

**PUBLIC DISCLOSURE**

**August 11, 2025**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**Bank of Gueydan  
111 Main Street  
Gueydan Louisiana 70542**

**RSSD ID NUMBER: 603232**

**FEDERAL RESERVE BANK OF ATLANTA  
1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470**

<p>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, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.</p>
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**INSTITUTION'S CRA RATING**

**INSTITUTION'S CRA RATING:** This institution is rated Satisfactory.

**Major factors contributing to this rating include:**

- The bank's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A substantial majority of the loans are in the AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects excellent penetration among individuals of different incomes.

INSTITUTION

DESCRIPTION OF INSTITUTION

Bank of Gueydan is a wholly-owned subsidiary of Gueydan Bancshares located in Gueydan, Louisiana. As of December 31, 2024, the bank's asset size was \$71.1 million; a decrease of \$8.7 million, or 10.1 percent, since December 31, 2020. Bank of Gueydan offers traditional credit products including consumer and small business loans as well as deposit services.

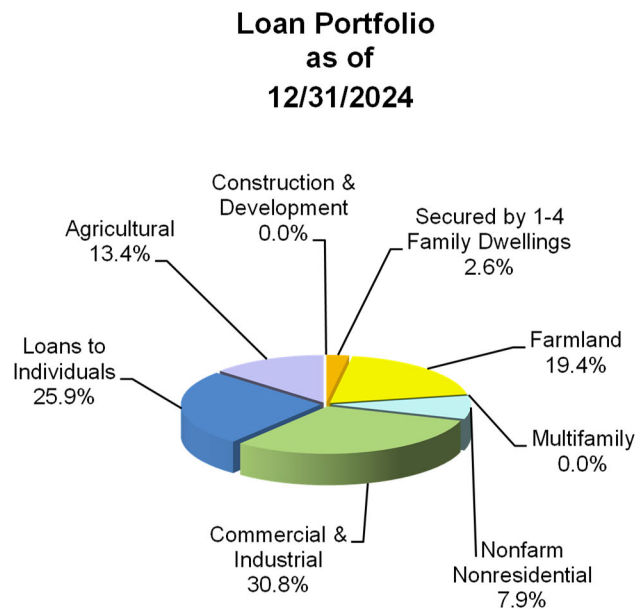
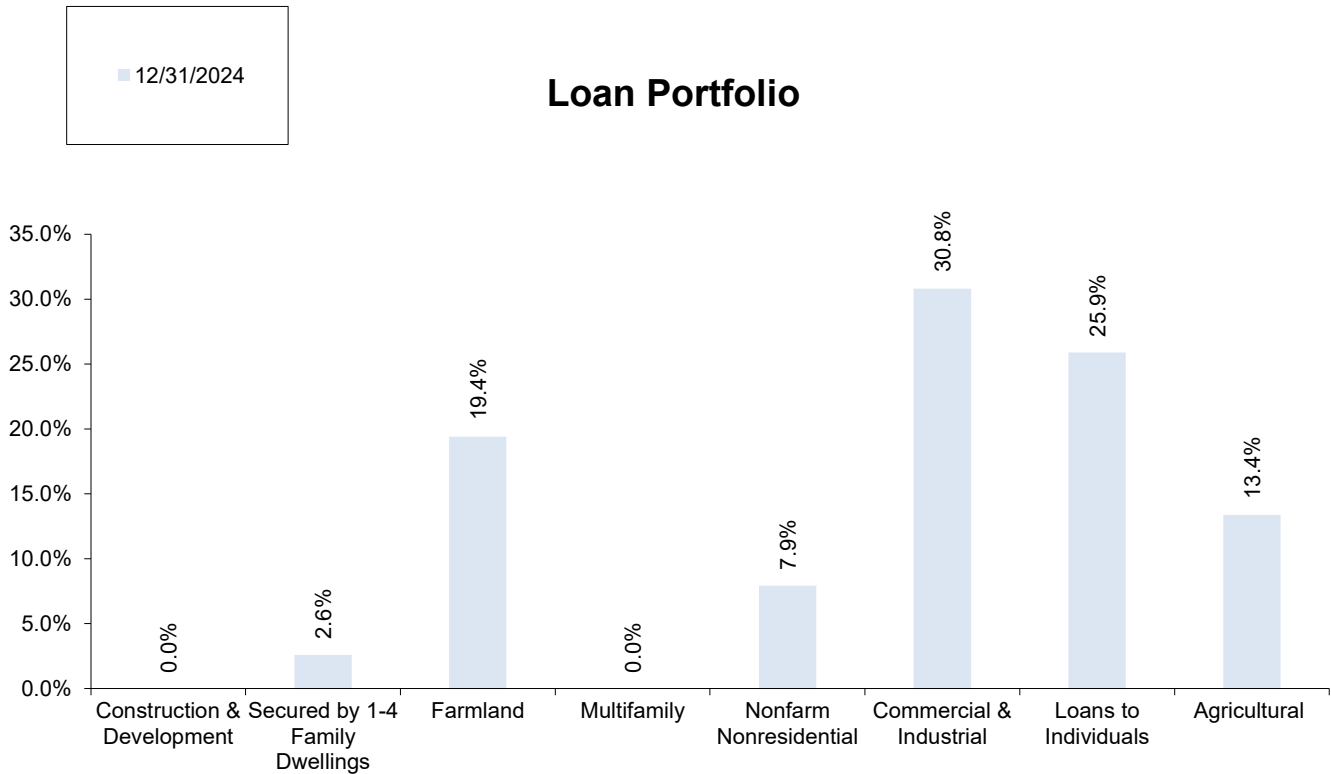
Loan Portfolio

The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report).

COMPOSITION OF LOAN PORTFOLIO		
Loan Type	12/31/2024	
	\$ (000s)	Percent
Construction and Development	0	0.0%
Secured by One- to Four- Family Dwellings	694	2.6%
Other Real Estate: Farmland	5,177	19.4%
Multifamily	0	0.0%
Nonfarm nonresidential	2,114	7.9%
Commercial and Industrial	8,215	30.8%
Loans to Individuals	6,899	25.9%
Agricultural Loans	3,566	13.4%
<b>Total</b>	<b>\$26,665</b>	<b>100.00%</b>

\*This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

As shown in the table, Commercial and Industrial loans made up the largest percentage of the portfolio at 30.8 percent as of December 31, 2024, followed by Loans to Individuals at 25.9 percent.



#### AA

For purposes of the CRA, Bank of Gueydan has one AA: Gueydan LA. The AA includes five census tracts across portions of the Acadia and Vermilion parishes, which are two of the four parishes that comprise the Lafayette, Louisiana MSA. In 2022, one of the two tracts in the Vermilion Parish was split, for a total of three tracts in the

Vermilion Parish included in the AA (9502.00, 9502.01, and 9504.00). The AA was also expanded to include moderate-income tract 9612.00 in the Acadia Parish in addition to tract 9611.00.

Bank of Gueydan complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AAs. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated July 19, 2021 under the Small Institution Examination Procedures.

## **SCOPE OF EXAMINATION**

The CRA performance evaluation assesses the bank’s record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AA. Bank of Gueydan’s CRA performance evaluation was based on CRA activities within its AA using the Small Institution Examination Procedures. Under these procedures, institutions are evaluated using the following five criteria: LTD Ratio, AA Concentration, Geographic Distribution of Loans, Borrower’s Profile, and Response to Substantiated Complaints.

The evaluation included a sample of consumer loans originated from January 1, 2024 to December 31, 2024. In accordance with CRA examination procedures, consumer loans were chosen due to significant volume and as such, an accurate conclusion concerning the bank’s lending record could not be reached without their inclusion.

Analyses entail comparisons of bank performance to applicable AA demographics, which are based on 2020 U.S. Census data and the 2024 FFIEC Census data. Key demographic data used for this analysis are discussed in the *Description of Institution’s Operations* section of the AA. Demographic tables are found in *Appendix D*.

## **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GUEYDAN AA**

### Overview

As of December 31, 2024, the bank operated one branch office located in a middle-income tract. The AA has local, regional, and national financial institutions. Specifically, there are 20 depository institutions operating 41 branches in the AA. Bank of Gueydan ranks 15<sup>th</sup> in deposit market share with 2.4 percent of total deposits (\$56.9 million). Bank of Commerce and Trust had the largest deposit market share at 14.0 percent followed by Gulf Coast Bank and First Guaranty Bank with 12.1 percent and 8.5 percent of deposit market share, respectively.

### Population and Income Characteristics

The population for the AA has increased since the previous examination as a result of changes to the AA. Following the addition of two census tracts to the AA, the population of the Gueydan AA increased to 15,700, reflecting a 12.1 percent increase, or 1,697 individuals, since December 2020. Although the population increased in the AA due to the addition of census tracts, the overall populations in Acadia Parish and Vermillion Parish decreased since the previous examination.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated 2024 median family income for the relevant area. As the following table shows, the median family income for the AA is \$82,000.

**Borrower Income Levels**  
**Lafayette, LA MSA**

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2024</b>	<b>\$82,000</b>	0	- \$40,999	\$41,000	- \$65,599	\$65,600	- \$98,399	\$98,400	- & above

According to 2024 FFIEC Census data, there were 4,110 families in the AA. Of those families, 28.6 percent were low-income, 17.3 percent were moderate-income, 19.6 percent were middle-income, and 34.4 percent were upper-income. Of the total families, 14.7 percent had incomes below the poverty level.

**Economic Conditions**

Acadia Parish is located off the I-10 corridor and with major US Highways, railways, waterways, a port and airports, offers the transportation resources needed for productive commerce. Acadia Parish is home to the LSU AgCenter, which provides research, information, and education to improve people’s lives. Working in a statewide network of parish extension offices, research stations, and academic departments, the LSU AgCenter helps Louisiana citizens make the best use of natural resources, protect the environment, enhance agricultural enterprises, and develop human and community resources. Agriculture boosts Acadia Parish’s economy, with 2024 seeing the cultivation of 87,000 acres of rice, 12,000 acres of soybeans, 93,000 acres of crawfish, 6,000 acres of sugarcane, and approximately 10,000 head of cattle.<sup>2</sup> Acadia Parish is home to the largest rice mill in Louisiana, Farmers Mill Rice, which is located in Lake Charles. The company employs 90 skilled individuals, processes 750,000,000 pounds of rice each year, and provides high-quality grains to local, national, and international markets.<sup>3</sup>

Vermillion Parish is known for its fresh seafood, agriculture, access via road and waterways, and rich history of culture and ecotourism. Vermillion Parish is centrally located in the southern part of Louisiana on the Gulf of Mexico. This proximity to the Gulf makes the parish an ideal location for the numerous companies serving the region’s oil and gas industry. The parish is the largest geography of the Lafayette MSA with over 1,500 square miles within its borders.

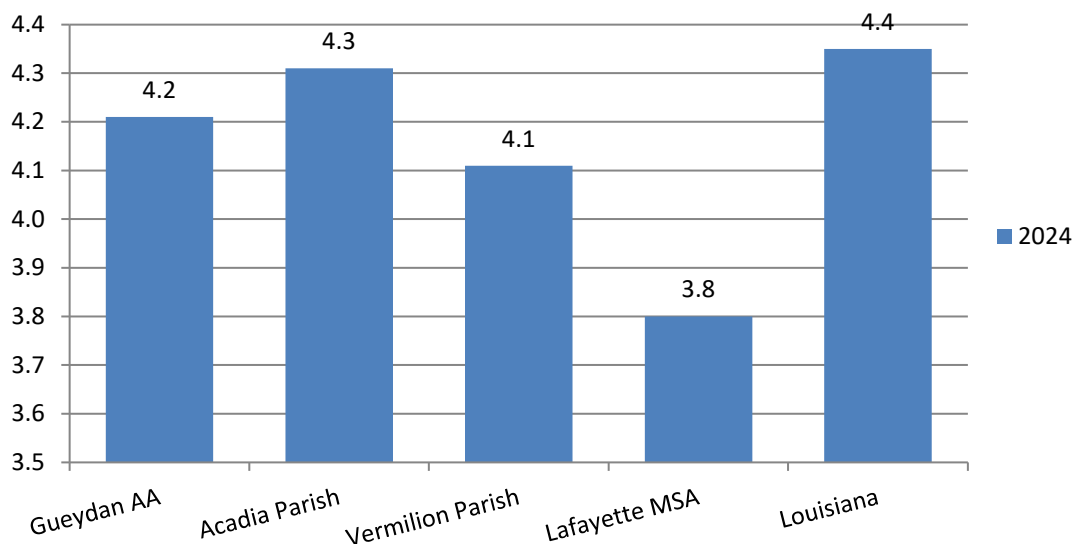
The following table shows the unemployment rates for the AA, the parishes in the AA, the MSA, and the state of Louisiana. As shown, the unemployment rate for the AA is lower than the unemployment rate for the state. The Lafayette MSA had the lowest unemployment rate at 3.8 percent and Acadia Parish had the highest unemployment rate at 4.3 percent.

<sup>2</sup> “Acadia Parish Profile”. *LSU AgCenter*.

<https://www.lsuagcenter.com/~media/system/7/1/9/e/719e0b3e73b6db54ef2a6e08bbb052a/acadia%20parish%20profile%202025%20updatedpdf.pdf>. Accessed 14 August 2025.

<sup>3</sup> “Farmers Rice Mill”. *The Powell Group*. <https://powellgroup.com/farmers-rice-mill>. Accessed 14 August 2025.

### Unemployment Rates - Gueydan



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

### Housing Characteristics

There are 7,729 housing units in the AA, of which 60.1 percent are owner-occupied, 20.2 percent are rental units, and 19.7 percent are vacant. The median age of the housing stock in the AA is 50 years, which is older than the overall median for the state of Louisiana at 40 years. Housing units in moderate-income census tracts are older, with a median housing stock age of 55 years.

The median housing value in the AA is \$85,796, which is lower than the median housing value in Louisiana (\$168,100). Median gross rent in the AA is \$447 per month, which is lower than the median gross rent for the state of Louisiana (\$876 per month). Additionally, the affordability ratio<sup>4</sup> of the AA (53.9 percent) is higher than the affordability ratio for the state of Louisiana (30.2 percent), indicating greater affordability in the AA.

Housing cost burden is a challenge in the AA. Families that are housing cost-burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing costs. Within the AA, 69.7 percent of cost-burdened renters live in a moderate-income tract, which indicates rental affordability in moderate-income tracts is a challenge. Additionally, 57.5 percent of households in moderate-income tracts are below the poverty level and 55.3 percent of households receive public assistance. This indicates that many households in the AA's moderate-income tracts are facing economic hardship, creating lending challenges for the bank.

### Credit and Community Development Needs

As part of the CRA examination, information was obtained from a local community development organization. According to the community contact, the area is experiencing higher living costs, including inflated prices for groceries and insurance. There is a need for homeownership counseling, especially for young adults, and savings programs to assist with home purchases. The contact noted that there are opportunities for local financial institutions to offer financial education and programs for first-time homebuyers.

<sup>4</sup> Housing affordability ratio is calculated by dividing the median household income by the median housing value. Values closer to 100 percent indicate greater affordability.



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

#### Overview

The rating for the Lending Test is Satisfactory. The LTD ratio is reasonable given the bank's size, financial condition, and AA credit needs. A substantial majority of loans are in the AA. The geographic distribution of loans reflects reasonable dispersion throughout the AA. The distribution of borrowers reflects excellent penetration among individuals of different incomes. Performance context factors such as economic conditions, competition, and demographics were considered when evaluating performance. Details of the bank's consumer lending can be found in *Appendix E*.

#### LTD Ratio

The net LTD ratio indicates that the level of lending activity is reasonable given Bank of Gueydan's size, financial condition, and AA credit needs. The average LTD ratio for the 16 quarters ending December 31, 2024 was 33.3 percent, which was compared to the ratio of one other financial institution of similar asset size with branch offices in the AA. The average LTD ratio for the comparator bank was 87.0 percent. Performance context information such as competition and the bank's business strategy were considerations in determining reasonableness of the LTD ratio. As noted by bank management, loan demand in the area is depressed and the bank has historically had a relatively low LTD ratio because it does not rely heavily on borrowed funds to operate.

#### AA Concentration

During the review period, the bank originated a substantial majority of its consumer loans to borrowers residing inside the AA. The table below shows the number and percentage of consumer loans located inside and outside of the bank's AA.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Loan Data	102	90.3	\$638	74.4	11	9.7	\$220	25.6
<b>Total Consumer related</b>	<b>102</b>	<b>90.3</b>	<b>\$638</b>	<b>74.4</b>	<b>11</b>	<b>9.7</b>	<b>\$220</b>	<b>25.6</b>
<b>TOTAL LOANS</b>	<b>102</b>	<b>90.3</b>	<b>\$638</b>	<b>74.4</b>	<b>11</b>	<b>9.7</b>	<b>\$220</b>	<b>25.6</b>

Note: Affiliate loans not included

As shown, 90.3 percent of consumer loans originated inside the AA, which indicates the bank's willingness to make loans that are responsive to the credit needs of its AA.

#### Geographic Distribution of Loans

The geographic distribution of consumer loans reflects reasonable penetration throughout the AA. This analysis is based on 102 loans made in the AA during the 2024 review period. See *Appendix E* for detailed loan distribution data. As noted previously, there are no low-income tracts in the AA. The bank made eight loans (7.8 percent) in moderate income tracts, which is below the percentage of households in these tracts (54.6 percent). Although lending volume is relatively low in moderate-income tracts, performance is reasonable when considering performance context. Management has reported several challenges, including limited loan demand and high competition in moderate-income tracts in the AA. The area is also experiencing economic shifts, with the departure of oil services and oil companies leading to a shrinking local economy. Rice farming, traditionally a significant source of lending, is declining due to lower rice prices impacting profits. Demographic changes are

also affecting the bank's customer base, with an increasing median age in the community and portions of the population, including many of the bank's customers, moving out of the area.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in all AA census tracts throughout the review period and maps did not indicate an absence of loans across moderate-income tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of consumer loans among borrowers of different income levels is excellent. See *Appendix E* for detailed loan distribution data. The bank made 45 loans (44.1 percent) to low-income borrowers, which is above the 30.1 percent of low-income households in the AA. The bank made 20 loans (19.6 percent) to moderate-income borrowers, which is above the 16.0 percent of moderate-income households in the AA.

Responsiveness to Substantiated Complaints

Neither the bank nor this Reserve Bank has received any CRA-related complaints since the previous evaluation.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
January 1, 2024 to December 31, 2024			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Bank of Gueydan, Gueydan, Louisiana		Consumer Loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREAS	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Gueydan AA	Full-scope Review	None	N/A

## APPENDIX B – DEFINITIONS AND GENERAL INFORMATION

### Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

### Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

### General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Bank of Gueydan prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **August 11, 2025**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

## APPENDIX C – GLOSSARY

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language. 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**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, home equity 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 nonrelatives 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 (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

## APPENDIX C – GLOSSARY (Continued)

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**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 (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**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 metropolitan area/assessment area.

**Metropolitan area (MA):** A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

**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.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

## APPENDIX C – GLOSSARY (Continued)

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

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

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

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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

APPENDIX D – ASSESSMENT AREA DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: Gueydan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,177	28.6%
Moderate-income	2	40.0%	1,901	46.3%	268	14.1%	712	17.3%
Middle-income	3	60.0%	2,209	53.7%	336	15.2%	807	19.6%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,414	34.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5	100.0%	4,110	100.0%	604	14.7%	4,110	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,935	2,421	52.1%	61.5%	966	24.5%	548	13.9%
Middle-income	3,794	2,224	47.9%	58.6%	595	15.7%	975	25.7%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7,729	4,645	100.0%	60.1%	1,561	20.2%	1,523	19.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	321	64.8%	305	65.9%	9	60.0%	7	41.2%
Middle-income	174	35.2%	158	34.1%	6	40.0%	10	58.8%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	495	100.0%	463	100.0%	15	100.0%	17	100.0%
	Percentage of Total Businesses:			93.5%		3.0%		3.4%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	24	40.0%	23	39.0%	0	0.0%	1	100.0%
Middle-income	36	60.0%	36	61.0%	0	0.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	60	100.0%	59	100.0%	0	0.0%	1	100.0%
	Percentage of Total Farms:			98.3%		0.0%		1.7%

Based on 2024 FFIEC Census Data and 2024 D&B Information



## APPENDIX E – LENDING TABLES

### Geographic Distribution of Consumer Loans

Assessment Area: Gueydan

Tract Income Levels	Bank Lending & Demographic Data				
	2024				
	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	0	0.0%	0.0%
Moderate	8	7.8%	60	9.4%	54.6%
Middle	94	92.2%	579	90.8%	45.4%
Upper	0	0.0%	0	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%
<i>Total</i>	102	100%	638	100%	100.0%

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Percentages may not total 100 percent due to rounding

### Borrower Distribution of Consumer Loans

Assessment Area: Gueydan

Household Income Levels	Bank Lending & Demographic Data				
	2024				
	Count		Dollar		Households by Household
	#	%	\$ (000s)	\$ %	%
Low	45	44.1%	156	24.5%	30.1%
Moderate	20	19.6%	146	22.9%	16.0%
Middle	14	13.7%	132	20.7%	19.0%
Upper	15	14.7%	165	25.9%	34.9%
Unknown	8	7.8%	39	6.1%	
<i>Total</i>	102	100.0%	638	100.0%	100.0%

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Percentages may not total 100 percent due to rounding