01 0230.03* 0233.00* 0239.02* 0239.03* 0239.04 0240.02 0243.00* 0248.01
0250.03* 0265.00 0278.14* 0278.15* 0278.17* 0278.18* 0278.19* 0279.03* 0280.00* 0284.00* 0285.00*
0292.00* 0295.00*

Income Not Known

9800.00 9900.00* 9901.00*

ORLEANS PARISH (071), LA

MSA: 35380

Low Income

0002.00* 0003.00* 0006.01* 0006.20* 0009.03* 0009.04* 0014.01* 0014.02* 0015.00* 0017.20 0017.43*
0017.44* 0017.45* 0017.46* 0017.50* 0017.51* 0017.52* 0020.00* 0021.00 0027.00 0028.00* 0029.00*
0030.00* 0031.00* 0039.00 0048.00* 0060.00 0065.00* 0069.00 0070.00* 0075.02* 0076.05 0085.00
0094.00* 0137.01* 0137.02* 0140.00*

Moderate Income

0006.02* 0006.03* 0006.04 0006.05* 0006.11* 0006.15* 0006.17* 0006.19* 0007.01* 0007.02 0008.00*
0011.00 0013.02* 0017.01* 0017.02* 0017.23 0017.24 0017.36 0017.37* 0017.39* 0017.40* 0017.41*
0017.48* 0017.49* 0017.55* 0017.56* 0017.57* 0019.00* 0023.00 0024.01* 0024.02 0025.02* 0033.03*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0033.04 0033.07* 0033.08 0037.02 0040.00 0044.01* 0045.00 0049.00* 0050.00 0071.01* 0072.00
0075.01 0082.00* 0084.00 0086.00* 0092.00 0102.00 0103.00 0131.00* 0132.00 0138.00* 0141.01*
0143.00*

Middle Income

0004.00* 0006.06* 0006.16 0009.01* 0009.02* 0013.01 0017.54* 0017.58* 0025.01* 0025.04* 0033.02*
0037.01* 0063.00 0100.00* 0111.00 0124.00* 0130.00* 0139.00*

Upper Income

0001.00 0006.07* 0006.12 0006.18* 0012.00 0017.47 0018.00* 0025.03* 0026.00 0033.01* 0038.00
0041.00 0046.00 0054.00 0055.00 0056.01* 0056.02 0056.03* 0056.04* 0064.00* 0076.04 0076.07*
0076.08* 0077.00* 0078.00 0083.00* 0088.00 0090.00 0096.00 0097.00 0099.00 0101.00 0106.00*
0107.00* 0108.00* 0109.00 0112.00* 0114.00 0115.00 0116.00 0117.00* 0119.00* 0120.00 0121.01
0121.02* 0122.00* 0123.00* 0125.00* 0126.00* 0127.00 0128.00* 0129.00 0133.01* 0133.02* 0134.00
0135.01* 0136.00* 0142.00 0144.00*

Income Not Known

0016.00* 0017.53* 0022.00* 0034.00 0035.00* 0036.00* 0044.02* 0091.00* 0135.02 0141.02* 0145.00*
9800.00* 9801.00* 9900.00*

ASSESSMENT AREA - 0004

JEFFERSON DAVIS PARISH (053), LA

MSA: NA

Moderate Income

0004.01 0007.00

Middle Income

0003.00

Upper Income

0001.00 0002.00 0004.02* 0005.00

Income Not Known

0006.00

ASSESSMENT AREA - 0005

ADAMS COUNTY (001), MS

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: NA

Low Income

0003.00 0004.00

Moderate Income

0002.00 0005.00

Middle Income

0001.01 0006.00 0007.00 0008.00 0009.00

Upper Income

0001.02*

ASSESSMENT AREA - 0006

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 40-50%

6750.00*

Median Family Income 50-60%

6711.02* 6714.01* 6726.03* 6753.00*

Median Family Income 60-70%

6701.01* 6701.02* 6706.02* 6708.02* 6713.00* 6749.00* 6751.01* 6751.02* 6752.00* 6758.00*

Median Family Income 70-80%

6702.02* 6703.00* 6705.00* 6712.00* 6714.02* 6725.00* 6727.01* 6729.04 6748.00* 6754.02*

Median Family Income 80-90%

6702.01* 6704.00* 6706.03* 6706.04* 6708.01* 6720.04* 6723.04* 6726.04* 6755.01*

Median Family Income 90-100%

6723.03* 6727.03* 6740.02* 6754.01* 6756.00* 6757.02*

Median Family Income 100-110%

6708.03* 6708.04* 6710.01* 6710.02* 6711.01* 6718.00* 6719.00* 6724.02* 6728.02* 6745.06* 6757.01*

Median Family Income 110-120%

6716.01* 6720.02 6726.02* 6727.02* 6729.05* 6729.07* 6735.01* 6755.02*

Median Family Income >= 120%

6707.00* 6709.02* 6709.03* 6709.04* 6715.01* 6715.02 6716.02* 6717.00* 6720.03* 6721.00* 6722.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

6722.02* 6723.05* 6723.06* 6724.01* 6728.01* 6729.01* 6729.02* 6729.03* 6729.06* 6730.04* 6730.05*
6730.06* 6730.07* 6730.08* 6730.09* 6730.10* 6731.03* 6731.04* 6731.05* 6731.06* 6731.07* 6731.08*
6731.09* 6731.10* 6731.11* 6731.12* 6731.13* 6732.01* 6732.02* 6733.00 6734.01* 6734.02* 6734.03*
6734.04* 6735.02* 6736.00* 6738.01* 6738.02* 6739.02 6739.03* 6739.04* 6740.01* 6741.00* 6742.00*
6743.01 6743.02* 6744.01* 6744.02* 6744.03* 6744.04* 6745.03* 6745.04* 6745.05* 6745.07* 6745.08*
6746.01* 6746.02* 6746.03* 6746.04* 6747.01* 6747.02* 6755.03*

Median Family Income Not Known

6737.00*

GALVESTON COUNTY (167), TX

MSA: 26420

Low Income

7214.02* 7217.01* 7222.00* 7246.00* 7251.00*

Moderate Income

7211.02* 7216.00 7217.02* 7219.01* 7219.02* 7223.00* 7226.00* 7227.00* 7228.00* 7229.00* 7230.00*
7235.03* 7237.00* 7242.00* 7244.00 7250.00* 7252.00* 7254.00* 7256.00 7262.00*

Middle Income

7205.08* 7205.09* 7208.00* 7209.00* 7210.00* 7211.03 7212.03 7212.05* 7213.01 7217.03* 7218.00*
7220.01* 7220.02* 7221.00* 7231.00* 7232.00* 7233.00* 7234.01* 7234.03* 7235.01* 7235.04* 7236.00
7239.00* 7243.00* 7245.00 7248.00* 7249.00* 7253.00* 7258.00*

Upper Income

7201.00 7202.00 7203.01 7203.02 7204.00 7205.01* 7205.04* 7205.05* 7205.06* 7205.07 7205.10*
7205.11* 7205.12* 7206.01* 7206.02* 7206.03* 7206.04* 7206.05* 7207.01* 7207.02* 7207.03* 7211.01
7212.04* 7212.06* 7212.07* 7212.08* 7212.09* 7212.10* 7212.11* 7213.02* 7214.01* 7214.03* 7215.01*
7215.02 7215.03* 7234.02* 7235.05* 7238.00 7241.01 7255.00* 7257.00* 7259.00* 7260.00* 7261.01*
7261.02*

Income Not Known

7240.00* 7247.00* 9900.00* 9901.00*

HARRIS COUNTY (201), TX

MSA: 26420

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Median Family Income 20-30%

2111.02* 2227.01* 2309.00* 2405.05* 2406.00* 3101.02* 3128.00* 3314.00* 4211.03* 4213.01* 4214.02*
4215.01* 4330.04* 4401.01* 4510.05* 5320.03* 5405.04* 5501.02*

Median Family Income 30-40%

2115.02* 2207.01* 2207.02* 2208.00* 2210.00* 2215.01* 2215.02* 2221.00* 2224.01* 2224.02* 2225.01*
2225.04* 2226.01* 2226.02* 2227.02* 2228.00* 2317.00* 2327.01* 2331.05* 2401.02* 2405.04* 2408.04*
3116.00* 3135.00* 3138.02* 3213.01 3215.00* 3309.02* 3312.00* 3316.04* 3320.00* 3332.05* 4212.06*
4214.01* 4214.03* 4216.01* 4222.00* 4224.05* 4230.01* 4231.00* 4320.06* 4321.01* 4327.05* 4327.06*
4329.03* 4330.03* 4335.03* 4335.04* 4335.05* 4508.04* 4519.03* 4526.01* 4531.00* 4532.01* 4534.03*
5204.00* 5206.03* 5214.01* 5217.02* 5305.01* 5307.01* 5313.00* 5322.00* 5337.01* 5501.01* 5502.01*
5502.02* 5503.03* 5503.04* 5503.08*

Median Family Income 40-50%

2104.00* 2111.01* 2113.01* 2114.00* 2115.01* 2117.00* 2119.00* 2201.00* 2204.00* 2205.00* 2209.00*
2211.00* 2213.02* 2216.01* 2218.00* 2220.00* 2222.00* 2230.02* 2302.00* 2306.00* 2307.00* 2312.00*
2313.00* 2319.00* 2321.00* 2331.01* 2331.03* 2331.04* 2334.00* 2336.00* 2405.03* 2405.06* 2415.03*
2532.02* 2536.02* 2544.00* 3104.00* 3105.00* 3109.00* 3110.01* 3118.00* 3122.00* 3134.00* 3136.00*
3139.02* 3143.01* 3206.02* 3212.00* 3230.00* 3233.00* 3235.00* 3242.00* 3311.00* 3316.02* 3317.00*
3318.00* 3319.00* 3322.00* 3323.00* 3328.00* 3333.01* 3335.01* 3405.02* 4211.01* 4211.04* 4212.03*
4212.04* 4212.05* 4216.02* 4218.01* 4224.04* 4225.02* 4228.00* 4229.00* 4230.02* 4232.04* 4325.01*
4328.03* 4328.05* 4328.06* 4329.01* 4330.06* 4330.07* 4331.00* 4332.01* 4335.07* 4504.01* 4510.03*
4522.03* 4527.03* 4533.00 4536.03* 4539.02* 5206.01* 5210.00* 5211.00* 5212.01* 5214.02* 5217.01
5301.01* 5307.02* 5319.00* 5321.02* 5326.00* 5330.00* 5333.02* 5336.00* 5339.02* 5405.03* 5503.06*
5503.07* 5519.02* 5525.01* 5526.03*

Median Family Income 50-60%

2105.00* 2107.00* 2108.00* 2110.00* 2113.02* 2116.00* 2123.00* 2124.00* 2203.00* 2206.00* 2212.00*
2214.00* 2217.01* 2219.00* 2223.00* 2225.02* 2229.00* 2301.00* 2303.00* 2304.00* 2305.00* 2308.00*
2311.00* 2315.00* 2316.00* 2320.00* 2323.04* 2325.00* 2327.03* 2330.01* 2337.01* 2337.02* 2401.01*
2408.03* 2415.01* 2415.02* 2517.01* 2548.00* 3112.00* 3113.00* 3114.00* 3115.02* 3117.01* 3129.01*
3138.01* 3202.01* 3202.02* 3208.00* 3214.01* 3220.00* 3221.00* 3231.00* 3234.00* 3239.00* 3304.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

3313.00* 3316.03* 3321.00* 3324.00* 3326.00* 3331.00* 3335.02* 3338.01* 3340.01* 3409.00* 3412.01*
 4201.00* 4205.00* 4215.02* 4223.04* 4226.01* 4232.03* 4311.02* 4320.05* 4323.01* 4323.02* 4324.01
 4325.02* 4327.04* 4328.04* 4329.04* 4330.05* 4334.00* 4335.06* 4510.04* 4514.07* 4519.04* 4521.03*
 4522.02* 4522.04* 4524.02* 4525.01* 4525.02* 4528.02* 4532.02* 4534.01* 4534.04* 4536.01* 4537.01*
 4537.02* 4543.05* 4544.00* 5205.01* 5206.04* 5223.02* 5303.00* 5304.00* 5305.02* 5320.04* 5323.02*
 5329.00* 5332.00* 5333.01* 5334.02* 5337.02* 5339.04* 5340.01* 5402.00* 5420.03* 5509.01* 5510.00*
 5515.02* 5532.02* 5533.00*

Median Family Income 60-70%

2109.00* 2125.00* 2213.01* 2216.02* 2310.00* 2314.00* 2318.00* 2322.01* 2323.03* 2324.03* 2324.04*
 2328.01* 2328.02* 2329.01* 2335.01* 2335.02* 2407.03* 2407.06* 2408.02* 2411.03* 2412.01* 2412.02*
 2506.02* 2517.02* 2521.00* 2523.04* 2523.06* 2525.00* 2527.00* 2530.00* 2535.01* 2537.00* 2539.00*
 2540.00* 2546.00* 3103.00* 3108.00 3110.02* 3111.00* 3115.01* 3140.01* 3206.01* 3207.00* 3210.01*
 3211.02* 3219.00* 3222.00* 3229.00* 3236.01 3237.01* 3238.02* 3241.01* 3302.00* 3303.02* 3303.03*
 3305.00* 3307.00* 3315.01* 3332.01* 3332.03 3333.02 3337.00* 3339.03* 4132.03* 4227.01* 4233.04*
 4311.01* 4320.03* 4322.00* 4323.03* 4324.02* 4332.02* 4336.01* 4336.02* 4508.03* 4514.06* 4520.01*
 4520.02* 4524.01* 4526.02* 4527.01* 4527.02* 4528.01* 4529.00* 4535.01* 4535.02* 5203.02* 5205.02*
 5215.01* 5216.00* 5221.01* 5222.01* 5223.01* 5301.02* 5306.00* 5308.00* 5318.00* 5325.02* 5334.01*
 5338.02* 5338.03* 5339.03* 5340.02* 5342.01* 5342.03 5413.02* 5416.03* 5417.02* 5424.01* 5504.05*
 5506.03* 5516.01* 5516.02* 5523.03* 5529.01*

Median Family Income 70-80%

2202.00* 2230.01* 2231.00* 2326.00* 2327.04* 2329.02* 2332.00* 2333.00* 2404.00* 2407.04* 2411.04*
 2506.01* 2522.01* 2522.02* 2524.00* 2526.02* 2528.00* 2538.00* 2541.00* 3107.00* 3126.03* 3133.00*
 3137.00* 3140.03* 3201.00* 3209.01* 3226.00* 3227.01* 3228.00* 3306.00* 3309.01* 3325.00* 3327.00*
 3329.00* 3330.00* 3341.01 3341.02* 3411.01 3413.02 3422.00* 3430.00* 3437.00* 4213.02* 4224.03*
 4225.01* 4233.01* 4236.00* 4321.02* 4515.01* 4518.00* 4538.00* 4541.00* 4543.02* 4543.03* 4543.04*
 4548.01* 5203.01* 5212.02* 5213.00* 5222.02* 5323.01* 5327.00* 5335.00* 5414.02* 5418.01* 5421.04*
 5504.04* 5506.01* 5508.00* 5509.02* 5511.01* 5511.02* 5523.01* 5536.02*

Median Family Income 80-90%

2106.00* 2225.05* 2337.03* 2407.05* 2409.04* 2409.06* 2410.01* 2410.02* 2411.01* 2411.05* 2502.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

2514.02* 2526.01* 2529.02* 2535.02* 2542.00* 2543.00* 2547.00* 3106.00* 3119.00* 3210.02* 3214.02
 3216.00* 3218.00* 3238.01* 3301.01* 3303.01* 3308.01 3332.04* 3339.04* 3339.05* 3340.02* 3340.03*
 3401.02* 3411.02* 3423.00* 3424.00* 3427.00* 3504.00* 3508.01* 3508.03* 4221.00* 4223.02* 4224.06*
 4227.02* 4312.03* 4312.06* 4503.01* 4503.02* 4513.01* 4514.04* 4515.02* 4517.00* 4523.00* 4536.04*
 4539.01* 4546.00* 5218.00* 5224.02* 5312.00* 5324.00* 5325.03* 5328.00* 5331.00* 5340.03* 5408.00
 5409.03* 5410.05* 5420.01* 5421.05* 5427.00 5430.10* 5505.00* 5512.01* 5520.04* 5525.02* 5528.02*
 5531.02* 5549.07* 5554.04*

Median Family Income 90-100%

2323.05* 2323.06* 2324.02* 2407.07* 2409.03* 2502.02* 2503.04* 2503.06* 2529.01* 3123.00* 3126.01*
 3139.01* 3144.01* 3144.02* 3205.00* 3209.02* 3213.02* 3217.00* 3227.02* 3236.02* 3237.02* 3301.02*
 3315.02* 3407.01* 3410.01* 3413.03* 3413.04* 3425.00* 3505.00* 3506.03* 4101.02* 4132.04* 4202.00*
 4226.02* 4232.01* 4234.01* 4234.02* 4312.04* 4333.00* 4504.02* 4530.02* 4540.00* 4542.00* 4548.02*
 4553.00* 5219.00* 5220.01* 5220.02* 5221.02* 5224.01* 5314.00* 5315.00* 5321.01* 5325.04* 5406.01*
 5406.02* 5413.01* 5414.04* 5415.00* 5418.02* 5420.04* 5421.06* 5421.08* 5422.01* 5422.03* 5423.04*
 5424.02* 5506.02* 5517.05* 5522.00* 5524.01* 5526.02* 5527.01* 5538.04* 5542.01* 5542.02* 5547.01*
 5549.08* 5555.01* 5560.00*

Median Family Income 100-110%

2330.03* 2409.05* 2414.00* 2501.02* 2503.05* 2505.00* 2516.00* 2523.03* 2523.05* 2533.00* 3101.01*
 3127.00* 3211.01 3240.00* 3308.02* 3336.00* 3339.06* 3405.01* 3412.03* 3417.00* 3421.00* 3436.02*
 3501.03* 3501.04* 3502.02* 3506.01* 3507.00* 4107.05* 4206.00* 4326.00* 4401.02* 4508.01* 4511.00*
 4516.05* 4549.02* 4552.00* 5116.00* 5338.04* 5341.02* 5405.02* 5407.00* 5409.04* 5412.04* 5412.06*
 5417.03* 5421.03* 5421.07* 5422.02* 5423.05* 5430.08* 5430.09* 5430.11* 5432.01 5432.02* 5507.00*
 5512.02* 5514.00* 5521.01* 5524.02* 5527.02* 5530.02* 5531.01* 5532.01* 5537.00* 5540.01* 5548.05*
 5549.06* 5550.02* 5552.00* 5554.01*

Median Family Income 110-120%

2330.02* 2508.01* 2511.00* 2512.00* 2518.00* 2519.03* 2536.01* 3120.00* 3338.02* 3416.00* 3429.00*
 3433.02* 3502.01 4115.07* 4217.00* 4235.00* 4302.00* 4307.00* 4551.03* 5110.03* 5215.02* 5410.09*
 5411.00* 5412.05* 5416.04* 5417.01* 5423.03* 5426.00* 5429.01* 5430.05* 5431.00* 5503.05* 5504.07*
 5513.00* 5517.03* 5535.00* 5543.02* 5548.07* 5548.09* 5551.02* 5554.03* 5555.03*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

1000.01* 2322.02* 2322.03* 2324.05* 2413.01* 2413.02* 2501.01* 2504.03* 2504.04* 2504.05* 2504.06*
2504.07* 2504.08* 2507.01* 2507.02* 2508.02* 2509.01* 2509.02* 2510.00* 2513.00* 2514.01* 2515.01*
2515.03* 2515.04* 2515.05* 2519.02* 2519.04* 2520.01* 2520.02* 2520.03* 2531.01* 2531.02* 2532.01*
3102.00* 3125.01* 3125.02* 3126.02* 3129.02* 3130.00* 3131.01* 3131.02* 3132.01* 3132.02* 3232.00*
3402.02* 3402.03* 3403.01* 3403.02* 3404.00* 3406.00* 3407.02* 3408.00* 3410.02* 3412.04* 3414.00*
3415.01* 3415.02* 3418.00* 3420.01* 3420.02* 3428.01* 3428.02* 3431.00* 3432.00* 3433.01* 3501.02*
3503.00* 3506.04* 3508.04* 4102.01* 4102.02* 4103.00 4104.01* 4104.02* 4105.01* 4105.02* 4106.01*
4107.03* 4107.04* 4107.06* 4108.01* 4108.02* 4109.00* 4110.01* 4110.02* 4110.03* 4111.00* 4112.00*
4113.01* 4113.02* 4114.00 4115.03* 4115.05* 4115.06* 4116.00* 4117.00* 4118.01* 4118.02* 4119.01*
4119.02* 4120.00* 4122.01* 4122.02* 4123.00* 4124.00* 4125.00* 4126.00* 4127.00* 4128.00* 4129.02*
4130.00* 4131.00* 4132.05* 4133.01* 4133.02* 4203.00* 4204.00* 4207.00* 4208.00* 4209.00* 4210.00*
4218.02* 4219.00* 4220.00* 4301.01 4301.02* 4303.00* 4304.00* 4305.00* 4306.00* 4308.00* 4309.00*
4310.01* 4310.02* 4313.02* 4313.04* 4314.01* 4314.03* 4314.04* 4315.03* 4315.04* 4315.05* 4315.06*
4316.00* 4317.01* 4317.02* 4318.01* 4318.03* 4318.04* 4319.02* 4320.04* 4327.03* 4501.00* 4502.00*
4505.00* 4506.00* 4507.00* 4509.00* 4510.06* 4512.00* 4513.02* 4514.01* 4516.03* 4516.04* 4516.06*
4519.02* 4521.01* 4545.02* 4545.03* 4545.04* 4545.05* 4547.00* 4549.01* 4550.00* 4551.02* 4551.04*
5101.00* 5102.02* 5103.01* 5103.02* 5104.00* 5105.00* 5106.01* 5106.02* 5107.01* 5107.02* 5108.01*
5108.02* 5108.03* 5109.01* 5109.02* 5110.01* 5110.04* 5111.00* 5112.01* 5112.02* 5113.01* 5113.02*
5114.00* 5115.01* 5115.02* 5201.00* 5202.00* 5207.00* 5225.00* 5302.00* 5309.00* 5310.00* 5311.00*
5316.00* 5317.00* 5341.01* 5342.04* 5342.05* 5401.01 5401.02* 5409.01* 5410.04* 5410.06* 5410.07*
5410.08* 5412.03* 5412.07* 5414.01* 5419.01* 5419.02* 5420.02* 5423.02* 5425.00* 5428.00* 5429.02*
5430.04* 5430.06* 5430.07* 5517.02* 5517.04* 5518.00* 5520.02* 5520.03* 5521.02* 5521.03* 5523.04*
5528.01* 5529.02* 5530.01* 5534.01* 5534.03* 5534.04* 5534.05* 5536.01* 5538.01* 5538.03* 5539.01*
5540.02* 5541.03* 5541.04* 5543.01* 5544.04* 5544.05* 5544.06* 5544.07* 5544.08* 5544.09* 5544.10*
5545.01 5545.02* 5546.00* 5547.02* 5548.03* 5548.04* 5548.06* 5548.08* 5549.02* 5549.04* 5549.05*
5550.01* 5551.01 5553.01* 5553.03* 5553.04* 5553.05* 5555.04* 5555.05* 5556.00* 5557.01* 5557.03*
5557.04* 5561.00* 9802.00* 9807.00*

Median Family Income Not Known

2112.00* 2217.02* 2503.03* 3117.02* 3124.00* 3140.04* 3140.05* 3143.02* 3241.02* 3401.01 3402.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

3436.01* 3501.01 4101.01* 4106.02* 4115.04* 4129.01* 4132.06* 4223.03* 4233.03* 4312.05* 4313.03*
4319.01* 4514.05* 4521.02* 4530.01* 4534.05* 5102.01* 5414.03* 5504.03* 5504.06* 5515.01* 5519.01*
5526.04* 9800.00* 9801.00* 9803.00* 9804.00*

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Upper Income

0112.02

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0037.03

SEMINOLE COUNTY (117), FL

MSA: 36740

Middle Income

0206.01

ALLEN PARISH (003), LA

MSA: NA

Moderate Income

9503.00

Upper Income

9505.01

ASCENSION PARISH (005), LA

MSA: 12940

Moderate Income

0304.06

Middle Income

0301.02 0306.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Upper Income

0302.07 0302.10 0302.11 0305.01

ASSUMPTION PARISH (007), LA

MSA: 12940

Moderate Income

0501.00

Middle Income

0504.00

BEAUREGARD PARISH (011), LA

MSA: NA

Upper Income

9601.01 9605.00

CALCASIEU PARISH (019), LA

MSA: 29340

Middle Income

0007.00 0020.01

Upper Income

0018.02 0022.04

CONCORDIA PARISH (029), LA

MSA: NA

Middle Income

0003.00 0004.00

EAST FELICIANA PARISH (037), LA

MSA: 12940

Middle Income

9515.02

EVANGELINE PARISH (039), LA

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Low Income

9505.00

IBERIA PARISH (045), LA

MSA: 29180

Moderate Income

0311.01 0316.00

Middle Income

0303.01 0304.01 0312.00

Upper Income

0306.01

IBERVILLE PARISH (047), LA

MSA: 12940

Middle Income

9532.00

LIVINGSTON PARISH (063), LA

MSA: 12940

Low Income

0405.01

Middle Income

0404.03 0406.01 0407.00

Upper Income

0408.05

NATCHITOCHE PARISH (069), LA

MSA: NA

Middle Income

0006.01

PLAQUEMINES PARISH (075), LA

MSA: 35380

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0504.00

Upper Income

0502.01

ST. BERNARD PARISH (087), LA

MSA: 35380

Moderate Income

0305.00 0306.01 0308.00

Middle Income

0304.00

ST. CHARLES PARISH (089), LA

MSA: 35380

Moderate Income

0621.00

ST. JAMES PARISH (093), LA

MSA: 35380

Moderate Income

0402.00

ST. JOHN THE BAPTIST PARISH (095), LA

MSA: 35380

Moderate Income

0710.00

Upper Income

0704.00

ST. LANDRY PARISH (097), LA

MSA: NA

Moderate Income

9607.01

Middle Income

9608.00 9611.00 9614.01 9617.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Upper Income

9605.00 9618.01

Income Not Known

9615.01

ST. MARY PARISH (101), LA

MSA: NA

Moderate Income

0411.00

Upper Income

0410.00

ST. TAMMANY PARISH (103), LA

MSA: 35380

Low Income

0409.00

Moderate Income

0405.01

Middle Income

0401.03 0401.05 0402.03 0406.06 0407.09 0408.01 0410.02 0412.02

Upper Income

0402.05 0403.04 0403.06 0403.09 0404.01 0404.02 0406.02 0407.05 0408.04 0410.03 0412.07

0412.08 0412.09 0412.11 0413.01

TANGIPAHOA PARISH (105), LA

MSA: 25220

Low Income

9540.01 9543.00

Middle Income

9535.01

Upper Income

9546.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

TERREBONNE PARISH (109), LA

MSA: 26380

Middle Income

0009.01

VERMILION PARISH (113), LA

MSA: 29180

Moderate Income

9510.01

Middle Income

9501.01 9504.00 9505.00 9509.01

WASHINGTON PARISH (117), LA

MSA: NA

Middle Income

9502.01 9507.00

WEST BATON ROUGE PARISH (121), LA

MSA: 12940

Middle Income

0202.00

CLAIBORNE COUNTY (021), MS

MSA: NA

Low Income

9501.00

FRANKLIN COUNTY (037), MS

MSA: NA

Middle Income

9502.00

HANCOCK COUNTY (045), MS

MSA: 25060

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Upper Income

0301.01

HINDS COUNTY (049), MS

MSA: 27140

Middle Income

0101.02

JACKSON COUNTY (059), MS

MSA: 25060

Upper Income

0406.00

JEFFERSON COUNTY (063), MS

MSA: NA

Moderate Income

9501.01

Income Not Known

9502.00

LAUDERDALE COUNTY (075), MS

MSA: NA

Middle Income

0106.01

PEARL RIVER COUNTY (109), MS

MSA: NA

Middle Income

9507.01

WILKINSON COUNTY (157), MS

MSA: NA

Low Income

9502.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

YAZOO COUNTY (163), MS

MSA: 27140

Upper Income

9506.01

LEWIS AND CLARK COUNTY (049), MT

MSA: NA

Upper Income

0008.00

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income >= 120%

0144.00

SUMNER COUNTY (165), TN

MSA: 34980

Upper Income

0212.03

BRAZORIA COUNTY (039), TX

MSA: 26420

Moderate Income

6644.00

Middle Income

6603.01 6615.02

Upper Income

6602.00

LIVE OAK COUNTY (297), TX

MSA: NA

Middle Income

9503.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HOME BANK NATIONAL

Respondent ID: 0000025106

Agency: OCC - 1

LUBBOCK COUNTY (303), TX

MSA: 31180

Upper Income

0105.12

SAN JACINTO COUNTY (407), TX

MSA: NA

Middle Income

2003.01

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000025106

Institution: HOME BANK NATIONAL

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	375	375	0	0.00%
Small Farm Loans	17	17	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	11	11	0	0.00%
Total	405	405	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	57	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	138	0	0	1	473	0	0	0	0
STATE TOTAL	6	138	0	0	1	473	0	0	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (063), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	219	1	190	0	0	0	0	0	0
STATE TOTAL	5	219	1	190	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACADIA PARISH (001), LA										
MSA 29180										
Inside AA 0001										
Low Income	3	104	0	0	0	0	1	41	0	0
Moderate Income	75	1,374	4	649	5	2,090	13	715	0	0
Middle Income	37	1,011	2	364	2	1,233	9	282	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	115	2,489	6	1,013	7	3,323	23	1,038	0	0
ALLEN PARISH (003), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	12	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	62	0	0	0	0	0	0	0	0
ASCENSION PARISH (005), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	299	6	1,045	1	262	5	728	0	0
Upper Income	19	376	3	530	2	1,036	5	866	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	675	9	1,575	3	1,298	10	1,594	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSUMPTION PARISH (007), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
BOSSIER PARISH (015), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,650	2	1,650	0	0
Moderate Income	0	0	1	192	1	400	0	0	0	0
Middle Income	5	98	3	551	1	380	4	723	0	0
Upper Income	7	230	2	310	0	0	2	256	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	328	6	1,053	4	2,430	8	2,629	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CATAHOULA PARISH (025), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0
CONCORDIA PARISH (029), LA										
MSA NA										
Outside Assessment Area										
Low Income	3	28	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	276	1	112	1	293	4	202	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	304	1	112	1	293	4	202	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Inside AA 0002										
Low Income	15	459	3	591	2	629	7	1,119	0	0
Moderate Income	27	819	11	1,777	5	2,720	13	2,776	0	0
Middle Income	28	786	4	630	7	3,960	6	970	0	0
Upper Income	90	3,312	13	1,901	20	8,807	28	4,916	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	160	5,376	31	4,899	34	16,116	54	9,781	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EVANGELINE PARISH (039), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	3	37	0	0	0	0	0	0	0	0
Middle Income	2	18	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	61	0	0	1	500	0	0	0	0
IBERIA PARISH (045), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	243	1	104	4	2,260	2	175	0	0
Middle Income	13	241	4	613	0	0	1	200	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	493	5	717	4	2,260	3	375	0	0
IBERVILLE PARISH (047), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	0	0	0	0	0	0	0	0
Middle Income	1	21	2	316	0	0	0	0	0	0
Upper Income	3	145	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	230	2	316	0	0	1	100	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON PARISH (051), LA 2/										
MSA 35380										
Inside AA 0003										
Low Income	7	258	1	160	4	1,540	3	935	0	0
Moderate Income	21	946	5	872	5	2,796	9	942	0	0
Middle Income	33	1,185	9	1,481	9	5,623	13	4,310	0	0
Upper Income	76	2,549	17	2,974	21	11,373	28	6,919	0	0
Income Not Known	2	65	3	360	0	0	1	120	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	139	5,003	35	5,847	39	21,332	54	13,226	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	250	0	0	3	1,098	3	889	0	0
Middle Income	5	101	1	170	3	1,334	2	770	0	0
Upper Income	5	95	1	176	1	500	0	0	0	0
Income Not Known	0	0	0	0	1	315	1	315	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	446	2	346	8	3,247	6	1,974	0	0
Totals For County: (051) 2/										
Low Income	7	258	1	160	4	1,540	3	935	0	0
Moderate Income	28	1,196	5	872	8	3,894	12	1,831	0	0
Middle Income	38	1,286	10	1,651	12	6,957	15	5,080	0	0
Upper Income	81	2,644	18	3,150	22	11,873	28	6,919	0	0
Income Not Known	2	65	3	360	1	315	2	435	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	156	5,449	37	6,193	47	24,579	60	15,200	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON DAVIS PARISH (053), LA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	82	0	0	0	0	0	0	0	0
Middle Income	33	1,156	4	530	3	1,176	11	886	0	0
Upper Income	51	1,498	5	774	5	1,912	17	636	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	86	2,736	9	1,304	8	3,088	28	1,522	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Inside AA 0001										
Low Income	37	943	7	1,193	17	7,724	17	2,956	0	0
Moderate Income	34	1,184	3	524	4	1,777	10	1,499	0	0
Middle Income	483	6,797	49	8,265	40	21,056	65	11,050	0	0
Upper Income	348	9,751	41	7,184	39	20,418	83	10,615	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	902	18,675	100	17,166	100	50,975	175	26,120	0	0
LAFOURCHE PARISH (057), LA										
MSA 26380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	0	0	0	0	1	88	0	0
Middle Income	5	118	0	0	1	340	1	340	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	206	0	0	1	340	2	428	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON PARISH (063), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	242	3	392	3	1,721	9	2,168	0	0
Upper Income	5	131	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	373	3	392	3	1,721	10	2,218	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORLEANS PARISH (071), LA 2/										
MSA 35380										
Inside AA 0003										
Low Income	25	571	4	788	14	6,243	15	5,711	0	0
Moderate Income	18	830	13	2,341	16	6,718	21	6,028	0	0
Middle Income	18	487	1	111	6	2,582	9	2,100	0	0
Upper Income	110	3,385	21	3,589	33	16,795	33	10,404	0	0
Income Not Known	5	93	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	176	5,366	39	6,829	69	32,338	78	24,243	0	0
Outside Assessment Area										
Low Income	2	61	1	132	2	797	0	0	0	0
Moderate Income	2	61	1	157	1	740	3	944	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	0	0	1	575	1	575	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	174	2	289	4	2,112	4	1,519	0	0
Totals For County: (071) 2/										
Low Income	27	632	5	920	16	7,040	15	5,711	0	0
Moderate Income	20	891	14	2,498	17	7,458	24	6,972	0	0
Middle Income	18	487	1	111	6	2,582	9	2,100	0	0
Upper Income	111	3,437	21	3,589	34	17,370	34	10,979	0	0
Income Not Known	5	93	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	181	5,540	41	7,118	73	34,450	82	25,762	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OUACHITA PARISH (073), LA										
MSA 33740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
PLAQUEMINES PARISH (075), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	2	356	0	0	2	263	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	356	0	0	2	263	0	0
RAPIDES PARISH (079), LA										
MSA 10780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	204	0	0	1	204	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	204	0	0	1	204	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. BERNARD PARISH (087), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	216	0	0	1	216	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	216	0	0	1	216	0	0
ST. CHARLES PARISH (089), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	39	1	192	0	0	1	192	0	0
Upper Income	2	16	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	55	1	192	0	0	1	192	0	0
ST. JAMES PARISH (093), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	932	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	932	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOHN THE BAPTIST PARISH (095), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	2	700	2	700	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	112	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	162	0	0	2	700	2	700	0	0
ST. LANDRY PARISH (097), LA										
MSA NA										
Outside Assessment Area										
Low Income	1	44	0	0	0	0	0	0	0	0
Moderate Income	6	49	0	0	0	0	0	0	0	0
Middle Income	22	431	2	285	1	266	5	335	0	0
Upper Income	15	322	1	125	0	0	4	189	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	846	3	410	1	266	9	524	0	0
ST. MARTIN PARISH (099), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	32	602	5	976	8	3,532	3	298	0	0
Middle Income	46	1,070	1	113	5	1,995	6	456	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	78	1,672	6	1,089	13	5,527	9	754	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARY PARISH (101), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	81	0	0	0	0	3	81	0	0
Middle Income	3	142	0	0	1	263	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	223	0	0	1	263	3	81	0	0
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	656	3	438	3	1,006	5	734	0	0
Middle Income	77	2,348	8	1,376	15	8,951	24	5,884	0	0
Upper Income	106	3,157	18	2,605	12	5,916	21	3,438	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	203	6,161	29	4,419	30	15,873	50	10,056	0	0
TANGIPAHOA PARISH (105), LA										
MSA 25220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	2	380	0	0	0	0	0	0
Middle Income	8	397	2	403	1	830	2	300	0	0
Upper Income	8	116	0	0	1	325	2	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	534	4	783	2	1,155	4	675	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TENSAS PARISH (107), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TERREBONNE PARISH (109), LA										
MSA 26380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	148	0	0	1	350	2	426	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	41	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	189	0	0	1	350	3	446	0	0
VERMILION PARISH (113), LA										
MSA 29180										
Outside Assessment Area										
Low Income	1	34	0	0	0	0	0	0	0	0
Moderate Income	3	151	0	0	1	310	1	310	0	0
Middle Income	19	362	1	250	1	500	2	750	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	550	1	250	2	810	3	1,060	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON PARISH (117), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	41	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	66	0	0	0	0	1	25	0	0
WEST BATON ROUGE PARISH (121), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	918	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	918	0	0	0	0
WEST FELICIANA PARISH (125), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	83	0	0	1	373	1	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	1	373	1	83	0	0
TOTAL INSIDE AA IN STATE	1,859	47,478	255	42,566	300	148,572	471	86,740	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	246	6,254	43	7,211	41	19,968	82	15,628	0	0
STATE TOTAL	2,105	53,732	298	49,777	341	168,540	553	102,368	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), MS										
MSA NA										
Inside AA 0004										
Low Income	8	94	0	0	0	0	2	25	0	0
Moderate Income	60	1,121	2	325	0	0	19	833	0	0
Middle Income	39	972	12	1,677	4	2,438	15	1,172	0	0
Upper Income	9	279	4	642	0	0	5	482	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	2,466	18	2,644	4	2,438	41	2,512	0	0
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	532	1	532	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	532	1	532	0	0
FRANKLIN COUNTY (037), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	24	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	24	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (045), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	865	1	865	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	1	865	1	865	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	1	102	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	1	102	0	0	0	0	0	0
JEFFERSON COUNTY (063), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	99	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	99	0	0	0	0	1	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (089), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	0	0	1	49	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	95	1	183	1	382	2	565	0	0
Upper Income	1	34	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	129	1	183	1	382	2	565	0	0
PIKE COUNTY (113), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (149), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	139	2	252	1	382	3	584	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	12	333	1	134	0	0	6	394	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	483	3	386	1	382	10	989	0	0
WILKINSON COUNTY (157), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	151	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	151	0	0	0	0	2	60	0	0
TOTAL INSIDE AA IN STATE	133	2,949	21	3,030	5	2,820	51	3,501	0	0
TOTAL OUTSIDE AA IN STATE	18	518	2	285	3	1,779	8	2,096	0	0
STATE TOTAL	151	3,467	23	3,315	8	4,599	59	5,597	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEWIS AND CLARK COUNTY (049), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	1	16	0	0
STATE TOTAL	1	16	0	0	0	0	1	16	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	180	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	151	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	331	0	0	0	0	0	0
STATE TOTAL	0	0	2	331	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	45	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	0	0	0	0
STATE TOTAL	1	45	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	962	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	962	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	559	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	559	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	120	1	164	0	0	2	115	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	1	164	0	0	2	115	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	1	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SABINE COUNTY (403), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	30	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VICTORIA COUNTY (469), TX										
MSA 47020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	447	1	447	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	447	1	447	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	214	1	164	4	1,968	3	562	0	0
STATE TOTAL	7	214	1	164	4	1,968	3	562	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	0	0	0	0
STATE TOTAL	1	20	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,992	50,427	276	45,596	305	151,392	522	90,241	0	0
TOTAL OUTSIDE AA	288	7,519	49	8,181	50	24,638	95	18,752	0	0
TOTAL INSIDE & OUTSIDE	2,280	57,946	325	53,777	355	176,030	617	108,993	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACADIA PARISH (001), LA										
MSA 29180										
Inside AA 0001										
Low Income	2	130	0	0	0	0	2	130	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	1	185	3	1,302	4	1,487	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	230	1	185	3	1,302	6	1,617	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	82	0	0	0	0	1	82	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0
CONCORDIA PARISH (029), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0

Loans by County

Small Farm Loans - Originations

Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON DAVIS PARISH (053), LA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	465	4	756	3	1,155	14	2,351	0	0
Upper Income	6	260	2	315	5	1,848	13	2,423	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	725	6	1,071	8	3,003	27	4,774	0	0
ST. MARTIN PARISH (099), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	384	1	384	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	384	1	384	0	0
TOTAL INSIDE AA IN STATE	18	955	7	1,256	12	4,689	34	6,775	0	0
TOTAL OUTSIDE AA IN STATE	2	177	0	0	0	0	2	177	0	0
STATE TOTAL	20	1,132	7	1,256	12	4,689	36	6,952	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (063), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	350	1	350	0	0
STATE TOTAL	0	0	0	0	1	350	1	350	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	18	955	7	1,256	12	4,689	34	6,775	0	0
TOTAL OUTSIDE AA	3	227	0	0	1	350	4	577	0	0
TOTAL INSIDE & OUTSIDE	21	1,182	7	1,256	13	5,039	38	7,352	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA - ACADIA PARISH (001) - MSA 29180	128	6,825	23	1,038	0	0
LA - LAFAYETTE PARISH (055) - MSA 29180	1,102	86,816	175	26,120	0	0
LA - ST. MARTIN PARISH (099) - MSA 29180	97	8,288	9	754	0	0
LA - EAST BATON ROUGE PARISH (033) - MSA 12940	225	26,391	54	9,781	0	0
LA - JEFFERSON PARISH (051) - MSA 35380 2/	213	32,182	54	13,226	0	0
LA - ORLEANS PARISH (071) - MSA 35380 2/	284	44,533	78	24,243	0	0
LA - ST. TAMMANY PARISH (103) - MSA 35380	262	26,453	50	10,056	0	0
MS - ADAMS COUNTY (001) - MSA NA	138	7,548	41	2,512	0	0
MS - WARREN COUNTY (149) - MSA NA	21	1,251	10	989	0	0
LA - JEFFERSON DAVIS PARISH (053) - MSA NA	103	7,128	28	1,522	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA - ACADIA PARISH (001) - MSA 29180	8	1,717	6	1,617	0	0
LA - ST. MARTIN PARISH (099) - MSA 29180	1	384	1	384	0	0
LA - JEFFERSON DAVIS PARISH (053) - MSA NA	28	4,799	27	4,774	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: HOME BANK NATIONAL

PAGE: 1 OF 1

Respondent ID: 000025106
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	61,200	0	0
Purchased	0	0	0	0
Total	21	61,200	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

ASSESSMENT AREA - 0001

ACADIA PARISH (001), LA

MSA: 29180

Low Income

9609.00

Moderate Income

9601.00 9606.00 9607.00 9608.00 9610.00

Middle Income

9602.00 9603.00 9604.00 9605.00 9611.00* 9612.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Low Income

0001.00 0007.00 0009.00 0011.00

Moderate Income

0002.00 0006.04 0008.00 0010.01 0013.00 0018.01

Middle Income

0006.02 0006.03 0010.02 0010.03 0012.00 0014.06 0014.09 0014.11 0017.00 0018.02 0020.01

0020.02 0021.01 0021.03 0021.04

Upper Income

0005.00 0014.01 0014.02 0014.03 0014.04 0014.05 0014.07 0014.10 0015.00 0016.00 0019.01

0019.02 0019.03 0019.04 0019.05 0021.02 0022.00

Income Not Known

9800.00*

ST. MARTIN PARISH (099), LA

MSA: 29180

Moderate Income

0201.00 0205.01 0206.00

Middle Income

0202.00 0203.01 0203.02 0204.00 0205.02 0208.00 0209.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Upper Income

0210.00*

ASSESSMENT AREA - 0002

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Low Income

0001.00* 0002.00 0003.00 0005.00* 0006.01* 0007.02* 0010.00 0011.03* 0011.04 0024.00 0028.01*
0030.00* 0031.01* 0031.03* 0040.13 0052.00 0053.00

Moderate Income

0004.00 0006.02* 0007.01* 0009.00* 0011.02 0022.00* 0025.00 0032.01* 0033.00* 0034.00 0035.01
0035.04* 0035.05 0036.03* 0036.04 0038.02 0039.04* 0039.09 0039.10 0040.11 0040.15 0042.01
0042.03 0042.04* 0042.05 0045.03 0051.00

Middle Income

0016.00 0018.00 0027.00 0028.02* 0032.02* 0035.06 0035.07 0036.01* 0037.01 0037.02 0040.05
0043.02* 0044.01* 0044.02 0045.04 0045.09 0045.10 0046.02 0047.00

Upper Income

0017.00 0019.00 0020.00 0023.00 0026.01 0026.02 0037.03 0038.01 0038.04 0038.05 0039.06
0039.07 0039.08 0040.06 0040.09 0040.10 0040.14 0040.16 0043.01* 0044.03 0045.05 0045.07
0045.08 0046.03 0046.04* 0048.00 0049.00* 0050.00

Income Not Known

9800.00*

ASSESSMENT AREA - 0003

JEFFERSON PARISH (051), LA 2/

MSA: 35380

Low Income

0215.00* 0218.03 0218.04 0237.00 0252.01 0255.00* 0257.00 0262.00* 0268.00* 0276.02*

Moderate Income

0202.02 0220.01 0223.03 0244.00 0246.00* 0247.00 0252.02* 0258.00* 0261.00* 0267.00* 0269.00
0270.00 0271.00 0272.00* 0275.01* 0275.02 0276.01 0277.01 0277.03* 0278.03 0278.12* 0282.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Middle Income

0201.01 0214.00* 0216.00 0217.00 0218.01* 0219.00* 0221.02 0223.02* 0228.00 0229.00 0231.00
0232.00 0233.00* 0234.00* 0235.00 0236.00 0238.00* 0239.04 0241.00 0242.01 0243.00 0245.00*
0249.00 0250.01 0250.02 0250.03* 0251.03 0251.04* 0253.00* 0254.00* 0256.00 0260.00 0263.00
0264.00* 0265.00 0266.00* 0278.05 0278.06 0278.09* 0278.10* 0278.11

Upper Income

0201.02 0202.01 0202.03 0203.01 0203.02 0203.03 0204.00 0213.00 0220.02 0221.01 0222.00
0223.01 0224.00 0225.00 0226.00 0227.00 0230.01* 0230.02 0230.03 0239.01* 0239.02 0239.03*
0240.01* 0240.02 0242.02 0248.00 0251.02 0278.04 0278.07

Income Not Known

0259.00

ORLEANS PARISH (071), LA 2/

MSA: 35380

Low Income

0003.00 0006.01* 0006.03 0006.13 0007.01* 0007.02 0009.01 0009.04* 0013.01* 0013.02 0014.01*
0015.00* 0019.00* 0020.00* 0021.00* 0022.00 0027.00* 0028.00* 0029.00* 0030.00* 0031.00* 0036.00
0044.01 0045.00 0048.00* 0049.00 0050.00 0060.00 0063.00 0069.00* 0072.00 0075.01* 0075.02
0076.05* 0085.00* 0086.00* 0092.00* 0094.00* 0100.00 0131.00* 0137.00* 0138.00* 0140.00 0141.00
0143.00

Moderate Income

0002.00* 0004.00* 0006.02 0006.04 0006.05* 0006.11* 0006.15 0006.17* 0008.00* 0009.03* 0011.00
0014.02* 0017.01* 0023.00 0024.01* 0024.02* 0025.01* 0025.02 0033.03* 0033.04* 0033.07 0033.08
0035.00* 0037.02 0040.00 0064.00 0065.00 0070.00* 0071.01 0084.00 0091.00* 0102.00 0103.00*
0111.00 0130.00* 0144.00

Middle Income

0006.06 0006.07* 0006.16 0009.02* 0012.00 0017.02* 0025.03 0025.04* 0033.02 0037.01 0055.00
0082.00 0096.00 0101.00 0106.00* 0129.00 0132.00 0136.00*

Upper Income

0001.00 0006.12* 0006.18* 0018.00* 0026.00 0033.01 0038.00 0041.00 0046.00 0054.00 0056.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0056.02 0056.03 0056.04* 0076.04 0076.06 0077.00 0078.00 0083.00* 0088.00* 0090.00 0099.00
0107.00 0108.00 0109.00 0112.00 0114.00 0115.00* 0116.00 0117.00 0119.00 0120.00 0121.01
0121.02 0122.00 0123.00 0124.00 0125.00* 0126.00 0127.00 0128.00* 0133.01 0133.02* 0134.00
0135.00 0142.00

Income Not Known

0016.00* 0034.00* 0039.00* 0044.02* 0097.00 0139.00* 0145.00* 9800.00*

ST. TAMMANY PARISH (103), LA

MSA: 35380

Moderate Income

0405.01 0405.02 0407.04 0409.00 0411.03 0412.02*

Middle Income

0401.02 0401.03 0401.04 0402.01 0402.02 0406.02 0406.04 0407.01 0407.05 0407.06* 0407.10
0408.01 0408.03 0410.02 0410.03 0410.04 0411.01* 0411.02 0411.04* 0412.04

Upper Income

0403.03 0403.04 0403.05 0404.00 0406.01 0406.05 0407.08 0407.09 0408.02 0412.07 0412.08
0412.09 0412.10 0412.11 0412.12 0413.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0004

ADAMS COUNTY (001), MS

MSA: NA

Low Income

0004.00

Moderate Income

0001.00 0002.00 0003.00 0005.00

Middle Income

0006.00 0007.00 0008.00

Upper Income

0009.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

ASSESSMENT AREA - 0005

WARREN COUNTY (149), MS

MSA: NA

Moderate Income

9503.00 9504.00* 9505.00

Middle Income

9502.00* 9507.00

Upper Income

9501.00* 9506.00 9508.00 9509.01 9509.02 9511.01 9511.02

ASSESSMENT AREA - 0006

JEFFERSON DAVIS PARISH (053), LA

MSA: NA

Moderate Income

0006.00

Middle Income

0003.00 0004.00 0007.00

Upper Income

0001.00 0002.00 0005.00

OUTSIDE ASSESSMENT AREA

MOBILE COUNTY (097), AL

MSA: 33660

Middle Income

0010.01

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0010.02

ORANGE COUNTY (059), CA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 11244

Median Family Income >= 120%

0017.06 0524.20

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income >= 120%

0076.07

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 70-80%

0049.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income >= 120%

0420.00

ESCAMBIA COUNTY (033), FL

MSA: 37860

Upper Income

0025.00 0026.02

JACKSON COUNTY (063), FL

MSA: NA

Middle Income

2104.00

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.01

FULTON COUNTY (121), GA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 12060

Median Family Income >= 120%

0116.17

ALLEN PARISH (003), LA

MSA: NA

Middle Income

9504.00

Upper Income

9505.00

ASCENSION PARISH (005), LA

MSA: 12940

Middle Income

0301.01 0302.06 0304.01 0304.02 0305.00 0306.00

Upper Income

0301.02 0302.03 0302.04 0302.05 0303.00

ASSUMPTION PARISH (007), LA

MSA: 12940

Moderate Income

0501.00

BOSSIER PARISH (015), LA

MSA: 43340

Upper Income

0108.04

CALCASIEU PARISH (019), LA

MSA: 29340

Low Income

0004.00

Moderate Income

0007.00 0011.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Middle Income

0017.00 0020.00 0022.03 0027.00

Upper Income

0005.00 0018.01 0019.01 0019.04

CATAHOULA PARISH (025), LA

MSA: NA

Middle Income

0003.00

CONCORDIA PARISH (029), LA

MSA: NA

Low Income

0002.00

Middle Income

0003.00 0004.00

Upper Income

0005.00

EVANGELINE PARISH (039), LA

MSA: NA

Low Income

9506.00

Moderate Income

9508.00

Middle Income

9503.00

Upper Income

9501.00

IBERIA PARISH (045), LA

MSA: 29180

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0301.00 0309.00 0310.00 0311.00 0312.00 0316.00

Middle Income

0302.00 0303.01 0303.02 0304.00 0307.00 0313.00

Upper Income

0306.00

IBERVILLE PARISH (047), LA

MSA: 12940

Moderate Income

9526.00

Middle Income

9529.00 9530.00

Upper Income

9532.00

JEFFERSON PARISH (051), LA 2/

MSA: 35380

Moderate Income

0205.13 0206.00 0207.00 0212.00

Middle Income

0205.02 0205.11 0210.00 0211.00 0280.00

Upper Income

0205.08 0205.14

Income Not Known

9800.00

LAFOURCHE PARISH (057), LA

MSA: 26380

Moderate Income

0204.00

Middle Income

0207.04 0212.00 0219.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

LIVINGSTON PARISH (063), LA

MSA: 12940

Middle Income

0403.01 0404.01 0404.02 0405.00 0406.00 0407.00 0409.02

Upper Income

0408.04 0408.05 0408.06

ORLEANS PARISH (071), LA 2/

MSA: 35380

Low Income

0017.20 0017.35 0017.43 0017.44 0017.51

Moderate Income

0017.22 0017.25

Upper Income

0017.47

OUACHITA PARISH (073), LA

MSA: 33740

Upper Income

0102.02

PLAQUEMINES PARISH (075), LA

MSA: 35380

Upper Income

0502.00

RAPIDES PARISH (079), LA

MSA: 10780

Upper Income

0115.00

ST. BERNARD PARISH (087), LA

MSA: 35380

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Moderate Income

0303.00

ST. CHARLES PARISH (089), LA

MSA: 35380

Middle Income

0621.00 0627.00 0628.00

Upper Income

0623.01

ST. JAMES PARISH (093), LA

MSA: 35380

Middle Income

0402.00

ST. JOHN THE BAPTIST PARISH (095), LA

MSA: 35380

Moderate Income

0705.00 0710.00

Upper Income

0701.00 0704.00

ST. LANDRY PARISH (097), LA

MSA: NA

Low Income

9613.00

Moderate Income

9606.00 9609.00 9611.00 9614.00

Middle Income

9603.00 9604.00 9605.00 9607.00 9608.00 9612.00 9619.00

Upper Income

9602.00 9617.00 9618.00

ST. MARY PARISH (101), LA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: NA

Moderate Income

0411.00

Middle Income

0406.00 0414.00 0415.00

TANGIPAHOA PARISH (105), LA

MSA: 25220

Moderate Income

9543.00

Middle Income

9535.00 9541.01 9545.01 9545.02

Upper Income

9537.00 9541.02 9546.00

TENSAS PARISH (107), LA

MSA: NA

Moderate Income

0003.00

TERREBONNE PARISH (109), LA

MSA: 26380

Moderate Income

0009.00 0013.00

Upper Income

0015.00 0017.00

VERMILION PARISH (113), LA

MSA: 29180

Low Income

9508.00

Moderate Income

9504.00 9507.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Middle Income

9501.00 9502.00 9510.01 9510.02

Upper Income

9506.00

WASHINGTON PARISH (117), LA

MSA: NA

Middle Income

9505.00

Upper Income

9502.00

WEST BATON ROUGE PARISH (121), LA

MSA: 12940

Moderate Income

0202.00

WEST FELICIANA PARISH (125), LA

MSA: 12940

Upper Income

9518.00

COPIAH COUNTY (029), MS

MSA: 27140

Moderate Income

9506.00

FRANKLIN COUNTY (037), MS

MSA: NA

Upper Income

9502.00

HANCOCK COUNTY (045), MS

MSA: 25060

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Moderate Income

0303.00

Upper Income

0305.00

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0110.01

Upper Income

0108.05

JEFFERSON COUNTY (063), MS

MSA: NA

Moderate Income

9501.00 9502.00

MADISON COUNTY (089), MS

MSA: 27140

Upper Income

0304.00

PEARL RIVER COUNTY (109), MS

MSA: NA

Middle Income

9502.00 9504.01 9506.00

Upper Income

9505.02

PIKE COUNTY (113), MS

MSA: NA

Upper Income

9501.02

WILKINSON COUNTY (157), MS

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: NA

Middle Income

9502.00

LEWIS AND CLARK COUNTY (049), MT

MSA: NA

Middle Income

0008.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

3020.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0015.02

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 100-110%

1083.17

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0112.05

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0317.08

DALLAS COUNTY (113), TX

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 19124

Median Family Income 100-110%

0138.06

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6733.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

2507.01 4310.00 4313.02 4505.00

MIDLAND COUNTY (329), TX

MSA: 33260

Upper Income

0101.13

SABINE COUNTY (403), TX

MSA: NA

Moderate Income

9501.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 70-80%

0014.03

VICTORIA COUNTY (469), TX

MSA: 47020

Middle Income

0013.00

ALBEMARLE COUNTY (003), VA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 16820

Middle Income

0105.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000025106

Institution: HOME BANK NATIONAL

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	530	530	0	0.00%
Small Farm Loans	11	11	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	61	61	0	0.00%
Total	604	604	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	57	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	138	0	0	1	473	0	0	0	0
STATE TOTAL	6	138	0	0	1	473	0	0	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (063), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	219	1	190	0	0	0	0	0	0
STATE TOTAL	5	219	1	190	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACADIA PARISH (001), LA										
MSA 29180										
Inside AA 0001										
Low Income	3	104	0	0	0	0	1	41	0	0
Moderate Income	75	1,374	4	649	5	2,090	13	715	0	0
Middle Income	37	1,011	2	364	2	1,233	9	282	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	115	2,489	6	1,013	7	3,323	23	1,038	0	0
ALLEN PARISH (003), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	12	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	62	0	0	0	0	0	0	0	0
ASCENSION PARISH (005), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	299	6	1,045	1	262	5	728	0	0
Upper Income	19	376	3	530	2	1,036	5	866	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	675	9	1,575	3	1,298	10	1,594	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSUMPTION PARISH (007), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
BOSSIER PARISH (015), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,650	2	1,650	0	0
Moderate Income	0	0	1	192	1	400	0	0	0	0
Middle Income	5	98	3	551	1	380	4	723	0	0
Upper Income	7	230	2	310	0	0	2	256	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	328	6	1,053	4	2,430	8	2,629	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CATAHOULA PARISH (025), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0
CONCORDIA PARISH (029), LA										
MSA NA										
Outside Assessment Area										
Low Income	3	28	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	276	1	112	1	293	4	202	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	304	1	112	1	293	4	202	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Inside AA 0002										
Low Income	15	459	3	591	2	629	7	1,119	0	0
Moderate Income	27	819	11	1,777	5	2,720	13	2,776	0	0
Middle Income	28	786	4	630	7	3,960	6	970	0	0
Upper Income	90	3,312	13	1,901	20	8,807	28	4,916	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	160	5,376	31	4,899	34	16,116	54	9,781	0	0

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EVANGELINE PARISH (039), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	3	37	0	0	0	0	0	0	0	0
Middle Income	2	18	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	61	0	0	1	500	0	0	0	0
IBERIA PARISH (045), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	243	1	104	4	2,260	2	175	0	0
Middle Income	13	241	4	613	0	0	1	200	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	493	5	717	4	2,260	3	375	0	0
IBERVILLE PARISH (047), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	0	0	0	0	0	0	0	0
Middle Income	1	21	2	316	0	0	0	0	0	0
Upper Income	3	145	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	230	2	316	0	0	1	100	0	0

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON PARISH (051), LA 2/										
MSA 35380										
Inside AA 0003										
Low Income	7	258	1	160	4	1,540	3	935	0	0
Moderate Income	21	946	5	872	5	2,796	9	942	0	0
Middle Income	33	1,185	9	1,481	9	5,623	13	4,310	0	0
Upper Income	76	2,549	17	2,974	21	11,373	28	6,919	0	0
Income Not Known	2	65	3	360	0	0	1	120	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	139	5,003	35	5,847	39	21,332	54	13,226	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	250	0	0	3	1,098	3	889	0	0
Middle Income	5	101	1	170	3	1,334	2	770	0	0
Upper Income	5	95	1	176	1	500	0	0	0	0
Income Not Known	0	0	0	0	1	315	1	315	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	446	2	346	8	3,247	6	1,974	0	0
Totals For County: (051) 2/										
Low Income	7	258	1	160	4	1,540	3	935	0	0
Moderate Income	28	1,196	5	872	8	3,894	12	1,831	0	0
Middle Income	38	1,286	10	1,651	12	6,957	15	5,080	0	0
Upper Income	81	2,644	18	3,150	22	11,873	28	6,919	0	0
Income Not Known	2	65	3	360	1	315	2	435	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	156	5,449	37	6,193	47	24,579	60	15,200	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON DAVIS PARISH (053), LA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	82	0	0	0	0	0	0	0	0
Middle Income	33	1,156	4	530	3	1,176	11	886	0	0
Upper Income	51	1,498	5	774	5	1,912	17	636	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	86	2,736	9	1,304	8	3,088	28	1,522	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Inside AA 0001										
Low Income	37	943	7	1,193	17	7,724	17	2,956	0	0
Moderate Income	34	1,184	3	524	4	1,777	10	1,499	0	0
Middle Income	483	6,797	49	8,265	40	21,056	65	11,050	0	0
Upper Income	348	9,751	41	7,184	39	20,418	83	10,615	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	902	18,675	100	17,166	100	50,975	175	26,120	0	0
LAFOURCHE PARISH (057), LA										
MSA 26380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	0	0	0	0	1	88	0	0
Middle Income	5	118	0	0	1	340	1	340	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	206	0	0	1	340	2	428	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON PARISH (063), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	242	3	392	3	1,721	9	2,168	0	0
Upper Income	5	131	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	373	3	392	3	1,721	10	2,218	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORLEANS PARISH (071), LA 2/										
MSA 35380										
Inside AA 0003										
Low Income	25	571	4	788	14	6,243	15	5,711	0	0
Moderate Income	18	830	13	2,341	16	6,718	21	6,028	0	0
Middle Income	18	487	1	111	6	2,582	9	2,100	0	0
Upper Income	110	3,385	21	3,589	33	16,795	33	10,404	0	0
Income Not Known	5	93	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	176	5,366	39	6,829	69	32,338	78	24,243	0	0
Outside Assessment Area										
Low Income	2	61	1	132	2	797	0	0	0	0
Moderate Income	2	61	1	157	1	740	3	944	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	0	0	1	575	1	575	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	174	2	289	4	2,112	4	1,519	0	0
Totals For County: (071) 2/										
Low Income	27	632	5	920	16	7,040	15	5,711	0	0
Moderate Income	20	891	14	2,498	17	7,458	24	6,972	0	0
Middle Income	18	487	1	111	6	2,582	9	2,100	0	0
Upper Income	111	3,437	21	3,589	34	17,370	34	10,979	0	0
Income Not Known	5	93	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	181	5,540	41	7,118	73	34,450	82	25,762	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OUACHITA PARISH (073), LA										
MSA 33740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
PLAQUEMINES PARISH (075), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	2	356	0	0	2	263	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	356	0	0	2	263	0	0
RAPIDES PARISH (079), LA										
MSA 10780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	204	0	0	1	204	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	204	0	0	1	204	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. BERNARD PARISH (087), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	216	0	0	1	216	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	216	0	0	1	216	0	0
ST. CHARLES PARISH (089), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	39	1	192	0	0	1	192	0	0
Upper Income	2	16	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	55	1	192	0	0	1	192	0	0
ST. JAMES PARISH (093), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	932	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	932	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOHN THE BAPTIST PARISH (095), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	2	700	2	700	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	112	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	162	0	0	2	700	2	700	0	0
ST. LANDRY PARISH (097), LA										
MSA NA										
Outside Assessment Area										
Low Income	1	44	0	0	0	0	0	0	0	0
Moderate Income	6	49	0	0	0	0	0	0	0	0
Middle Income	22	431	2	285	1	266	5	335	0	0
Upper Income	15	322	1	125	0	0	4	189	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	846	3	410	1	266	9	524	0	0
ST. MARTIN PARISH (099), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	32	602	5	976	8	3,532	3	298	0	0
Middle Income	46	1,070	1	113	5	1,995	6	456	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	78	1,672	6	1,089	13	5,527	9	754	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARY PARISH (101), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	81	0	0	0	0	3	81	0	0
Middle Income	3	142	0	0	1	263	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	223	0	0	1	263	3	81	0	0
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	656	3	438	3	1,006	5	734	0	0
Middle Income	77	2,348	8	1,376	15	8,951	24	5,884	0	0
Upper Income	106	3,157	18	2,605	12	5,916	21	3,438	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	203	6,161	29	4,419	30	15,873	50	10,056	0	0
TANGIPAHOA PARISH (105), LA										
MSA 25220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	2	380	0	0	0	0	0	0
Middle Income	8	397	2	403	1	830	2	300	0	0
Upper Income	8	116	0	0	1	325	2	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	534	4	783	2	1,155	4	675	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TENSAS PARISH (107), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TERREBONNE PARISH (109), LA										
MSA 26380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	148	0	0	1	350	2	426	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	41	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	189	0	0	1	350	3	446	0	0
VERMILION PARISH (113), LA										
MSA 29180										
Outside Assessment Area										
Low Income	1	34	0	0	0	0	0	0	0	0
Moderate Income	3	151	0	0	1	310	1	310	0	0
Middle Income	19	362	1	250	1	500	2	750	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	550	1	250	2	810	3	1,060	0	0

Footnote:

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Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON PARISH (117), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	41	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	66	0	0	0	0	1	25	0	0
WEST BATON ROUGE PARISH (121), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	918	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	918	0	0	0	0
WEST FELICIANA PARISH (125), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	83	0	0	1	373	1	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	1	373	1	83	0	0
TOTAL INSIDE AA IN STATE	1,859	47,478	255	42,566	300	148,572	471	86,740	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	246	6,254	43	7,211	41	19,968	82	15,628	0	0
STATE TOTAL	2,105	53,732	298	49,777	341	168,540	553	102,368	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), MS										
MSA NA										
Inside AA 0004										
Low Income	8	94	0	0	0	0	2	25	0	0
Moderate Income	60	1,121	2	325	0	0	19	833	0	0
Middle Income	39	972	12	1,677	4	2,438	15	1,172	0	0
Upper Income	9	279	4	642	0	0	5	482	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	2,466	18	2,644	4	2,438	41	2,512	0	0
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	532	1	532	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	532	1	532	0	0
FRANKLIN COUNTY (037), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	24	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	24	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (045), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	865	1	865	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	1	865	1	865	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	1	102	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	1	102	0	0	0	0	0	0
JEFFERSON COUNTY (063), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	99	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	99	0	0	0	0	1	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (089), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	0	0	1	49	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	95	1	183	1	382	2	565	0	0
Upper Income	1	34	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	129	1	183	1	382	2	565	0	0
PIKE COUNTY (113), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (149), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	139	2	252	1	382	3	584	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	12	333	1	134	0	0	6	394	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	483	3	386	1	382	10	989	0	0
WILKINSON COUNTY (157), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	151	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	151	0	0	0	0	2	60	0	0
TOTAL INSIDE AA IN STATE	133	2,949	21	3,030	5	2,820	51	3,501	0	0
TOTAL OUTSIDE AA IN STATE	18	518	2	285	3	1,779	8	2,096	0	0
STATE TOTAL	151	3,467	23	3,315	8	4,599	59	5,597	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEWIS AND CLARK COUNTY (049), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	1	16	0	0
STATE TOTAL	1	16	0	0	0	0	1	16	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	180	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	151	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	331	0	0	0	0	0	0
STATE TOTAL	0	0	2	331	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	45	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	0	0	0	0
STATE TOTAL	1	45	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	962	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	962	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	559	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	559	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	120	1	164	0	0	2	115	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	1	164	0	0	2	115	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	1	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SABINE COUNTY (403), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	30	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VICTORIA COUNTY (469), TX										
MSA 47020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	447	1	447	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	447	1	447	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	214	1	164	4	1,968	3	562	0	0
STATE TOTAL	7	214	1	164	4	1,968	3	562	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	0	0	0	0
STATE TOTAL	1	20	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,992	50,427	276	45,596	305	151,392	522	90,241	0	0
TOTAL OUTSIDE AA	288	7,519	49	8,181	50	24,638	95	18,752	0	0
TOTAL INSIDE & OUTSIDE	2,280	57,946	325	53,777	355	176,030	617	108,993	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACADIA PARISH (001), LA										
MSA 29180										
Inside AA 0001										
Low Income	2	130	0	0	0	0	2	130	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	1	185	3	1,302	4	1,487	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	230	1	185	3	1,302	6	1,617	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	82	0	0	0	0	1	82	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0
CONCORDIA PARISH (029), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON DAVIS PARISH (053), LA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	465	4	756	3	1,155	14	2,351	0	0
Upper Income	6	260	2	315	5	1,848	13	2,423	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	725	6	1,071	8	3,003	27	4,774	0	0
ST. MARTIN PARISH (099), LA										
MSA 29180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	384	1	384	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	384	1	384	0	0
TOTAL INSIDE AA IN STATE	18	955	7	1,256	12	4,689	34	6,775	0	0
TOTAL OUTSIDE AA IN STATE	2	177	0	0	0	0	2	177	0	0
STATE TOTAL	20	1,132	7	1,256	12	4,689	36	6,952	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (063), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	350	1	350	0	0
STATE TOTAL	0	0	0	0	1	350	1	350	0	0

Loans by County

Respondent ID: 0000025106

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME BANK NATIONAL ASSOCIATION

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	18	955	7	1,256	12	4,689	34	6,775	0	0
TOTAL OUTSIDE AA	3	227	0	0	1	350	4	577	0	0
TOTAL INSIDE & OUTSIDE	21	1,182	7	1,256	13	5,039	38	7,352	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA - ACADIA PARISH (001) - MSA 29180	128	6,825	23	1,038	0	0
LA - LAFAYETTE PARISH (055) - MSA 29180	1,102	86,816	175	26,120	0	0
LA - ST. MARTIN PARISH (099) - MSA 29180	97	8,288	9	754	0	0
LA - EAST BATON ROUGE PARISH (033) - MSA 12940	225	26,391	54	9,781	0	0
LA - JEFFERSON PARISH (051) - MSA 35380 2/	213	32,182	54	13,226	0	0
LA - ORLEANS PARISH (071) - MSA 35380 2/	284	44,533	78	24,243	0	0
LA - ST. TAMMANY PARISH (103) - MSA 35380	262	26,453	50	10,056	0	0
MS - ADAMS COUNTY (001) - MSA NA	138	7,548	41	2,512	0	0
MS - WARREN COUNTY (149) - MSA NA	21	1,251	10	989	0	0
LA - JEFFERSON DAVIS PARISH (053) - MSA NA	103	7,128	28	1,522	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: HOME BANK NATIONAL ASSOCIATION

Respondent ID: 0000025106

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA - ACADIA PARISH (001) - MSA 29180	8	1,717	6	1,617	0	0
LA - ST. MARTIN PARISH (099) - MSA 29180	1	384	1	384	0	0
LA - JEFFERSON DAVIS PARISH (053) - MSA NA	28	4,799	27	4,774	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: HOME BANK NATIONAL

PAGE: 1 OF 1

Respondent ID: 000025106
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	61,200	0	0
Purchased	0	0	0	0
Total	21	61,200	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

ASSESSMENT AREA - 0001

ACADIA PARISH (001), LA

MSA: 29180

Low Income

9609.00

Moderate Income

9601.00 9606.00 9607.00 9608.00 9610.00

Middle Income

9602.00 9603.00 9604.00 9605.00 9611.00* 9612.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Low Income

0001.00 0007.00 0009.00 0011.00

Moderate Income

0002.00 0006.04 0008.00 0010.01 0013.00 0018.01

Middle Income

0006.02 0006.03 0010.02 0010.03 0012.00 0014.06 0014.09 0014.11 0017.00 0018.02 0020.01

0020.02 0021.01 0021.03 0021.04

Upper Income

0005.00 0014.01 0014.02 0014.03 0014.04 0014.05 0014.07 0014.10 0015.00 0016.00 0019.01

0019.02 0019.03 0019.04 0019.05 0021.02 0022.00

Income Not Known

9800.00*

ST. MARTIN PARISH (099), LA

MSA: 29180

Moderate Income

0201.00 0205.01 0206.00

Middle Income

0202.00 0203.01 0203.02 0204.00 0205.02 0208.00 0209.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Upper Income

0210.00*

ASSESSMENT AREA - 0002

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Low Income

0001.00* 0002.00 0003.00 0005.00* 0006.01* 0007.02* 0010.00 0011.03* 0011.04 0024.00 0028.01*
0030.00* 0031.01* 0031.03* 0040.13 0052.00 0053.00

Moderate Income

0004.00 0006.02* 0007.01* 0009.00* 0011.02 0022.00* 0025.00 0032.01* 0033.00* 0034.00 0035.01
0035.04* 0035.05 0036.03* 0036.04 0038.02 0039.04* 0039.09 0039.10 0040.11 0040.15 0042.01
0042.03 0042.04* 0042.05 0045.03 0051.00

Middle Income

0016.00 0018.00 0027.00 0028.02* 0032.02* 0035.06 0035.07 0036.01* 0037.01 0037.02 0040.05
0043.02* 0044.01* 0044.02 0045.04 0045.09 0045.10 0046.02 0047.00

Upper Income

0017.00 0019.00 0020.00 0023.00 0026.01 0026.02 0037.03 0038.01 0038.04 0038.05 0039.06
0039.07 0039.08 0040.06 0040.09 0040.10 0040.14 0040.16 0043.01* 0044.03 0045.05 0045.07
0045.08 0046.03 0046.04* 0048.00 0049.00* 0050.00

Income Not Known

9800.00*

ASSESSMENT AREA - 0003

JEFFERSON PARISH (051), LA 2/

MSA: 35380

Low Income

0215.00* 0218.03 0218.04 0237.00 0252.01 0255.00* 0257.00 0262.00* 0268.00* 0276.02*

Moderate Income

0202.02 0220.01 0223.03 0244.00 0246.00* 0247.00 0252.02* 0258.00* 0261.00* 0267.00* 0269.00
0270.00 0271.00 0272.00* 0275.01* 0275.02 0276.01 0277.01 0277.03* 0278.03 0278.12* 0282.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Middle Income

0201.01 0214.00* 0216.00 0217.00 0218.01* 0219.00* 0221.02 0223.02* 0228.00 0229.00 0231.00
0232.00 0233.00* 0234.00* 0235.00 0236.00 0238.00* 0239.04 0241.00 0242.01 0243.00 0245.00*
0249.00 0250.01 0250.02 0250.03* 0251.03 0251.04* 0253.00* 0254.00* 0256.00 0260.00 0263.00
0264.00* 0265.00 0266.00* 0278.05 0278.06 0278.09* 0278.10* 0278.11

Upper Income

0201.02 0202.01 0202.03 0203.01 0203.02 0203.03 0204.00 0213.00 0220.02 0221.01 0222.00
0223.01 0224.00 0225.00 0226.00 0227.00 0230.01* 0230.02 0230.03 0239.01* 0239.02 0239.03*
0240.01* 0240.02 0242.02 0248.00 0251.02 0278.04 0278.07

Income Not Known

0259.00

ORLEANS PARISH (071), LA 2/

MSA: 35380

Low Income

0003.00 0006.01* 0006.03 0006.13 0007.01* 0007.02 0009.01 0009.04* 0013.01* 0013.02 0014.01*
0015.00* 0019.00* 0020.00* 0021.00* 0022.00 0027.00* 0028.00* 0029.00* 0030.00* 0031.00* 0036.00
0044.01 0045.00 0048.00* 0049.00 0050.00 0060.00 0063.00 0069.00* 0072.00 0075.01* 0075.02
0076.05* 0085.00* 0086.00* 0092.00* 0094.00* 0100.00 0131.00* 0137.00* 0138.00* 0140.00 0141.00
0143.00

Moderate Income

0002.00* 0004.00* 0006.02 0006.04 0006.05* 0006.11* 0006.15 0006.17* 0008.00* 0009.03* 0011.00
0014.02* 0017.01* 0023.00 0024.01* 0024.02* 0025.01* 0025.02 0033.03* 0033.04* 0033.07 0033.08
0035.00* 0037.02 0040.00 0064.00 0065.00 0070.00* 0071.01 0084.00 0091.00* 0102.00 0103.00*
0111.00 0130.00* 0144.00

Middle Income

0006.06 0006.07* 0006.16 0009.02* 0012.00 0017.02* 0025.03 0025.04* 0033.02 0037.01 0055.00
0082.00 0096.00 0101.00 0106.00* 0129.00 0132.00 0136.00*

Upper Income

0001.00 0006.12* 0006.18* 0018.00* 0026.00 0033.01 0038.00 0041.00 0046.00 0054.00 0056.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0056.02 0056.03 0056.04* 0076.04 0076.06 0077.00 0078.00 0083.00* 0088.00* 0090.00 0099.00
0107.00 0108.00 0109.00 0112.00 0114.00 0115.00* 0116.00 0117.00 0119.00 0120.00 0121.01
0121.02 0122.00 0123.00 0124.00 0125.00* 0126.00 0127.00 0128.00* 0133.01 0133.02* 0134.00
0135.00 0142.00

Income Not Known

0016.00* 0034.00* 0039.00* 0044.02* 0097.00 0139.00* 0145.00* 9800.00*

ST. TAMMANY PARISH (103), LA

MSA: 35380

Moderate Income

0405.01 0405.02 0407.04 0409.00 0411.03 0412.02*

Middle Income

0401.02 0401.03 0401.04 0402.01 0402.02 0406.02 0406.04 0407.01 0407.05 0407.06* 0407.10
0408.01 0408.03 0410.02 0410.03 0410.04 0411.01* 0411.02 0411.04* 0412.04

Upper Income

0403.03 0403.04 0403.05 0404.00 0406.01 0406.05 0407.08 0407.09 0408.02 0412.07 0412.08
0412.09 0412.10 0412.11 0412.12 0413.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0004

ADAMS COUNTY (001), MS

MSA: NA

Low Income

0004.00

Moderate Income

0001.00 0002.00 0003.00 0005.00

Middle Income

0006.00 0007.00 0008.00

Upper Income

0009.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

ASSESSMENT AREA - 0005

WARREN COUNTY (149), MS

MSA: NA

Moderate Income

9503.00 9504.00* 9505.00

Middle Income

9502.00* 9507.00

Upper Income

9501.00* 9506.00 9508.00 9509.01 9509.02 9511.01 9511.02

ASSESSMENT AREA - 0006

JEFFERSON DAVIS PARISH (053), LA

MSA: NA

Moderate Income

0006.00

Middle Income

0003.00 0004.00 0007.00

Upper Income

0001.00 0002.00 0005.00

OUTSIDE ASSESSMENT AREA

MOBILE COUNTY (097), AL

MSA: 33660

Middle Income

0010.01

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0010.02

ORANGE COUNTY (059), CA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 11244

Median Family Income >= 120%

0017.06 0524.20

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income >= 120%

0076.07

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 70-80%

0049.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income >= 120%

0420.00

ESCAMBIA COUNTY (033), FL

MSA: 37860

Upper Income

0025.00 0026.02

JACKSON COUNTY (063), FL

MSA: NA

Middle Income

2104.00

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.01

FULTON COUNTY (121), GA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 12060

Median Family Income >= 120%

0116.17

ALLEN PARISH (003), LA

MSA: NA

Middle Income

9504.00

Upper Income

9505.00

ASCENSION PARISH (005), LA

MSA: 12940

Middle Income

0301.01 0302.06 0304.01 0304.02 0305.00 0306.00

Upper Income

0301.02 0302.03 0302.04 0302.05 0303.00

ASSUMPTION PARISH (007), LA

MSA: 12940

Moderate Income

0501.00

BOSSIER PARISH (015), LA

MSA: 43340

Upper Income

0108.04

CALCASIEU PARISH (019), LA

MSA: 29340

Low Income

0004.00

Moderate Income

0007.00 0011.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Middle Income

0017.00 0020.00 0022.03 0027.00

Upper Income

0005.00 0018.01 0019.01 0019.04

CATAHOULA PARISH (025), LA

MSA: NA

Middle Income

0003.00

CONCORDIA PARISH (029), LA

MSA: NA

Low Income

0002.00

Middle Income

0003.00 0004.00

Upper Income

0005.00

EVANGELINE PARISH (039), LA

MSA: NA

Low Income

9506.00

Moderate Income

9508.00

Middle Income

9503.00

Upper Income

9501.00

IBERIA PARISH (045), LA

MSA: 29180

Moderate Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

0301.00 0309.00 0310.00 0311.00 0312.00 0316.00

Middle Income

0302.00 0303.01 0303.02 0304.00 0307.00 0313.00

Upper Income

0306.00

IBERVILLE PARISH (047), LA

MSA: 12940

Moderate Income

9526.00

Middle Income

9529.00 9530.00

Upper Income

9532.00

JEFFERSON PARISH (051), LA 2/

MSA: 35380

Moderate Income

0205.13 0206.00 0207.00 0212.00

Middle Income

0205.02 0205.11 0210.00 0211.00 0280.00

Upper Income

0205.08 0205.14

Income Not Known

9800.00

LAFOURCHE PARISH (057), LA

MSA: 26380

Moderate Income

0204.00

Middle Income

0207.04 0212.00 0219.01

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

LIVINGSTON PARISH (063), LA

MSA: 12940

Middle Income

0403.01 0404.01 0404.02 0405.00 0406.00 0407.00 0409.02

Upper Income

0408.04 0408.05 0408.06

ORLEANS PARISH (071), LA 2/

MSA: 35380

Low Income

0017.20 0017.35 0017.43 0017.44 0017.51

Moderate Income

0017.22 0017.25

Upper Income

0017.47

OUACHITA PARISH (073), LA

MSA: 33740

Upper Income

0102.02

PLAQUEMINES PARISH (075), LA

MSA: 35380

Upper Income

0502.00

RAPIDES PARISH (079), LA

MSA: 10780

Upper Income

0115.00

ST. BERNARD PARISH (087), LA

MSA: 35380

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Moderate Income

0303.00

ST. CHARLES PARISH (089), LA

MSA: 35380

Middle Income

0621.00 0627.00 0628.00

Upper Income

0623.01

ST. JAMES PARISH (093), LA

MSA: 35380

Middle Income

0402.00

ST. JOHN THE BAPTIST PARISH (095), LA

MSA: 35380

Moderate Income

0705.00 0710.00

Upper Income

0701.00 0704.00

ST. LANDRY PARISH (097), LA

MSA: NA

Low Income

9613.00

Moderate Income

9606.00 9609.00 9611.00 9614.00

Middle Income

9603.00 9604.00 9605.00 9607.00 9608.00 9612.00 9619.00

Upper Income

9602.00 9617.00 9618.00

ST. MARY PARISH (101), LA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: NA

Moderate Income

0411.00

Middle Income

0406.00 0414.00 0415.00

TANGIPAHOA PARISH (105), LA

MSA: 25220

Moderate Income

9543.00

Middle Income

9535.00 9541.01 9545.01 9545.02

Upper Income

9537.00 9541.02 9546.00

TENSAS PARISH (107), LA

MSA: NA

Moderate Income

0003.00

TERREBONNE PARISH (109), LA

MSA: 26380

Moderate Income

0009.00 0013.00

Upper Income

0015.00 0017.00

VERMILION PARISH (113), LA

MSA: 29180

Low Income

9508.00

Moderate Income

9504.00 9507.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Middle Income

9501.00 9502.00 9510.01 9510.02

Upper Income

9506.00

WASHINGTON PARISH (117), LA

MSA: NA

Middle Income

9505.00

Upper Income

9502.00

WEST BATON ROUGE PARISH (121), LA

MSA: 12940

Moderate Income

0202.00

WEST FELICIANA PARISH (125), LA

MSA: 12940

Upper Income

9518.00

COPIAH COUNTY (029), MS

MSA: 27140

Moderate Income

9506.00

FRANKLIN COUNTY (037), MS

MSA: NA

Upper Income

9502.00

HANCOCK COUNTY (045), MS

MSA: 25060

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

Moderate Income

0303.00

Upper Income

0305.00

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0110.01

Upper Income

0108.05

JEFFERSON COUNTY (063), MS

MSA: NA

Moderate Income

9501.00 9502.00

MADISON COUNTY (089), MS

MSA: 27140

Upper Income

0304.00

PEARL RIVER COUNTY (109), MS

MSA: NA

Middle Income

9502.00 9504.01 9506.00

Upper Income

9505.02

PIKE COUNTY (113), MS

MSA: NA

Upper Income

9501.02

WILKINSON COUNTY (157), MS

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: NA

Middle Income

9502.00

LEWIS AND CLARK COUNTY (049), MT

MSA: NA

Middle Income

0008.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

3020.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0015.02

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 100-110%

1083.17

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0112.05

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0317.08

DALLAS COUNTY (113), TX

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025106

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME BANK NATIONAL

MSA: 19124

Median Family Income 100-110%

0138.06

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6733.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

2507.01 4310.00 4313.02 4505.00

MIDLAND COUNTY (329), TX

MSA: 33260

Upper Income

0101.13

SABINE COUNTY (403), TX

MSA: NA

Moderate Income

9501.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 70-80%

0014.03

VICTORIA COUNTY (469), TX

MSA: 47020

Middle Income

0013.00

ALBEMARLE COUNTY (003), VA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HOME BANK NATIONAL

MSA: 16820

Middle Income

0105.00

Respondent ID: 0000025106

Agency: OCC - 1

Footnote:

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2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000025106

Institution: HOME BANK NATIONAL

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	530	530	0	0.00%
Small Farm Loans	11	11	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	61	61	0	0.00%
Total	604	604	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Appendix

Written Comments from the Public



Date: January 28, 2022

To: CRA Public File

From: Bryan Rowell, SVP / Director of Compliance

RE: Fair Lending Complaint from Matthew Lee – Texan Bank Merger

As part of the application process for the Texan Bank merger, the OCC received the attached complaint from Mr. Matthew Lee alleging disparate marketing and lending practices. This complaint and response will be placed in our CRA public file for access upon request as required by the regulation. Home Bank takes these allegations seriously and offers the following response.

At Home Bank, one of our core values is, “We serve our community.” For us, that means everyone. We take that value seriously. This is the reason we spend a significant amount of time and money volunteering and performing outreach to all the areas we serve. Our commitment to our community is the reason we obtained an “Outstanding” rating on our previous OCC Community Reinvestment Act (CRA) examination. This rating is rare among banks and cannot be obtained if disparate treatment exists in our lending practices.

In addition to the CRA examination, the OCC reviews our lending practices and data every 12 to 18 months for evidence of fair lending issues. All previous examinations have found no issues and the Bank’s lending practices have been satisfactory.

Home Bank also performs its own fair lending review annually. We assess our lending data and practices looking for issues related to marketing risk, steering risk, underwriting risk, pricing risk, redlining risk, servicing risk, and overall corporate governance. We analyze our data and compare with peers in our markets. We also look at trends over a multi-year timeline for any patterns that point towards unfair treatment.

We take our internal review a step further by performing a comparative file sample of applications received and loans made during the previous calendar year. The file review includes control groups and minority groups for four categories of protected classes (race, ethnicity, gender, and age). There were no fair lending concerns with either the data nor the file sample examined.

Regarding the merger with Texan Bank, Home Bank has significantly more resources and offers additional products and services than offered by Texan Bank to meet the needs of the Houston area. We strongly believe this merger will expand the outreach that Home Bank provides currently in Louisiana and Mississippi into the Houston market.

From: lee@fairfinancewatch.org

To: [Southern District Licensing](#)

Cc: [Matthew Lee](#)

Subject: [EXTERNAL][Sender_Unverified] Request for Full Copy of, & Timely Comments On, Requesting Hearings & an Extension of the Comment Period On the Applications of Home Bank N.A. to acquire Texan Bank

Date: Saturday, January 15, 2022 4:52:50 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

January 15, 2022

Via E-mail to SO.Licensing@occ.treas.gov

OCC

Southern District Office - Director for District Licensing

500 North Akard Street, Suite 1600 Dallas, TX 75201

Re: Request for Full Copy of, & Timely Comments On, Requesting Hearings & an Extension of the Comment Period On the Applications of Home Bank N.A. to acquire Texan Bank

Dear Director for Southern District Licensing and others at the OCC:

This is a request for a full copy of, and a timely first comment on, the Applications of Home Bank N.A. to acquire Texan Bank.

As an initial matter, this is a request that the FRS immediately send by email to Inner City Press all non-exempt portions of the applications ! notices for which the Applicants have requested confidential treatment.

Fair Finance Watch has been tracking Home Bank, N.A. and is concerned by its disparate lending. This proposal would impose it on new communities in Houston, Texas.

Home Bank NA in Louisiana in 2020 based on its disparate marketing made 616 mortgage loans to whites, with 489 denials to whites -- while making only 53 loans to African Americans, and denying fully 11 applications from African Americans. This is far out of keeping with the demographics, and other lenders, in Louisiana - this is outrageous. This application should be denied, and a referral made to the Justice Department, as the Federal Reserve did far too late on Cadence Bank, whose lesser disparities Inner City Press similarly raised to the Fed.

FFW and Inner City Press have been deeply concerned about the rush by the OCC to rubber-stamp mergers by redliners. This has been killing the Community Reinvestment Act and we timely request public hearings. It is significant that this application is stuck at the end of the Weekly Bulletin: "ADDENDUM SECTION: This Application was omitted from a prior Weekly Bulletin." This militates for the requested extension of the public comment period, and an inquiry ! explanation.

The comment period should be extended; evidentiary hearings should be held; and on the current record, the application should not be approved.

Please immediately send all requested information -- including a complete copy of the application, during the comment period -- and responses by e-mail to lee@fairfinancewatch.org and innercitypress@gmail.com -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 20047, NYC NY 10017 Please also confirm receipt of this formal submission. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.
Executive Director
Inner City Press/Fair Finance Watch



SENT VIA ELECTRONIC MAIL ONLY

January 24, 2022

Mathew R. Lee, Esq.
Executive Director
Inner City Press / Fair Finance Watch
Post Office Box 20047
New York, New York 10017

Re: Texan Bank, NA, Houston, Texas to Merge with and into Home Bank, NA, Lafayette, Louisiana Resulting in the Name and Charter of Home Bank, NA, Lafayette, Louisiana, Charter No. 25106, OCC Application Control Number: 2021-SO-Combination-324912

Dear Mr. Lee:

The Office of the Comptroller of the Currency (OCC) acknowledges receipt of your comments regarding the above referenced application.

The letter requests a full copy of the application. Before the OCC can consider your request that the agency make available to you a copy of all non-exempt portions of the application, you will need to file a Freedom of Information Act (FOIA) request with the OCC. Pursuant to 12 C.F.R. 4.15, please file the FOIA request electronically through the OCC's Web portal at <https://foia-pal.occ.gov/palMain.aspx>, or in writing to the OCC's Disclosure Office, Communications Division, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, DC 20219. Please note that the public portion of the application was posted to [OCC.gov](https://www.occ.gov) in the FOIA Electronic Reading Room on December 27, 2021.

We appreciate your comments and will consider them during our review of the application. A copy of your comment letter has been provided to the applicant for placement in its public file. If you have questions, please contact the Director for District Licensing at 214-720-7052 or SO.Licensing@occ.treas.gov.

Sincerely,

A handwritten signature in black ink that reads "Abel Reyna, Jr.".

Abel Reyna, Jr.

Licensing Analyst

Southern District Licensing