



PUBLIC DISCLOSURE

June 27, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Investar Bank, National Association
Charter Number 25185

7244 Perkins Road
Baton Rouge, LA 70808

Office of the Comptroller of the Currency

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Suite 1330
Metairie, LA 70002

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

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Overall Community Reinvestment Act (CRA) Rating

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

The Lending Test is rated: Satisfactory

The Community Development (CD) test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio.
- A majority of loans originated were inside Investar Bank's (Investar) assessment areas (AAs).
- Investar had excellent geographic distribution of loans for Louisiana and Texas and adequate distribution for Alabama.
- Investar had excellent distribution of loans to businesses with less than \$1 million in revenues for Alabama, adequate distribution in Louisiana and poor distribution in Texas.
- Investar did not have any CRA-related complaints, during the evaluation period.
- The CD Test rating for the state of Louisiana is based on the excellent amount of CD loans, investments/donations and services, collectively. The state of Louisiana accounts for 78 percent of total bank deposits and 70 percent of total branches. Investar also had an excellent number of CD-related activities in the state of Texas. The bank's CD performance in the state of Alabama needs to improve.

LTD Ratio

Considering Investar's size, financial condition, and credit needs of the AAs, the LTD ratio is more than reasonable.

The quarterly average LTD ratio since the last CRA examination was 95 percent. During the evaluation period, the quarterly LTD ratio ranged from a low of 81 percent to a high of 105 percent. Our analysis included a comparison with seven similarly situated banks in the area. The comparator banks' quarterly average LTD ratio was 81 percent for the same period, ranging from a low of 60 percent to a high of 97 percent. We compared Investar to three Louisiana banks, one Alabama bank, and three Texas banks, located in the same parishes/counties as Investar Bank.

Lending in AA

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

Investar originated and purchased 90 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	687	88.2	92	11.8	779	229,764	86.0	37,430	14.0	267,194
Small Business	3,210	90.3	345	9.7	3,555	494,687	89.9	55,330	10.1	550,017
Total	3,897	89.9	437	10.172	4,334	724,451	88.6	92,760	11.4	817,211

Description of Investar

Investar is an interstate national bank, headquartered in Baton Rouge, Louisiana. Investar began operations in 2006 in Baton Rouge, Louisiana. Investar Holding Corporation, Baton Rouge, Louisiana, a one-bank holding company, wholly owns the bank. Effective July 1, 2019, the bank's legal name was changed from Investar Bank to Investar Bank, National Association. Investar functions as a retail bank focusing on commercial and residential lending from its 33 full-service offices, 34 automated teller machines (ATMs), and 5 interactive teller machines (ITMs) located throughout southern Louisiana, Alabama, and Texas.

As of December 31, 2021, Investar reported total assets of approximately \$2.5 billion, total deposits of \$2.1 billion, and tier one capital of \$244.5 million, or 9.6 percent of adjusted average assets. Net loans and leases totaled \$1.8 billion, which represents 73.8 percent of total assets. The loan portfolio composition of outstanding loans was 22.3 percent residential loans including construction loans, 47.9 percent commercial real estate (CRE), 16.4 percent commercial and industrial (C&I), 8.0 percent other construction loans, 3.0 percent multi-family, 1.0 percent consumer, and 1.0 percent agriculture related, including farmland.

Investar operates within 11 AAs in three states: Louisiana (Baton Rouge AA, Hammond AA, Lafayette AA, Lake Charles, AA, New Orleans AA, and Louisiana Non-MSA), Texas (Houston AA, Texas Non-MSA, and Victoria AA), and Alabama (Alabama Non-MSA and Anniston-Oxford AA).

The bank offers a variety of loan products throughout all of its AAs including C&I, residential, consumer, and agricultural loans. Investar is in the process of streamlining loans to small businesses. This includes accepting electronic loan applications and relying on credit scoring. This new process is in effect now with a link provided by the bank. It should be available to business clients through the online banking portal in the fourth quarter of 2022. Investar also provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services

include Internet banking, mobile deposits, electronic bill pay, a video mobile banking application, ATMs and ITMs. Primary products are nonfarm, nonresidential real estate comprising 47.9 percent of the dollar volume of loans and one- to four-family residential real estate at 22.3 percent.

There are no known financial, legal, or other impediments affecting Investar's ability to meet the credit needs of its AAs. The bank received a CRA rating of "Satisfactory" at its last CRA Performance Evaluation (PE) dated March 12, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for lending was from January 1, 2019, through December 31, 2021. The products reviewed were residential home mortgage loans and small business loans. We performed data integrity before the CRA examination. The data was found to be reliable. The evaluation period for CD activities was from the previous PE dated March 12, 2018, through December 31, 2021.

We used the total population of Home Mortgage Disclosure Act (HMDA) and CRA Small Business reported loans for geographic analysis. Investar originated 1,600 Paycheck Protection Program (PPP) loans in response to the pandemic, during the evaluation period. The PPP loans did not require income. Therefore, the Small Business loan revenue analysis was performed on loans with income collected during the origination process.

Selection of Areas for Full-Scope Review

In each state where Investar has an office, one or more of AAs within that state was selected for a full-scope review. Similarly, bank-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. For the State of Louisiana, the Baton Rouge AA was designated as the full-scope AA. The Hammond, Lafayette, Lake Charles, New Orleans and the Louisiana Non-MSA were designated as limited-scope AAs. For the State of Alabama, the Alabama Non-MSA was designated as the full-scope AA and the Anniston-Oxford AA was designated as a limited- scope AA. For the State of Texas, Houston was designated as the full-scope AA. The Texas Non-MSA and Victoria AA were designated as limited-scope AAs. Refer to the Scope section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

Investar's overall rating is a blend of the state ratings. Performance in the State of Louisiana will receive the most weight on overall ratings. Louisiana has 78 percent of the deposits and 70 percent of the branches. This is followed by the State of Alabama. Alabama has 14 percent of the deposits and 18 percent of the branches. The State of Texas has 8 percent of the deposits and 12 percent of the branches.

The state ratings are based on performance in all bank AAs. 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 AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this PE.

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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Louisiana

CRA rating for the State of Louisiana¹: Satisfactory

The Lending Test is rated: Satisfactory

The CD Test is rated: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable LTD ratio, reasonable borrower distribution to home mortgage borrowers, and to businesses with revenues less than \$1 million.
- Investar had excellent geographic distribution for home mortgage loan borrowers and to small businesses.
- Investar originated 1,207 Paycheck Protection Program (PPP) loans in the state of Louisiana, in response to the COVID-19 pandemic. This had a positive effect on the final rating.
- The CD Test rating is based on an excellent level of CD lending and a reasonable amount of CD investments/donations, and services.

Description of Investar's Operations in Louisiana

Deposits based in Louisiana represent 78 percent of total deposits and 70 percent of branches. The bank has 23 branches in Louisiana.

The Baton Rouge AA was chosen as the full-scope AA. The Baton Rouge AA consists of Ascension, East Baton Rouge, West Baton Rouge, Livingston, St. Helena, East Feliciana and West Feliciana Parishes. This AA has 58.5 percent of deposits and 48.0 percent of the Louisiana branches. In the Baton Rouge AA, the bank closed a branch in Zachary, Louisiana on October 2, 2020. The bank also closed a branch location in Prairieville, Louisiana on April 30, 2021.

We made three community contacts in the Baton Rouge AA during the evaluation period. One was from a small business development center at a local university. This contact stated there was a need for small business loans especially in the hospitality field, as a direct result of the COVID-19 pandemic. Another contact from a non-profit reiterated the need for small business lending, especially in low- and moderate-income areas in Baton Rouge. We also

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

contacted a local chamber of commerce who stated there was a need for affordable housing in the area.

The limited scope AAs are as follows:

The Hammond AA consists of Tangipahoa Parish. The Hammond AA has 3.3 percent of state deposits and 4.3 percent of branches. There were no branch changes during the evaluation period.

The Lafayette AA consists of Lafayette Parish. The Lafayette AA has 14.3 percent of state deposits and 8.7 percent of branches. Investar opened a new branch location in Lafayette, Louisiana on October 28, 2019.

The Lake Charles AA consists of Calcasieu Parish. The Lake Charles AA has 0.5 percent of state deposits and 8.7 percent of branches. In the Lake Charles AA, Investar opened a new branch location in Westlake, Louisiana on December 16, 2019, and opened a new branch location in Lake Charles, Louisiana on July 20, 2020.

The New Orleans AA consists of Jefferson, Orleans and St. Tammany Parishes. The New Orleans AA has 12.0 percent of state deposits and 17.4 percent of branches. In the New Orleans AA, Investar opened a new branch location on November 2, 2020.

The Louisiana Non-MSA consists of Evangeline, St. Landry and St. Mary Parishes. This AA has 11.4 percent of deposits and 13.0 percent of branches. Investar installed an ITM in Morgan, City, Louisiana on July 30, 2020.

Baton Rouge AA

Table A – Demographic Information of the AA						
AA: Baton Rouge						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	138	12.3	28.3	30.4	28.3	0.7
Population by Geography	764,134	7.4	24.4	32.5	35.8	0.0
Housing Units by Geography	314,874	8.0	25.5	31.0	35.5	0.0
Owner-Occupied Units by Geography	189,967	3.9	21.3	35.5	39.2	0.0
Occupied Rental Units by Geography	91,029	14.6	31.1	23.6	30.7	0.0
Vacant Units by Geography	33,878	13.4	34.0	25.7	26.9	0.0
Businesses by Geography	106,189	6.0	22.0	29.4	42.5	0.0
Farms by Geography	2,376	3.3	20.0	34.9	41.8	0.0
Family Distribution by Income Level	185,692	23.8	16.3	17.8	42.1	0.0
Household Distribution by Income Level	280,996	25.9	14.6	16.0	43.5	0.0
Median Family Income MSA – 12940 Baton Rouge, La MSA		\$65,593	Median Housing Value			166,898
			Median Gross Rent			854
			Families Below Poverty Level			12.5%
<i>Source: 2015ACS Census and 2021 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>						

The Baton Rouge AA needs affordable housing in livable condition. Poor quality rental housing is a concern (i.e. no kitchen, no plumbing). Lack of student housing is also noted, as well as affordable housing near good public schools. In addition, flooded homes are not being repaired by landlords and rents are increasing. Commercial construction is the driving force behind job growth. Additionally, Amazon is creating 1,000 new jobs and investing \$200 million in capital with construction of its latest robotics fulfillment center on the former site of the Cortana Mall with anticipated completion by December 2022.

Scope of Evaluation in Louisiana

The Baton Rouge AA was selected as full-scope as it contains the majority of bank deposits (58.5 percent) and branches (48.0 percent) in the state of Louisiana. Small business loans will receive more weight in the final rating. CRE and C&I loans represent 64.3 percent of the loan portfolio.

We used the total population of HMDA and CRA (Small Business) reported loans for geographic analysis. In the state of Louisiana, Investar originated 1,207 Paycheck Protection Program (PPP) loans in response to the COVID-19 pandemic. The PPP loans did not require income. Therefore, the small business loan revenue analysis was performed on loans with income collected during the origination process.

Conclusions with Respect to Performance Tests in Louisiana

Lending Test

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

Conclusions for Baton Rouge AA Receiving a Full-Scope Review

Based on a full-scope review of the Baton Rouge AA, Investar's lending performance in the state of Louisiana is adequate. Investar had excellent geographic distribution of home mortgage and small business loans. Investar had adequate distribution to low- and moderate-income borrowers and businesses with revenues less than \$1 million. Investar made 1,207 PPP loans in the state of Louisiana during the COVID-19 pandemic. This had a positive effect on the Lending Test rating.

Distribution of Loans by Income Level of the Geography

Investar exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

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

The distribution of Investar's home mortgage loans in low-income census tracts (CTs) is reasonable and excellent in moderate-income CTs. The proportion of loans in low-income CTs was lower than the percentage of owner-occupied units; however, it exceeded the aggregate of peers in the area. The percentage of loans in moderate-income CTs exceeds the percentage of owner-occupied units and the aggregate of peers in the area.

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 Investar's originations and purchases of small loans to businesses.

The distribution of loans located in low-income CTs is reasonable and excellent in moderate-income CTs. The percentage of small business loans in low-income CTs is lower than the percentage of businesses and the aggregate distribution of loans located in low-income

geographies. The percentage of loans in moderate-income CTs is somewhat lower than the percent of businesses and near to the aggregate of businesses in moderate-income geographies. In the state of Louisiana, Investar originated 1,207 Paycheck Protection Program (PPP) loans in response to the COVID-19 pandemic. These loans were considered in Table Q, which include the Baton Rouge AA.

Lending Gap Analysis

We reviewed maps of each full-scope area. There were no unexplained conspicuous gaps identified.

Distribution of Loans by Income Level of the Borrower

Investar exhibits an adequate distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered.

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 Investar's home mortgage loan originations and purchases.

The distribution of Investar's home mortgage loans to low-income borrowers is reasonable. The proportion of loans was lower than the percentage of low-income families, however it exceeded the aggregate of peers in the area. The distribution of Investar's home mortgage loans to moderate-income borrowers is excellent. The proportion of loans exceeded the percentage of moderate-income families and the aggregate of peers in the area.

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 Investar's originations and purchases of small loans to businesses.

The distribution of Investar's loans to small businesses with revenues less than or equal to \$1 million is reasonable. The percent of loans was lower than the percent of small businesses in the AA. However, the percent of loans exceeds the aggregate comparators of small business loans in the AA.

Responses to Complaints

Investar did not receive any CRA-related complaints during the evaluation period.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, Investar's performance under the Lending Test in the Hammond, Lafayette, Lake Charles, New Orleans AAs and Louisiana Non-MSA is consistent with Investar's overall performance under the Lending Test in the full-scope area for geographic distribution.

Revenue distribution analysis reflected the Lafayette, Lake Charles and New Orleans AAs comparable to the full-scope area. The Hammond AA was found to have weaker performance. This AA had 24.1 percent of loans with revenues equal to or less than \$1million, compared to 90.6 percent of businesses. The Louisiana Non-MSA had stronger performance than the full-scope area. This AA had 65.3 percent of loans with revenues equal to or less than \$1million, compared to 87.4 percent of businesses.

CD Test

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

Conclusions for Area Receiving a Full-Scope Review

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

Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate Investar's level of CD lending in the state of Louisiana. The table includes all CD loans, including multi-family loans that also qualify as CD loans.

<i>CD Loans</i>				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Baton Rouge AA	11	25	40,719	35
Hammond AA	2	4	9,446	9
Lafayette AA	3	7	2,430	2
Lake Charles AA	1	2	27,500	24
New Orleans AA	14	31	15,108	13
Louisiana Non-MSA	14	31	20,199	17
Totals	45	100	115,402	100

Investar demonstrated excellent responsiveness to CD through CD loans in the state of Louisiana. During the evaluation period, Investar originated 45 qualified CD loans totaling \$115.4 million.

Baton Rouge AA

The volume of CD loans was excellent and had a positive impact on the CD Test performance in the Baton Rouge AA. Investar originated 11 CD loans totaling \$40.7 million. This volume of lending was equivalent to 35.3 percent of tier 1 capital allocated to the AA. Investar's CD loans primarily identified community needs of the area and included the SBA's PPP loans, specifically affordable housing and job creations. Some notable examples of CD loans are as follows:

- Investar originated a loan totaling \$9 million to purchase and redevelop a strip shopping center located in a low-income CT. The existing grocery store will be demolished, and a Rouses Supermarket will be constructed; thus, improving the property and providing essential food supply within walking distance in a low-income geography. In addition, the property is in a designated disaster area due to recent hurricanes.
- Investar made a loan in the amount of \$6 million to the local fire district to pay for cost of the district's current expenses. There are eight stations in this fire district that are in a moderate-income CT and adjacent to two other moderate-income CTs. The fire district provides community services to low- and moderate-income areas.
- Investar made a loan in the amount of \$6 million to refinance a 97-unit apartment complex, located in a moderate-income CT where 100 percent of units are below fair market rents for the area.

- Investar made a loan in the amount of \$5 million to a real estate holding company to purchase a 7-unit retail center, which includes a Dollar Store, a grocery store, and an Ideal Market. The grocery and Ideal Market, serve low- and moderate-income individuals by offering high-quality, healthy foods at lower prices.
- Investar made a revolving line of credit (RLOC) in the amount of \$4 million to a business located in a low- or moderate-income geography to create and retain jobs.
- Investar made a RLOC in the amount of \$2 million to a business located in a low- or moderate-income geography to create and retain jobs.
- Investar originated a loan in the amount of \$2 million to purchase and renovate a 44-unit apartment complex located in a moderate-income CT. Rental rates were below fair market rates for all units.

Number and Amount of Qualified Investments

Qualified Investments										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Baton Rouge AA	15	8,379	36	5,594	51	43.2	13,973	55.5	0	0
Hammond AA	0	0	12	192	12	10.2	192	0.8	0	0
Lafayette AA	1	414	11	627	12	10.2	1,041	4.1	0	0
Lake Charles AA	0	0	4	768	4	3.4	768	3.0	0	0
New Orleans AA	9	4,412	24	4,768	33	27.9	9,180	36.5	0	0
Louisiana Non-MSA	0	0	6	35	6	5.1	35	0.1	0	0
Total	25	13,205	93	11,984	118	100	25,189	100	0	0

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

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

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

Investar made an excellent amount of investment in the full-scope AA. In the Baton Rouge AA, Investar made 36 investments/donations totaling \$5.6 million. Of these, there were 10 investment bonds purchased. The majority of these were to purchase mortgage-backed securities, which provided affordable housing. Three of these were providing services targeting low- or moderate-income persons residing in a senior living facility. In addition, Investar has 15 prior-period mortgage-backed securities with a balance of \$8.4 million. The total investments of \$14 million was 12.1 percent of allocated tier 1 capital and represents excellent performance.

In addition to the above investments specific to Baton Rouge, Investar purchased a mortgage-backed security providing affordable housing outside of its AAs. This bond was for \$424,000 and included two loans, one in Monroe, Louisiana and one in St. Charles Parish outside the New Orleans AA.

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

Investar also purchased a \$250,000 bond, which subordinated a loan to a minority-owned bank in Florida.

Extent to Which Investar Provides CD Services

Investar provided a reasonable level of CD services in the full-scope Baton Rouge AA. Bank employees provided a total of 206.5 hours of service to 11 organizations. These 12 employees participated in events that primarily provided community services to low- and moderate-income individuals. A portion of these events also helped to promote affordable housing for low- and moderate-income borrowers

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar’s CD loan performance in the Hammond, Lafayette, Lake Charles, New Orleans and Non-MSA areas were consistent with Investar’s overall performance under the Lending Test in the full-scope area. The table below reflects the performance for donations/investments and services compared to the full-scope area.

Limited-Scope Performance

Donations/Investments					
Baton Rouge full-scope (FS)	Hammond limited-scope	Lafayette limited-scope	Lake Charles limited-scope	New Orleans limited-scope	Louisiana Non-MSA limited-scope
Excellent	Weaker than FS, but satisfactory	Consistent with FS	Consistent with FS (60 percent of allocated)	Consistent with FS (36 percent of AT1C)	Weaker than FS (Less than 1 percent of AT1C)
Services					
Satisfactory	Weaker than FS	Consistent with FS	Consistent with FS	Consistent with FS	Consistent with
206.5 hours	6.5 hours	62 hours	56 hours	88.5 hours	40 hours

Based on limited-scope reviews of services, Investar’s performance in the Lafayette, Lake Charles, New Orleans AAs and Louisiana Non-MSA is comparable with Investar’s overall performance in the full-scope AA. In the Lafayette AA, bank employees provided a total of 62 hours of service to three organizations. These seven employees participated in events that provided community services to low- and moderate-income individuals. One particularly innovative service was providing financial literacy to low- and moderate-income youth via Zoom meetings twice weekly over a period of two months. This enabled students to participate in the class during the COVID-19 pandemic. In the Lake Charles AA, four bank employees provided a total of 56 hours of service to two organizations that provided community services to low- and moderate-income individuals. In the New Orleans AA, three bank employees provided a total of 88.5 hours of service to 11 organizations. These employees participated in events that primarily provided community services, followed by affordable housing for low- and moderate-income

borrowers. In the Louisiana Non-MSA AA, five employees provided a total of 40 hours of service to two organizations. These events provided community services to low- and moderate-income individuals.

Services performed in the Hammond AAs is weaker than Investar's overall performance in the full-scope AA. In the Hammond AA, two bank employees provided a total of 6.5 hours of service to three organizations which provided community services to low- and moderate-income individuals.

State Rating

State of Alabama

CRA rating for the State of Alabama: Satisfactory

The Lending Test is rated: Satisfactory

The CD Test is rated: Needs to Improve

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable LTD ratio.
- Investar exhibits an excellent distribution of loans to businesses of different sizes, given the product lines offered.
- Investar exhibits an adequate geographic distribution of small business loans.
- Investar originated 68 PPP loans in the state of Alabama, in response to the COVID-19 pandemic. This had a positive effect on the final rating.
- The above Lending Test factors carried more weight in the state of Alabama overall rating due to performance context. See the Demographic Data below. The area has been classified as distressed due to poverty.
- The CD Test rating is based on a very poor amount of CD investments/donations, services and CD loans.

Description of Investar's Operations in Alabama

Deposits based in Alabama represent 14 percent of total deposits and 18 percent of branches. Investar has six branches in Alabama. On November 1, 2019, Investar merged with Bank of York and opened new branch locations in York and Livingston, Alabama. These locations were in the Alabama Non-MSA. On April 1, 2021, Investar acquired four additional branches when it acquired and merged with Cheaha Bank in Alabama. Investar opened those branches in Oxford, Alexandria, Jacksonville, and Anniston, Alabama. These locations were in the Anniston-Oxford AA

The Alabama Non-MSA was chosen as the full-scope AA. This AA consists of Sumter and Talladega Counties. This AA has 32 percent of the state's deposits and 33 percent of its branches.

A limited-scope review will be performed on the Anniston-Oxford AA. This AA has 68 percent of the state's deposits and 67 percent of its branches. However, this AA's branches

were opened in the last year of the evaluation period, and there were only nine months of new lending opportunities in this area. This AA consists of Calhoun County.

We made three community contacts in Alabama during the evaluation period. One was from a small business development center at a local university. This contact stated there was a need for small business loans and financial literacy classes for start-up business clients. We also made a contact to a local non-profit that serves Calhoun, Clay, Cleburne, Randolph and Talladega Counties. This contact indicated there was a need for affordable housing for low-income individuals. They also indicated a need for financial education for low- and moderate-income households. We also interviewed a state governmental organization that assists communities with obtaining block grants for nonprofits, local governments and agencies. He indicated Sumter County is a very small, poverty-ridden area in the “Black Belt” of central Alabama. with many needs for low- and moderate-income families. He felt the major needs in the area were education and health care. There is a lack of job opportunities in the area.

Alabama Non-MSA

Table A – Demographic Information of the AA						
AA: Alabama Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	26	7.7	11.5	61.5	19.2	0.0
Population by Geography	94,778	7.9	11.5	58.6	21.9	0.0
Housing Units by Geography	43,909	8.8	11.9	58.4	21.0	0.0
Owner-Occupied Units by Geography	25,598	7.1	8.8	60.8	23.4	0.0
Occupied Rental Units by Geography	10,641	13.7	22.0	51.3	13.0	0.0
Vacant Units by Geography	7,670	7.7	8.4	60.0	23.9	0.0
Businesses by Geography	4,721	6.5	17.4	56.9	19.2	0.0
Farms by Geography	152	0.7	10.5	67.8	21.1	0.0
Family Distribution by Income Level	24,432	25.8	16.7	17.8	39.7	0.0
Household Distribution by Income Level	36,239	28.2	15.5	15.9	40.4	0.0
Median Family Income – Alabama Non-MSA		\$45,454	Median Housing Value			92,621
			Median Gross Rent			563
			Families Below Poverty Level			20.8%
<i>Source: 2015ACS Census and 2021 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>						

The Alabama Non-MSA AA includes Sumter County which includes some of the “Black Belt” region, which is considered some of America’s most impoverished areas. Sumter County was listed as distressed due to poverty on the 2021 list of distressed or underserved nonmetropolitan middle-income geographies. Industry partners, area businesses, and nearby colleges are awaiting a funding decision on a grant that would establish a regional, broad-based consortium to address the needs of hundreds of workers who have lost jobs and hundreds more at risk of job loss. This area lacks affordable and flexible technical training opportunities. The Alabama Department of Labor posted statewide unemployment rate of 3.5 percent, as of June 2021. In comparison, the two counties in the Alabama Non-MSA were Sumter County with an unemployment rate of 5.0 percent and Talladega County with an unemployment rate of 4.7 percent.

Housing needs in the area include affordable housing for very low-income individuals. These individuals cannot afford adequate rental housing even though it is more affordable than in most other rural and urban markets. There is also a need for transitional and long-term housing for people with special needs.

Scope of Evaluation in Alabama

The Alabama Non-MSA was selected as full-scope, as Investar had purchased the branches in this AA in 2019, and has had a presence in this market longer. Small business loans will receive more weight in the final rating. CRE and C&I loans represent 64.3 percent of the loan portfolio.

There were too few HMDA loans to perform a meaningful analysis in the Alabama Non-MSA. There were only 11 HMDA loans originated in this AA. The Alabama lending test rating was based on small business loan performance. We used the total population of CRA (Small Business) reported loans for geographic analysis. In the state of Alabama, Investar originated 68 PPP loans in response to the COVID-19 pandemic. The PPP loans did not require income. Therefore, the small business loan revenue analysis was performed on loans with income collected during the origination process.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

Investar’s performance under the Lending Test in Alabama is rated Satisfactory

Conclusions for Alabama Non-MSA Receiving a Full-Scope Review

Based on a full-scope review of the Alabama Non-MSA, Investar’s lending performance in the state of Alabama is adequate. Investar had excellent geographic distribution of small business loans in low-income CTs; however, it had poor distribution in moderate-income CTs. Investar had excellent distribution to businesses with revenues less than \$1 million. Investar made 68 PPP

loans in the state of Alabama during the COVID-19 pandemic. This had a positive effect on the Lending test rating.

Distribution of Loans by Income Level of the Geography

Investar exhibits adequate geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's home mortgage loan originations and purchases.

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made 11 HMDA loans during the evaluation period in the Alabama Non-MSA. The percent of these loans exceeded the percent of owner-occupied housing units in low-income tracts. Investar did not make any HMDA loans in moderate-income CTs.

Small Loans to Businesses

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

The distribution of loans located in low-income CTs is excellent, and poor in moderate-income CTs. The percentage of small business loans in low-income CTs exceeds the percentage of businesses and the aggregate distribution of loans located in low-income geographies. Investar did not make any loans in moderate-income CTs. In the state of Alabama, the bank originated 68 PPP loans in response to the COVID-19 pandemic. These loans were considered in Table Q, which include the Alabama Non-MSA.

Distribution of Loans by Income Level of the Borrower

Investar exhibits an excellent distribution of loans to businesses of different sizes, given the product lines offered.

Home Mortgage Loans

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

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made 11 HMDA loans during the evaluation period in the Alabama Non-MSA. Investar did not make any HMDA loans to low-income borrowers. The percentage of loans to moderate-income borrowers exceeded the percentage of families and the aggregate comparators.

Small Loans to Businesses

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

The distribution of Investar's loans to small businesses with revenues less than or equal to \$1 million is excellent. The percent of loans was somewhat lower than the percent of small businesses in the AA. However, the percent of loans exceeds the aggregate comparators of small business loans in the AA.

Responses to Complaints

Investar did not receive any CRA-related complaints during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the Lending Test in the Anniston-Oxford AA was consistent with the performance in the full-scope AA.

CD TEST

Investar's performance under the CD Test in the state of Alabama is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

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

Number and Amount of CD Loans

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

<i>CD Loans</i>				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Alabama Non-MSA	1	100	175	100
Anniston-Oxford	0	0	0	0
Total	1	100	175	100

Investar demonstrated poor responsiveness to CD through CD loans in the state of Alabama.

Non-MSA AA

The volume of CD loans was poor. Investar originated one CD loan totaling \$175,000. This volume of lending was equivalent to 1.5 percent of tier 1 capital allocated to the AA. The loan was made to purchase a 17-unit residential apartment complex, located in a distressed middle-income CT. The rents of all units were below Housing and Urban Development's fair market rents.

Number and Amount of Qualified Investments

Qualified Investments										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Alabama Non-MSA	0	0	4	8	4	100	8	100	0	0
Anniston-Oxford	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.

Investar had a low amount of investment in the full-scope AA. In the Alabama Non-MSA, Investar made four donations totaling \$8,000. This represents less than 1 percent of allocated tier 1 capital. Investar did not purchase any bonds in this AA during the evaluation period. Investar's four donations were to organizations that provide services to low- and moderate-income

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

individuals. Three of the four donations were for the purpose of providing food to families in need.

Extent to Which Investar Provides CD Services

Bank employees provided 8.5 hours of service to three organizations. These two employees participated in three unique events that provided community services to low- and moderate-income individuals. Two of these provided financial literacy programs to students at local schools. One employee serves as a board member of the Sumter County Chamber of Commerce. Three of the five CTs in Sumter County have been classified as distressed due to poverty.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the CD Test in the Anniston-Oxford AA is consistent with the poor performance in the full-scope AA.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The CD Test is rated: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable LTD ratio.
- Investar exhibits an excellent geographic distribution of small business loans.
- Investar exhibits a poor distribution to businesses with less than \$1 million in revenues.
- Investar originated 311 PPP loans in response to the COVID-19 pandemic. This had a positive effect on the final rating.
- The CD Test rating is Outstanding. This is based on an excellent amount of CD investments/donations and CD loans.

Description of Investar's Operations in Texas

Deposits based in Texas represent eight percent of total deposits and 12 percent of branches. Investar has four branches in Texas. Upon merging with Mainland Bank, Investar opened branch locations in Texas City, Dickinson, and Houston, Texas on March 1, 2019. On February 21, 2020, Investar acquired two branches from PlainsCapital Bank and opened those branches in Alice and Victoria, Texas. Investar closed a branch location in Dickinson, Texas on October 29, 2021. Finally, the bank removed one ATM on December 31, 2021, in Victoria, Texas.

The Houston AA was chosen as the full-scope AA. This AA consists of Galveston and Harris Counties. This AA has 81 percent of the state's deposits and 50 percent of its branches.

A limited-scope review was performed on the Texas Non-MSA and Victoria AA. The Texas Non-MSA has eight percent of the state's deposits and 25 percent of its branches. The Victoria AA has 11 percent of the state's deposits and 25 percent of its branches.

We made six community contacts in the state of Texas during the evaluation period. One non-profit indicated financial education, consumer lending, affordable housing and food were the basic needs of the low- and moderate-income households in the area. A small

business development corporation indicated there was a need for micro-loans to small businesses ranging from \$5,000 to \$50,000. Financial literacy for prospective business owners was also an identified need. There was a need during the COVID-19 pandemic for flexibility with repayment of small business loans. A local housing authority indicated there was a need for home repairs due to recent hurricanes, as well as low-rent housing for low- and moderate-income families. One of the contacts was a city representative from a smaller city in the AA. This contact indicated there was a need for affordable housing and repairs to local community recreation areas, due to hurricane damage.

Houston AA

Table A – Demographic Information of the AA						
AA: Houston AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	853	17.9	32.0	21.6	27.7	0.8
Population by Geography	4,664,525	15.1	30.1	25.5	29.0	0.4
Housing Units by Geography	1,798,258	15.7	28.8	24.4	30.8	0.3
Owner-Occupied Units by Geography	899,835	7.2	25.2	27.8	39.7	0.1
Occupied Rental Units by Geography	713,559	24.2	32.5	21.3	21.3	0.7
Vacant Units by Geography	184,864	24.0	31.8	19.5	24.4	0.3
Businesses by Geography	492,441	12.1	21.1	21.5	45.1	0.2
Farms by Geography	6,461	7.5	18.0	24.9	49.5	0.1
Family Distribution by Income Level	1,102,576	27.2	17.0	17.0	38.8	0.0
Household Distribution by Income Level	1,613,394	27.0	16.8	16.9	39.3	0.0
Median Family Income –26420 Houston-The Woodlands-Sugarland TX MSA		\$69,373	Median Housing Value			\$170,189
			Median Gross Rent			954
			Families Below Poverty Level			14.6%
<i>Source: 2015ACS Census and 2021 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>						

The Houston economy is based on a broad spectrum of industries including oil and gas exploration, basic petroleum refining, petrochemical production, medical research and health care delivery, high technology (computer, aerospace, environmental, etc.), government (city, state and federal), international import and export, commercial fishing, agriculture, education,

film and media, banking and finance, manufacturing and distribution, and related service industries.

Houston is home to many businesses including corporate headquarters for almost two dozen of the Fortune 500 companies. The Houston-The Woodlands-Sugar Land Metropolitan Statistical Area (MSA) consists of nine counties: Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery and Waller. Investar's Houston AA consist only of Harris and Galveston Counties.

Houston is known internationally as the home of one of the best medical communities in the world. There are more than 85 hospitals in the Houston area. These facilities employ more than 100,000 health care professionals, almost seven percent of the Houston-area workforce.

In January 2022, 53 companies have announced plans to expand or establish manufacturing plants in Houston, creating a possible 5,000 new jobs this year. Construction jobs are being created through several commercial projects, including the new Texas Medical Center campus, a new 53-acre development called Levit Green (medical, research, office, and residential uses), and 150-acre site to include retail, office, multi-family, and entertainment sites. Affordable housing is a growing concern in the Houston area as prices rose much faster than median income levels, resulting in only 43 percent of potential entry-level buyers being able to afford an existing home in Houston.

Scope of Evaluation in Texas

The Houston AA was selected as full-scope area. Small business loans will receive more weight in the final rating. CRE and C&I loans represent 64.3 percent of the loan portfolio.

There were too few HMDA loans to perform a meaningful analysis in the Houston AA. There were only 2 HMDA loans originated in this AA. The Texas Lending Test rating was based on small business loan performance. We used the total population of CRA (Small Business) reported loans for geographic analysis. In the state of Texas, Investar originated 311 PPP loans in response to the COVID-19 pandemic. The PPP loans did not require income. Therefore, the small business loan revenue analysis was performed on loans with income collected during the origination process.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

Investar's performance under the Lending Test in Texas is rated Satisfactory

Conclusions for Texas Non-MSA Receiving a Full-Scope Review

Based on a full-scope review of the Houston AA, Investar's lending performance in the state of Texas is adequate. Investar had excellent geographic distribution of small business loans

however, it had poor distribution to businesses with revenues less than \$1 million. Investar made 311 PPP loans during the COVID-19 pandemic. This had a positive effect on the Lending Test rating.

Distribution of Loans by Income Level of the Geography

Investar exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's home mortgage loan originations and purchases.

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made two HMDA loans during the evaluation period in the Houston AA.

Small Loans to Businesses

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

The distribution of loans located in low-income CTs is excellent and good in moderate-income CTs. The percentage of small business loans in low-income CTs is near to the percentage of businesses and the aggregate distribution of loans located in low-income geographies. The percentage of small business loans in moderate-income CTs is somewhat lower than the percentage of businesses and aggregate distribution of loans in moderate-income geographies. In the state of Texas, Investar originated 311 PPP loans in response to the COVID-19 pandemic. These loans were considered in Table Q, which includes the Houston AA.

Distribution of Loans by Income Level of the Borrower

Investar exhibits a poor distribution of loans to businesses of different sizes, given the product lines offered.

Home Mortgage Loans

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

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made two HMDA loans during the evaluation period in the Houston AA.

Small Loans to Businesses

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

The distribution of Investar's small loans to businesses with revenues less than or equal to \$1 million is poor. The percent of loans was significantly lower than the percent of small businesses in the AA and the aggregate distribution of loans to small businesses in the area. Investar originated 311 PPP loans in the state of Texas, which along with the excellent geographic distribution, helped mitigate the poor performance on this test.

Responses to Complaints

Investar did not receive any CRA-related complaints during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

The two limited-scope AAs, Texas Non MSA and Victoria AA had too few loans to perform a meaningful analysis. The Texas Non-MSA only had eight loans, and the Victoria AA only had 18 loans.

CD TEST

Investar's performance under the CD Test in the state of Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

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

Number and Amount of CD Loans

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

<i>CD Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Houston AA	4	80	4,920	76
Texas Non-MSA	0	0	0	0
Victoria AA	1	20	1,554	24
Total	5	100	6,474	100

Investar demonstrated excellent responsiveness to CD through CD loans in the state of Texas.

Houston AA

The volume of CD loans was excellent. Investar originated four CD loans totaling \$4.9 million. This volume of lending was equivalent to 31.4 percent of tier 1 capital allocated to the AA. Investar's CD loans were for primarily identified community needs of the area and included four PPP loans which totaled \$4.9 million. The loans benefitted low- and moderate-income geographies. Three of these loans helped revitalize and stabilize low-or-moderate CTs, during the COVID-19 pandemic. One loan was in a designated disaster area.

Number and Amount of Qualified Investments

Qualified Investments										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Houston AA	0	0	6	8,455	6	86	8,455	100	0	0
TX Non-MSA	0	0	1	1	1	14	1	0	0	0
Victoria AA	0	0	0	0	0	0	0	0	0	0
Total	0	0	7	8,456	7	100	8,456	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.

Investar had an excellent amount of investment in the full-scope AA. In the Houston AA, Investar made six investments/donations totaling \$8 million. This represents 54 percent of allocated tier 1 capital.

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

Extent to Which the Bank Provides CD Services

There were no CD services performed in the state of Texas.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, Investar's performance under the CD Test in the Texas Non-MSA and the Victoria AA is weaker than the full-scope area.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas 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 12/31/2022	
Bank Products Reviewed:	(Home mortgage and small business loans) (CD loans, qualified investments, CD services)	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of AAs and Type of Examination		
Rating and AAs	Type of Exam	Other Information
State – Louisiana		
Baton Rouge AA	Full Scope	See above bank products reviewed
Hammond AA	Limited Scope	See above bank products reviewed
Lafayette AA	Limited Scope	See above bank products reviewed
Lake Charles AA	Limited Scope	See above bank products reviewed
New Orleans AA	Limited Scope	See above bank products reviewed
Louisiana Non-MSA	Limited Scope	See above bank products reviewed
State - Alabama		
Alabama Non-MSA	Full Scope	See above bank products reviewed
Anniston-Oxford AA	Limited Scope	See above bank products reviewed
State - Texas		
Houston AA	Full Scope	See above bank products reviewed
Texas Non-MSA	Limited Scope	See above bank products reviewed
Victoria Non-MSA	Limited Scope	See above bank products reviewed

Appendix B: Summary of Multi-state MSA and State Ratings

RATINGS Investar Bank, National Association			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State Rating
Satisfactory	Satisfactory	Satisfactory	Satisfactory
Louisiana			
Satisfactory	Satisfactory	Outstanding	Satisfactory
Alabama			
Satisfactory	Satisfactory	Needs to Improve	Satisfactory
Texas			
Satisfactory	Satisfactory	Outstanding	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. AA Distribution of Home Mortgage Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multi-state MSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography -** The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than 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: AA Distribution of Home Mortgage Loans by Income Category of the Geography - Louisiana																	2019-2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Tot	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Baton Rouge AA	212	83,204	34.0	3.9	2.4	1.1	21.3	22.6	12.9	35.5	25.9	34.3	39.2	49.1	51.8	0.0	0.0	0.0	
Hammond AA	32	8,524	5.1	0.0	0.0	0.0	16.7	15.6	6.1	47.8	71.9	41.7	35.5	12.5	52.3	0.0	0.0	0.0	
Lafayette AA	46	37,427	7.4	3.4	2.2	1.2	8.6	6.5	5.7	34.8	4.3	29.4	53.2	87.0	63.7	0.0	0.0	0.0	
Lake Charles AA	15	3,966	2.4	2.9	6.7	1.6	18.7	20.0	14.9	41.5	46.7	39.6	36.9	26.7	44.0	0.0	0.0	0.0	
New Orleans AA	216	65,230	34.7	6.4	22.7	5.4	18.6	31.0	13.8	37.9	22.7	34.3	36.4	20.8	45.5	0.6	2.8	0.9	
Louisiana Non-MSA	102	16,929	16.4	4.7	3.9	2.4	23.2	51.0	18.5	45.6	12.7	43.1	26.5	32.4	36.0	0.0	0.0	0.0	
Total	623	215,27	100.	4.7	9.6	2.9	18.8	28.6	12.5	38.2	23.9	34.7	38.2	36.9	49.5	0.2	1.0	0.4	

Source: 2015 U.S Census; 01/01/2019 – 12/31/2021 Bank Data, 2020 HMDA Aggregate data"--" data not available. Due to rounding, totals may not equal 100.0

Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower - Louisiana																	2019-2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Baton Rouge AA	212	83,204	34.0	23.8	7.1	4.8	16.3	20.3	16.3	17.8	8.5	18.3	42.1	38.2	40.5	0.0	25.9	20.2	
Hammond AA	32	8,524	5.1	25.9	6.3	2.6	16.4	50.0	10.4	15.5	9.4	19.4	42.2	3.1	43.6	0.0	31.3	24.0	
Lafayette AA	46	37,427	7.4	21.5	2.2	3.5	13.5	2.2	13.4	16.3	4.3	18.4	48.7	80.4	43.8	0.0	10.9	20.8	
Lake Charles AA	15	3,966	2.4	23.7	20.0	4.3	16.8	13.3	13.5	17.9	20.0	17.1	41.6	40.0	37.0	0.0	6.7	28.2	
New Orleans AA	216	65,230	34.7	25.1	18.1	3.6	15.5	28.2	12.3	17.2	2.8	17.4	42.2	13.9	47.0	0.0	37.0	19.7	
Louisiana Non-MSA	102	16,929	16.4	27.5	4.9	2.8	14.8	5.9	10.6	16.9	16.7	16.5	40.8	65.7	49.5	0.0	6.9	20.5	
Total	623	215,27	100.0	24.5	10.4	3.9	15.6	20.7	13.7	17.3	7.9	17.8	42.6	35.6	43.8	0.0	25.4	20.7	

Source: 2015 U.S Census; 01/01/2019-12/31/2021 Bank Data, 2020 HMDA aggregate data
 "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography – Louisiana																2019-2021		
	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Baton Rouge AA	1,194	210,914	45.6	6.0	3.6	4.8	22.0	18.7	19.5	29.4	27.3	28.8	42.5	50.4	46.9	0.0	0.0	0.0
Hammond AA	78	7,546	3.0	0.0	0.0	0.0	19.6	14.1	20.5	55.1	48.7	55.0	25.3	37.2	24.5	0.0	0.0	0.0
Lafayette AA	359	61,663	13.7	7.1	4.5	7.6	8.2	5.3	7.5	35.5	34.8	36.6	49.0	55.4	48.2	0.1	0.0	0.1
Lake Charles AA	126	20,384	4.8	5.0	5.6	6.0	26.6	35.7	28.1	32.5	23.0	28.3	35.7	35.7	37.4	0.2	0.0	0.2
New Orleans AA	606	103,409	23.2	10.2	7.6	8.9	19.6	11.7	17.0	27.7	17.7	26.3	41.1	61.6	46.3	1.3	1.5	1.4
Louisiana Non-MSA	253	18,254	9.7	9.1	9.5	6.7	24.8	52.6	23.7	41.0	15.0	44.2	25.1	22.9	25.4	0.0	0.0	0.0
Total	2,616	422,170	100.0	7.9	5.2	7.0	19.7	19.2	17.6	30.9	25.3	30.2	40.8	49.9	44.5	0.7	0.3	0.7

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

Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues - Louisiana											2019-2021	
	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	Aggregate	% Businesses	% Bank	% Businesses	% Bank Loans	
Baton Rouge AA	417	111,529	45.6	21,250	90.1	50.1	31.7	2.7	49.9	7.2	0.0	
Hammond AA	29	4,289	3.2	3,217	90.6	24.1	35.5	2.2	75.9	7.2	0.0	
Lafayette AA	134	36,176	14.6	9,757	89.5	41.0	25.5	3.5	59.0	7.0	0.0	
Lake Charles AA	44	12,174	4.8	5,143	88.1	56.8	26.3	3.0	43.2	8.9	0.0	
New Orleans AA	196	56,147	21.4	37,950	91.4	44.9	29.4	2.7	55.1	5.9	0.0	
Louisiana Non-MSA	95	10,912	10.4	3,062	87.4	65.3	21.5	3.4	34.7	9.3	0.0	
Total	915	231,227	100.0	80,379	90.4	48.7	29.3	2.8	51.3	6.8	0.0	
<p>Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate data – Table reflects loans with revenue collected "--" data not available. Due to rounding, totals may not equal 100.0</p>												

Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography - Alabama																	2019-2021		
Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Alabama Non-MSA	11	1,592	19.3	7.1	18.2	1.1	8.8	0.0	7.5	60.8	54.5	46.5	23.4	27.3	45.0	0.0	0.0	0.0	
Anniston-Oxford AA	46	9,055	80.7	3.2	2.2	0.3	15.2	21.7	10.0	69.3	56.5	75.1	11.8	17.4	14.2	0.5	2.2	0.4	
Total	57	10,647	100.0	4.9	5.3	0.6	12.3	17.5	9.0	65.5	56.1	63.5	17.1	19.3	26.6	0.3	1.8	0.2	

Source: 2015 U.S Census; 01/01/2019 – 12/31/2021 Bank Data, 2020 HMDA Aggregate data"--" data not available. Due to rounding, totals may not equal 100.0

Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower - Alabama																	2019-2021		
Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Alabama Non-MSA	11	1,592	19.3	25.8	--	3.1	16.7	18.2	12.4	17.8	--	20.1	39.7	54.5	43.3	0.0	27.3	21.0	
Anniston-Oxford AA	46	9,055	80.7	22.9	10.9	6.7	16.2	13.0	19.1	20.9	17.4	21.7	40.0	32.6	28.7	0.0	26.1	23.9	
Total	57	10,647	100.0	24.2	8.8	5.3	16.4	14.0	16.4	19.5	14.0	21.1	39.9	36.8	34.6	0.0	26.3	22.7	

Source: 2015 U.S Census; 01/01/2019-12/31/2021 Bank Data, 2020 HMDA aggregate data "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography - Alabama																	2019-2021		
	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Alabama Non-MSA	125	10,626	75.3	6.5	11.2	5.7	17.4	0.0	20.3	56.9	87.2	53.3	19.2	1.6	20.6	0.0	0.0	0.0	
Anniston-Oxford AA	41	6,585	24.7	5.0	0.0	2.9	30.2	26.8	28.3	55.1	61.0	56.7	7.9	12.2	10.2	1.8	0.0	2.0	
Total	166	17,211	100.0	5.6	8.4	4.2	24.7	6.6	24.5	55.9	80.7	55.1	12.7	4.2	15.1	1.1	0.0	1.1	

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

Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues -Alabama												2019-2021	
	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	Aggregate	% Businesses	% Bank	% Businesses	% Bank Loans		
Alabama Non-MSA	32	4,488	69.6	979	80.2	68.8	31.2	4.6	31.3	15.2	0.0		
Anniston-Oxford AA	14	3,215	30.4	1,115	79.4	28.6	35.6	5.4	71.4	15.2	0.0		
Total	46	7,703	100.0	2,094	79.7	56.5	33.5	5.0	43.5	15.2	0.0		

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

Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography - Texas																	2019-2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Houston AA	2	1,223	28.6	7.2	0.0	3.7	25.2	0.0	14.0	27.8	50.0	28.4	39.7	50.0	53.9	0.1	0.0	0.1	
Texas Non-MSA	2	89	28.6	0.0	0.0	0.0	18.4	0.0	9.0	64.8	100.0	67.8	16.8	0.0	23.2	0.0	0.0	0.0	
Victoria AA	3	2,526	42.9	2.2	0.0	1.1	26.6	33.3	20.2	24.5	33.3	23.9	46.7	33.3	54.8	0.0	0.0	0.0	
Total	7	3,837	100.0	7.0	0.0	3.6	25.2	14.3	14.1	28.1	57.1	28.4	39.6	28.6	53.8	0.1	0.0	0.1	

Source: 2015 U.S Census; 01/01/2019 – 12/31/2021 Bank Data, 2020 HMDA Aggregate data"-" data not available. Due to rounding, totals may not equal 100.0

Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower - Texas																	2019-2021		
Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Houston AA	2	1,223	28.6	27.2	--	2.8	17.0	--	13.7	17.0	--	18.4	38.8	50.0	45.3	0.0	50.0	19.8	
Texas Non-MSA	2	89	28.6	27.0	--	1.3	14.7	--	8.9	15.4	--	15.8	42.9	--	45.9	0.0	100.0	28.1	
Victoria AA	3	2,526	42.9	23.4	--	3.0	16.9	--	11.6	18.0	--	19.3	41.6	66.7	40.6	0.0	33.3	25.6	
Total	7	3,837	100.0	27.2	--	2.8	17.0	--	13.7	17.0	--	18.4	38.9	42.9	45.3	0.0	57.1	19.9	
<i>Source: 2015 U.S Census; 01/01/2019-12/31/2021 Bank Data, 2020 HMDA aggregate data</i> <i>"--" data not available. Due to rounding, totals may not equal 100.0</i>																			

Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography - Texas																2019-2021		
	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Houston AA	307	41,334	71.7	12.1	11.4	13.0	21.1	16.9	21.5	21.5	26.7	22.0	45.1	44.6	43.4	0.2	0.3	0.2
Texas Non-MSA	46	4,072	10.7	0.0	0.0	0.0	10.5	4.3	11.0	65.6	60.9	67.5	23.9	34.8	21.4	0.0	0.0	0.0
Victoria AA	75	9,900	17.5	2.2	0.0	2.6	33.8	34.7	32.4	25.0	10.7	23.4	38.9	54.7	41.6	0.1	0.0	0.0
Total	428	55,306	100.0	11.9	8.2	12.8	21.2	18.7	21.6	21.7	27.6	22.2	44.9	45.3	43.3	0.2	0.2	0.2

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

Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues - Texas											2019-2021	
	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	Aggregate	% Businesses	% Bank	% Businesses	% Bank Loans	
Houston AA	78	16,693	75.0	147,597	87.4	12.8	36.8	4.5	87.2	8.1	0.0	
Texas Non-MSA	8	873	7.7	718	76.6	25.0	26.5	5.6	75.0	17.8	0.0	
Victoria AA	18	5,151	17.3	2,154	81.8	27.8	38.9	4.6	72.2	13.6	0.0	
Total	104	22,717	100.0	150,469	87.3	16.3	36.8	4.5	83.7	8.2	0.0	
<p><i>Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate data</i></p> <p><i>- Table reflects loans with revenue collected</i></p> <p><i>"-" data not available. Due to rounding, totals may not equal 100.0</i></p>												

