

PUBLIC DISCLOSURE

March 1, 2004

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Red River Bank
Alexandria, Louisiana**

RSSD ID Number: 2743244

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

Note: 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 of opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

	PAGE
GENERAL INFORMATION	1
INSTITUTION'S CRA RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREA	4
CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA	10
Loan-to-Deposit Ratio Analysis	12
Assessment Area Concentration	12
Lending to Borrowers of Different Incomes and Businesses of Different Sizes	13
Geographic Distribution of Loans	16
Complaints	18
Compliance with Antidiscrimination Laws	18

TABLES

	PAGE
COMPOSITION OF THE LOAN PORTFOLIO	3
1990 BANK ASSESSMENT AREA DEMOGRAPHICS	5
2000 BANK ASSESSMENT AREA DEMOGRAPHICS	7
2000 - 2002 LOAN DISTRIBUTION TABLE	10
2003 LOAN DISTRIBUTION TABLE	11
2000 – 2003 LENDING INSIDE AND OUTSIDE ASSESSMENT AREA	13
APPENDIX A - PEER LENDING TABLES	19

DEFINITIONS

Income Definitions

Throughout this evaluation, the following definitions are used for the various income levels. These levels are defined in the CRA.

Low-Income - An individual income, or median family income for geographies, that is less than 50 percent of the area median income.

Moderate-Income - An individual income, or median family income for geographies, that is at least 50 percent but less than 80 percent of the area median income.

Middle-Income - An individual income, or median family income for geographies, that is at least 80 percent but less than 120 percent of the area median income.

Upper-Income - An individual income, or median family income for geographies, that is 120 percent or more of the area median income.

Other Definitions

ATM - Automated Teller Machine
BNA- Block Numbering Area
HMDA - Home Mortgage Disclosure Act
HUD - Department of Housing and Urban Development
LTD - Loan-to-Deposit
MSA - Metropolitan Statistical Area
REIS - Regional Economic Information System

ROUNDING CONVENTION

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

GENERAL INFORMATION

The Community Reinvestment Act (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 Community Reinvestment Act (CRA) performance of Red River Bank prepared by the Federal Reserve Bank of Atlanta, the institution's supervisory agency, as of March 1, 2004. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

INSTITUTION'S CRA RATING: This institution is rated SATISFACTORY.

Red River Bank's CRA performance is rated marginally satisfactory. The bank's average LTD ratio for the past sixteen quarters ending December 31, 2003 is **REASONABLE** given the institution's size, financial condition, and competition within the assessment area. A **SUBSTANTIAL MAJORITY** of the bank's loans are **IN** its assessment area. The distribution of loans by borrower's profile reflects **REASONABLE** penetration among individuals of different income (including low- and moderate-income) levels and businesses of different sizes. The geographic distribution of the bank's loans reflects **POOR** dispersion throughout the entire assessment area. The bank has received no CRA-related complaints since the previous examination. In addition, the bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations.

DESCRIPTION OF INSTITUTION

Red River Bank is a wholly-owned subsidiary of Red River Bancshares, a one-bank holding company located in Alexandria, Louisiana. The bank began operations on January 14, 1999 and currently operates six offices and eight ATMs throughout the Rapides Parish, which includes the cities of Lecompte, Forest Hill, Pineville, and Alexandria. In October 2003, Red River Bank purchased and merged Bank of Lecompte, which operated two branches, into its operations. According to the Consolidated Reports of Condition and Income (Call Report), between January 1, 2001 and December 31, 2003, the bank's total assets increased by 189 percent from \$123.5 million to \$357.9 million. During this same time period, total loans outstanding increased by 189 percent from \$85.8 million to \$247.9 million and total deposits increased by 193 percent from \$107.8 million to \$316.7 million.

Red River Bank is a full-service community bank that offers a wide variety of credit products to meet community credit needs. These credit products include residential mortgage, consumer, business, commercial real estate and community development loans. The bank's business strategy encourages all types of lending, particularly commercial/commercial real estate and consumer real estate lending. To aide and assist in the origination of loans to low- and moderate-income families and small businesses, the bank participates in various flexible lending programs. The bank offers FHA lending programs, the City of Alexandria's Downpayment Assistance Program, lending programs through the Rapides Parish Finance Authority, Louisiana Economic Development Corporation Linked Deposit Program, and SBA Lending Guarantee Program. In addition, the bank has established a relationship with an investor who table funds a portion of the bank's residential real estate loans and pays a servicing release fee to Red River Bank. Red River staff accepts the applications, prepares the loan request packages, forwards them to its investor for approval based on the investor's underwriting criteria, and conducts the loan closings if approved by the investor. Through this relationship, the bank is also able to offer long-term fixed rate flexible lending programs. During the time period of January 1, 2000 through December 31, 2003, \$256.2 million in residential real estate loans have been funded through this relationship.

The composition of the loan portfolio according to the December 31, 2003, December 31, 2002, and December 31, 2001 Consolidated Reports of Condition and Income is displayed in the following table:

DESCRIPTION OF INSTITUTION (Continued)

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2003		12/31/2002		12/31/2001	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	17,979	7.3%	15,939	8.7%	5,375	4.2%
Secured by One- to Four- Family Dwellings	69,045	28.2%	49,773	27.1%	37,548	29.4%
Other Real Estate:						
Farmland	3,555	1.5%	1,249	0.7%	293	0.2%
Multifamily	1,485	0.6%	1,572	0.9%	1,912	1.5%
Nonfarm nonresidential	72,279	29.5%	58,138	31.7%	39,875	31.2%
Commercial and Industrial	54,754	22.3%	37,388	20.4%	28,103	22.0%
Loans to Individuals	25,121	10.2%	19,391	10.6%	14,715	11.5%
Agricultural Loans	919	0.4%	0	0.0%	0	0.0%
Total	\$245,137	100.00%	\$183,450	100.00%	\$127,821	100.00%

* 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 indicated by the table above, the bank's loan portfolio as of December 31, 2003 consisted primarily of commercial loans (nonfarm nonresidential real estate and commercial and industrial loans) and loans secured by one-to-four family dwellings. It is important to note that loans outstanding secured by one-to-four family dwellings does not accurately reflect the loans originated through the bank's table funding relationship with its secondary market investor that were noted on the prior page. No known legal or financial impediments exist that would restrain the bank from meeting the credit needs of its assessment area.

Small business loans as defined by Regulation BB – Community Reinvestment Act and loans subject to the reporting requirements of Regulation C – Home Mortgage Disclosure Act (HMDA) were reviewed for the CRA evaluation because these types of lending are the bank's primary lending focus and comprised a majority of the dollar amount of loans originated during the review period. Additionally, the bank's community development lending was considered for the CRA evaluation. The bank received a "Satisfactory" CRA rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated January 10, 2000.

DESCRIPTION OF ASSESSMENT AREA: RED RIVER BANK

Overview

Red River Bank's assessment area is Rapides Parish, Louisiana, which also constitutes the Alexandria MSA. For all loans originated prior to January 1, 2003, 1990 census demographic data was used to define the bank's assessment area. This assessment area consisted of 36 BNAs, 4 of which were low-income, 9 were moderate-income, 14 were middle-income, and 8 were upper-income. One BNA had no income designation. For all loans originated in 2003, 2000 census demographic data was used to define the bank's assessment area. This assessment area consisted of 34 BNAs, 3 of which were low-income, 9 were moderate-income, 13 were middle-income and 9 were upper-income. The assessment area does not arbitrarily exclude any low- or moderate-income areas.

A discussion of both 1990 and 2000 census demographic information follows. Both sections discuss relevant population information, income characteristics, and housing data. The relevant census demographic data were compared to the applicable loan periods (discussed above) by the examiner.

1990 Demographic Data by Census Tract

The following table provides key demographic information from the 1990 census that was used in analyzing the bank's CRA performance. Certain components of the data in the table are discussed in the evaluation as they apply to particular parts of the analysis.

DESCRIPTION OF ASSESSMENT AREA: RED RIVER BANK ASSESSMENT AREA (Continued)

Assessment Area Demographics								
Assessment Area: Rapides (2000-2002)								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	11.1	2,386	7.0	1,166	48.9	8,234	24.0
Moderate-income	9	25.0	7,408	21.6	2,150	29.0	5,656	16.5
Middle-income	14	38.9	15,272	44.6	2,401	15.7	6,471	18.9
Upper-income	8	22.2	9,209	26.9	673	7.3	13,914	40.6
Tract not reported	1	2.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	34,275	100.0	6,390	18.6	34,275	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,497	1,600	5.2	35.6	2,156	47.9	741	16.5
Moderate-income	11,590	6,451	21.1	55.7	3,744	32.3	1,395	12.0
Middle-income	22,043	14,025	45.9	63.6	5,917	26.8	2,101	9.5
Upper-income	13,109	8,461	27.7	64.5	3,587	27.4	1,061	8.1
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,239	30,537	100.0	59.6	15,404	30.1	5,298	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	324	10.4	277	10.3	38	11.4	9	8.9
Moderate-income	532	17.0	453	16.8	63	19.0	16	15.8
Middle-income	1,205	38.5	1,048	38.9	115	34.6	42	41.6
Upper-income	969	31.0	842	31.2	102	30.7	25	24.8
Tract not reported	99	3.2	76	2.8	14	4.2	9	8.9
Total Assessment Area	3,129	100.0	2,696	100.0	332	100.0	101	100.0
		Percentage of Total Businesses:		86.2		10.6		3.2

Based on 2003 D&B information according to 1990 Census boundaries

Population

According to 1990 U.S. census data, the population of the bank's assessment area was 131,556 persons, which represents just over three percent of the state of Louisiana's population at 4,221,826 persons.

Income Characteristics

At the time of the 1990 census, there were 34,275 families in the assessment area. Of total families, 24.0 percent were low-income, 16.5 percent were moderate-income, 18.9 percent were middle-income, and 40.6 percent were upper-income. 18.6 percent of total families had incomes below the poverty level. Additionally, a high percentage of families living below the poverty level was noted in the low-income census tracts (48.9 percent) and in the moderate-income census tracts (29.0 percent). The HUD estimated median family incomes for the Rapides Parish for 2000, 2001, and 2002 were \$36,000, \$37,000, and \$37,700, respectively.

DESCRIPTION OF ASSESSMENT AREA: RED RIVER BANK ASSESSMENT AREA (Continued)

Housing Characteristics

According to the 1990 Census, there were 51,239 housing units in the bank's assessment area, 59.6 percent of which were owner-occupied units. 69.8 percent of the housing units in the assessment area were one-unit detached dwellings followed by mobile homes at 11.2 percent. Vacant units represented 10.3 percent of total housing units. The median age of housing in the assessment area was 22 years, which is slightly less than the median age of housing in the state of Louisiana at 23 years. The median housing value in the assessment area was \$50,933, which is lower than the median housing value for the state of Louisiana at \$57,973.

Business Size Characteristics

The demographic table provided earlier in this report provides key demographic business data by census tract income level within Red River Bank's assessment area. The Dun and Bradstreet information illustrates that 86.2 percent of the businesses in the bank's assessment area had total revenues less than \$1 million and were therefore considered to be small businesses.

2000 Demographic Data by Census Tract

The following table provides key demographic information from the 2000 census that is used in analyzing the bank's CRA performance. Certain components of the data in the table are discussed in the evaluation as they apply to particular parts of the analysis.

DESCRIPTION OF ASSESSMENT AREA: RED RIVER BANK ASSESSMENT AREA (Continued)

Assessment Area Demographics								
Assessment Area: Rapides (2003)								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.8	1,271	3.8	639	50.3	7,734	23.2
Moderate-income	9	26.5	6,253	18.8	1,951	31.2	5,601	16.8
Middle-income	13	38.2	13,829	41.5	1,981	14.3	6,205	18.6
Upper-income	9	26.5	11,986	36.0	883	7.4	13,799	41.4
Tract not reported	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	33,339	100.0	5,454	16.4	33,339	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,576	860	2.7	33.4	1,287	50.0	429	16.7
Moderate-income	10,370	5,052	15.8	48.7	4,130	39.8	1,188	11.5
Middle-income	21,702	13,695	42.7	63.1	5,896	27.2	2,111	9.7
Upper-income	17,390	12,448	38.8	71.6	3,752	21.6	1,190	6.8
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	52,038	32,055	100.0	61.6	15,065	28.9	4,918	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	392	12.1	320	11.5	50	14.5	22	19.3
Moderate-income	475	14.6	403	14.5	60	17.4	12	10.5
Middle-income	1,243	38.3	1,068	38.3	133	38.6	42	36.8
Upper-income	1,137	35.0	997	35.8	102	29.6	38	33.3
Tract not reported	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,247	100.0	2,788	100.0	345	100.0	114	100.0
	Percentage of Total Businesses:			85.9		10.6		3.5

Based on 2003 D&B Information according to 2000 Census boundaries

Population

According to 2000 U.S. census data, the population of the bank's assessment area is 126,337 persons, which represents less than three percent of the state of Louisiana population at 4,468,976 persons. Between the 1990 census and 2000 census, the population of the bank's assessment area decreased by 5,219 persons or 1.0 percent. This population decrease is not consistent with the overall trend for the state of Louisiana, which increased by 1.0 percent during the same time period.

DESCRIPTION OF ASSESSMENT AREA: RED RIVER BANK ASSESSMENT AREA (Continued)

Income Characteristics

As of the 2000 U.S. census, there are 33,339 families in the assessment area. Of total families, 23.2 percent are low-income, 16.8 percent are moderate-income, 18.6 percent are middle-income, and 41.4 percent are upper-income. Also, 16.4 percent of all families in the assessment area have incomes below the poverty level. The 2003 HUD estimated median family income for the bank's assessment area is \$43,500, which is 15.4 percent higher than the previous year's median family income at \$37,700.

Housing Characteristics

According to the 2000 census, there are 52,038 housing units in the bank's assessment area, 61.6 percent of which are owner-occupied units. 69.5 percent of the housing units in the assessment area are one-unit detached dwellings followed by mobile homes at 13.6 percent. Vacant units represent 9.5 percent of total housing units. The median age of housing in the assessment area is 30 years, which is slightly higher than the median age of housing in the state of Louisiana at 29 years. The median housing value in the assessment area is \$68,296, which is lower than the median housing value for the state of Louisiana at \$77,500.

Business Size Characteristics

The demographic table provided earlier in this report provides key demographic business data by census tract income level within Red River Bank's assessment area. The Dun and Bradstreet information illustrates that 85.9 percent of the businesses in the bank's assessment area have total revenues less than \$1 million and are therefore considered to be small businesses.

Other Information

Employment Statistics

The assessment area's economy is primarily dependent on the educational, health, social services and retail trade sectors. According to the Bureau of Labor Statistics, the annual unemployment rates for the Rapides Parish for 2000, 2001, and 2002 were 5.4 percent, 6.0 percent, and 5.8 percent, respectively. The annual employment rates from the Rapides Parish in 2003 ranged from a low of 4.6 percent in October 2003 to a high of 7.7 percent in June 2003. The annual unemployment rates for the state of Louisiana for 2000, 2001, 2002, and 2003 were 5.5 percent, 5.9 percent, 6.1 percent, and 6.1 percent, respectively.

DESCRIPTION OF ASSESSMENT AREA: RED RIVER BANK ASSESSMENT AREA (Continued)

Competition

Red River Bank, which is the only local community bank in Rapides Parish, operates in a highly competitive market due to the significant presence of banks, mortgage companies and finance companies in the assessment area. As of June 30, 2003, the FDIC market share report identified 12 financial institutions, including Red River Bank, operating 51 offices in the assessment area. The entities represent a mixture of community, regional, and nationally represented institutions. The asset sizes of these institutions ranged from \$55.3 million to \$231.1 billion. As of June 30, 2003, Red River Bank's deposit market share was 18.5 percent, which ranked 3rd out of the 12 financial institutions. As of June 30, 2003 deposit market share for all financial institutions ranged from 29.45 percent to less than one percent. Red River Bank's market share of deposits as of June 30, 2000, 2001, and 2002 were 6.9 percent, 10.7 percent, and 14.8 percent, respectively. For the most part, Red River Bank's market share of deposits over the past four years has greatly exceeded that of its peer banks, which are Union Bank, Sabine State Bank and Trust Company, Peoples State Bank, and Evangeline Bank and Trust Company. Evangeline Bank and Trust Company's market share of deposits did exceed Red River's market share of deposits in 2000. Local competition does not seem to have adversely affected the bank's ability to serve the credit needs of its assessment area.

Red River Bank ranked 1st in 2002, 6th in 2001, and 4th in 2000 in the origination of HMDA loans in the Alexandria market based on the loans originated for its portfolio and loans originated through its investor relationship. The top three mortgage originators in 2000 were Hibernia National Bank, Bank One, NA, and Evangeline Bank and Trust Company. The top three mortgage originators in 2001 were Hibernia National Bank, Regions Bank, and Bank One, NA. The top three mortgage originators in 2002 were Red River Bank, Hibernia National Bank, and Regions Bank. Market share data for 2003 was not available.

Community Contacts

As a part of the CRA performance evaluation, information was obtained from one community leader regarding local economic conditions and community credit needs. The contact stated that the local financial institutions have done well in meeting the credit needs of the low-to-moderate income areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Loan Distribution Table

Rapides (2000-2002)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	0.8%	63	0.4%	5	2.0%	241	1.5%
Moderate	24	9.8%	1,041	6.4%	7	2.9%	247	1.5%
Middle	99	40.6%	5,612	34.4%	20	8.2%	1,051	6.4%
Upper	119	48.8%	9,618	58.9%	205	84.0%	14,360	87.9%
Unknown	0	0.0%	0	0.0%	7	2.9%	435	2.7%
Total	244	100.0%	16,334	100.0%	244	100.0%	16,334	100.0%
Refinance								
Low	2	1.8%	271	2.4%	0	0.0%	0	0.0%
Moderate	8	7.2%	364	3.3%	4	3.6%	174	1.6%
Middle	50	45.0%	3,882	34.7%	8	7.2%	434	3.9%
Upper	51	45.9%	6,663	59.6%	96	86.5%	10,451	93.5%
Unknown	0	0.0%	0	0.0%	3	2.7%	121	1.1%
Total	111	100.0%	11,180	100.0%	111	100.0%	11,180	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	1.7%	25	0.7%
Moderate	8	6.7%	242	6.9%	15	12.5%	187	5.3%
Middle	58	48.3%	1,783	50.9%	11	9.2%	240	6.9%
Upper	54	45.0%	1,478	42.2%	87	72.5%	2,946	84.1%
Unknown	0	0.0%	0	0.0%	5	4.2%	105	3.0%
Total	120	100.0%	3,503	100.0%	120	100.0%	3,503	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	238	16.7%	0	0.0%	0	0.0%
Middle	2	50.0%	947	66.3%	0	0.0%	0	0.0%
Upper	1	25.0%	243	17.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	1,428	100.0%
Total	4	100.0%	1,428	100.0%	4	100.0%	1,428	100.0%
HMDA Totals								
Low	4	0.8%	334	1.0%	7	1.5%	266	0.8%
Moderate	41	8.6%	1,885	5.8%	26	5.4%	608	1.9%
Middle	209	43.6%	12,224	37.7%	39	8.1%	1,725	5.3%
Upper	225	47.0%	18,002	55.5%	388	81.0%	27,757	85.6%
Unknown	0	0.0%	0	0.0%	19	4.0%	2,089	6.4%
Total	479	100.0%	32,445	100.0%	479	100.0%	32,445	100.0%
SMALL BUSINESS/FARM								
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	5	12.8%	839	19.6%	-	-	-	-
Moderate	1	2.6%	30	0.7%	-	-	-	-
Middle	19	48.7%	2,432	56.9%	-	-	-	-
Upper	14	35.9%	972	22.7%	-	-	-	-
Unknown	0	0.0%	0	0.0%	-	-	-	-
Total	39	100.0%	4,273	100.0%	-	-	-	-
By Loan Size								
\$100,000 or less	28	71.8%	1,080	25.3%	-	-	-	-
\$100,001 - \$250,000	7	17.9%	1,164	27.2%	-	-	-	-
\$250,001 - \$1 Million*	4	10.3%	2,029	47.5%	-	-	-	-
Over \$1 Million*	0	0.0%	0	0.0%	-	-	-	-
Total	39	100.0%	4,273	100.0%	-	-	-	-
By Revenue								
\$1 Million or Less	21	53.8%	1,722	40.3%	-	-	-	-
Over \$1 Million	13	33.3%	2,298	53.8%	-	-	-	-
Not Known	5	12.8%	253	5.9%	-	-	-	-
Total	39	100.0%	4,273	100.0%	-	-	-	-

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

Loan Distribution Table

Rapides (2003)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	8	4.2%	130	1.1%	2	1.0%	186	1.5%
Moderate	34	17.8%	1,412	11.4%	7	3.7%	518	4.2%
Middle	59	30.9%	4,443	35.9%	27	14.1%	1,267	10.3%
Upper	90	47.1%	6,375	51.6%	144	75.4%	9,720	78.6%
Unknown	0	0.0%	0	0.0%	11	5.8%	669	5.4%
Total	191	100.0%	12,360	100.0%	191	100.0%	12,360	100.0%
Refinance								
Low	4	2.6%	86	0.7%	1	0.6%	45	0.4%
Moderate	19	12.3%	503	4.3%	7	4.5%	464	3.9%
Middle	73	47.4%	5,808	49.3%	17	11.0%	775	6.6%
Upper	58	37.7%	5,387	45.7%	125	81.2%	10,376	88.1%
Unknown	0	0.0%	0	0.0%	4	2.6%	124	1.1%
Total	154	100.0%	11,784	100.0%	154	100.0%	11,784	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	5.7%	7	0.5%
Moderate	3	5.7%	51	3.4%	5	9.4%	64	4.2%
Middle	23	43.4%	602	39.9%	8	15.1%	85	5.6%
Upper	27	50.9%	857	56.8%	35	66.0%	1,332	88.2%
Unknown	0	0.0%	0	0.0%	2	3.8%	22	1.5%
Total	53	100.0%	1,510	100.0%	53	100.0%	1,510	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	109	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	109	100.0%
Total	2	100.0%	109	100.0%	2	100.0%	109	100.0%
HMDA Totals								
Low	12	3.0%	216	0.8%	6	1.5%	238	0.9%
Moderate	58	14.5%	2,075	8.1%	19	4.8%	1,046	4.1%
Middle	155	38.8%	10,853	42.1%	52	13.0%	2,127	8.3%
Upper	175	43.8%	12,619	49.0%	304	76.0%	21,428	83.2%
Unknown	0	0.0%	0	0.0%	19	4.8%	924	3.6%
Total	400	100.0%	25,763	100.0%	400	100.0%	25,763	100.0%
SMALL BUSINESS/FARM								
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	3	3.4%	332	4.4%	-	-	-	-
Moderate	8	9.2%	449	5.9%	-	-	-	-
Middle	35	40.2%	2,549	33.8%	-	-	-	-
Upper	41	47.1%	4,220	55.9%	-	-	-	-
Unknown	0	0.0%	0	0.0%	-	-	-	-
Total	87	100.0%	7,550	100.0%	-	-	-	-
By Loan Size								
\$100,000 or less	63	72.4%	2,315	30.7%	-	-	-	-
\$100,001 - \$250,000	18	20.7%	2,901	38.4%	-	-	-	-
\$250,001 - \$1 Million*	6	6.9%	2,334	30.9%	-	-	-	-
Over \$1 Million*	0	0.0%	0	0.0%	-	-	-	-
Total	87	100.0%	7,550	100.0%	-	-	-	-
By Revenue								
\$1 Million or Less	56	64.4%	4,591	60.8%	-	-	-	-
Over \$1 Million	14	16.1%	1,746	23.1%	-	-	-	-
Not Known	17	19.5%	1,212	16.1%	-	-	-	-
Total	87	100.0%	7,549	100.0%	-	-	-	-

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

Scope of Examination

HMDA lending comprised the greatest percentage of loans by dollar amount originated during the review period. As a result, HMDA was given more weight than small business lending in determining the CRA rating. The examination review period covered all HMDA and community development loans and a sample of small business loans originated from January 1, 2000 through December 31, 2003.

Because the loan sample for the CRA analysis includes loans that were originated before and after 2000 census data became available, 2000, 2001, and 2002 loans were analyzed using 1990 census data and 2003 loans were analyzed using 2000 census data. For all loans originated prior to January 1, 2003, 1990 census demographic data were used to describe the bank's assessment area. For all loans originated in 2003, 2000 census demographic data were used to describe the bank's assessment area.

Loan-to-Deposit Ratio

Red River Bank's average LTD ratio for the sixteen-quarter period ending December 31, 2003 was 78.2 percent, and is considered **REASONABLE** given the bank's asset size, financial condition, competition, and assessment area credit needs. The bank's average LTD ratio was compared with the average LTD ratio of four other financial institutions of similar asset size operating in the bank's assessment area. The average LTD ratios of these peer banks ranged from 59.9 percent to 70.5 percent.

Assessment Area Concentration

A **SUBSTANTIAL MAJORITY** of the bank's lending occurs **IN** its assessment area. The following table shows the distribution of loans that were originated inside and outside the bank's assessment areas during the review period, by number of loans and dollar amount, according to loan type. As indicated in the table, 84.3 percent of the bank's HMDA-reportable and small business loans were made inside the bank's assessment areas. Also, a majority of the loan volume by dollar amount was inside the bank's assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

LENDING INSIDE AND OUTSIDE ASSESSMENT AREA 2000-2003				
Loan Type	IN			
	Number	Percent	\$ (000s)	Percent
HMDA	879	84.2%	\$58,208	77.9%
Small Business	126	85.1%	\$11,823	88.9%
<i>Total In</i>	<i>1,005</i>	<i>84.3%</i>	<i>\$70,031</i>	<i>79.6%</i>
	OUT			
	Number	Percent	\$ (000s)	Percent
HMDA	165	15.8%	\$16,487	22.1%
Small Business	22	14.9%	\$1,481	11.1%
<i>Total Out</i>	<i>187</i>	<i>15.7%</i>	<i>\$17,968</i>	<i>20.4%</i>

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

Analysis Based on 1990 Census Data

To assess Red River Bank’s performance relative to this criterion, all HMDA reportable loans and a sample of 39 small business loans originated from January 1, 2000 through December 31, 2002 within the bank’s assessment area were analyzed. Borrower income classifications were assigned in accordance with the definitions outlined earlier in this report. For this analysis, the distribution of HMDA loans by borrower income levels and small business lending by revenue size was compared with available demographic information. In addition, the bank’s HMDA lending performance was compared to aggregate data. Aggregate data is defined as data reported by financial institutions regulated by the Federal Reserve System, Office of Comptroller of the Currency, Federal Deposit Insurance Corporation, and Office of Thrift Supervision.

HMDA Lending

As illustrated in the table on page 10, 1.5 percent of the HMDA loans were originated to low-income borrowers, which is significantly below the percentage of low-income families at 24.0 percent in the assessment area. A possible reason for this lending disparity is that 18.6 percent of families in the assessment area are below the poverty level. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards. Assuming that the 6,390 families below poverty level in the assessment area are categorized as low-income, there are 1844 non-poverty low-income families in the assessment area, representing 5.3 percent of total families. The bank’s lending to low-income borrowers at 1.5 percent is below this percentage. Another possible reason for low loan activity is the lack of loan applications from low-income families. Approximately 3.2 percent of the bank’s HMDA

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

applications were submitted by low-income families. The bank's level of HMDA loans at 5.4 percent to moderate-income borrowers is also significantly below the percentage of moderate-income families at 16.5 percent in the assessment area. The bank's level of lending is a reflection of a lack of application activity from moderate-income families. Approximately 8.8 percent of the bank's HMDA applications came from moderate-income families, which is significantly below the percentage of total moderate-income families. According to bank management, efforts through homeownership seminars, statement stuffers and personal contact were made to encourage low- and moderate-income families to apply for mortgage loans. The following table displays a summary of Red River Bank's performance compared to aggregate lending performance from 2000 through 2002 in the origination of HMDA loans to low-income and moderate-income borrowers. As indicated in the chart, Red River Bank performed below aggregate in the origination of HMDA loans to low- and moderate-income borrowers for all three years. However, it is noted in the chart that the bank's lending levels to low- and moderate-income borrowers reflect an upward trend compared to the aggregate lending levels, which mostly reflect a downward trend.

Borrower Income	2000		2001		2002	
	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
	% of loans	% of loans	% of loans	% of loans	% of loans	% of loans
Low	0.8	7.1	1.2	4.8	2.1	4.2
Moderate	3.3	15.1	5.4	12.5	6.9	14.1

A closer look at HMDA loan originations in the bank's assessment area comparing Red River Bank to peer banks of similar asset size as an aggregate was also performed. The peer banks include Union Bank, Sabine State Bank and Trust Company, Peoples State Bank, and Evangeline Bank and Trust Company. In two of the three years (except 2002), the bank's percentage of lending to low-income borrowers was below the peer performance. In all three years, the bank's percentage of lending to moderate-income borrowers was below the peer performance.

Small Business Lending

Of the 39 small business loans sampled that were in the assessment area, gross annual revenues were reported for 34 loans. Of the 34 loans, 21 (61.8 percent) were originated to small businesses, which is below the

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

percentage of small businesses at 86.2 percent in the assessment area. A review of loans by dollar size indicated that 71.8 percent of the small business loans originated were in amounts of \$100,000 or less.

Analysis Based on 2000 Census Data

To assess Red River Bank's performance relative to this criterion, all HMDA reportable loans, a sample of 87 small business loans, and community development loans originated from January 1, 2003 through December 31, 2003 within the bank's assessment area were analyzed. Borrower income classifications were assigned in accordance with the definitions outlined earlier in this report. For this analysis, the distribution of HMDA loans by borrower income levels and small business lending by revenue size was compared with the available demographic information. Aggregate data was not available.

HMDA Lending

As illustrated in the table on page 11, 1.5 percent of the HMDA loans were originated to low-income borrowers, which is significantly below the percentage of low-income families in the assessment area at 23.2 percent. A possible reason for this lending disparity is that 16.4 percent of families in the assessment area are below the poverty level. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards. Assuming that the 5,454 families below poverty level in the assessment area are categorized as low-income, there are 2,280 non-poverty low-income families in the assessment area, representing 6.8 percent of total families. The bank's lending to low-income borrowers at 1.5 percent is below this percentage. The bank's level of HMDA loans at 4.8 percent to moderate-income borrowers is also significantly below the percentage of moderate-income families at 16.8 percent in the assessment area. Additionally, the lack of lending to low- and moderate-income borrowers can be attributed to the lack of mortgage applications from low- and moderate-income families.

Small Business Lending

Of the 87 small business loans sampled that were in the assessment area, gross annual revenues were reported for 70 loans. Of the 70 loans, 56 or 80.0 percent were originated to small businesses, which is slightly below the percentage of small businesses at 85.9 percent in the assessment area. A review of loans by dollar size indicated that 72.4 percent of the small business loans originated were in amounts of \$100,000 or less.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

Community Development Loans

Red River Bank originated a significant amount of community development loans. The bank originated three community development loans totaling \$6.3 million. Two of the loans were to nursing homes. 50 percent of the patients are recipients of Medicaid benefits, and therefore, are considered low-income individuals. In addition, Red River Bank was the lead bank in a \$6.0 million loan participation originated in November 2003. \$2.25 million was contributed by Red River Bank, to promote economic development and job creation in the community. As a result of the project, 170 to 200 construction jobs were created and 40 permanent hourly wage jobs will be created.

Based on the bank's community development lending, the improving trend in HMDA lending, and satisfactory performance in the origination of small business loans to small businesses, the bank's lending reflects **REASONABLE** penetration among individuals of different income levels and businesses of different size.

Geographic Distribution of Loans

Analysis Based on 1990 Census Data

To assess Red River Bank's performance relative to this criterion, all HMDA reportable loans and a sample of 39 small business loans originated from January 1, 2000 through December 31, 2002 within the bank's assessment area were analyzed and compared to 1990 census data. The bank's assessment area according to the 1990 census contained 4 low-income census tracts, 9 moderate-income census tracts, 14 middle-income census tracts and 8 upper-income census tracts.

HMDA Lending

As illustrated on page 10, 0.8 percent of the bank's HMDA loans were originated in low-income census tracts, which is below the percentage of owner-occupied units in these tracts at 5.2 percent and below the percentage of families in these tracts at 7.0 percent. Possible reasons for the lack of lending are the high level of poverty among families in these tracts at 48.9 percent and low loan application activity from these tracts at 1.2 percent. 8.6 percent of the bank's HMDA loans were originated in moderate-income census tracts, which is below the percentage of owner-occupied units in these tracts at 21.1 percent and below the percentage of families in these tracts at 21.6 percent. Possible reasons for the low lending level are the high level of poverty at 29.0 percent and low application activity at 10.4 percent in the moderate-income tracts.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

The following table displays a summary of Red River Bank’s performance compared to aggregate lending performance from 2000 through 2002 in the origination of HMDA loans in low-income and moderate-income census tracts. Aggregate lending tables are found in Appendix A of this report. As indicated in the table, the bank performed below aggregate in the origination of HMDA loans in low- and moderate-income tracts for all three years. It is interesting to note that the level of lending in low- and moderate-income tracts for the bank and the aggregate are in a downward trend.

Tract Income	2000		2001		2002	
	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
	% of loans	% of loans	% of loans	% of loans	% of loans	% of loans
Low	1.6	2.6	0.6	1.8	0.5	1.4
Moderate	10.7	17.1	8.9	14.4	6.9	13.6

A closer look at HMDA loan originations in the bank’s assessment area comparing Red River Bank to peer banks of similar asset size as an aggregate was performed. The peer banks include Union Bank, Sabine State Bank and Trust Company, Peoples State Bank, and Evangeline Bank and Trust Company. In all three years, the bank’s level of HMDA lending in low- and moderate-income census tracts was below peer performance.

Small Business Lending

Of the 39 small business loans sampled that were in the assessment area, 12.8 percent were extended to businesses in low-income tracts, which exceeds the percentage of businesses in low-income census tracts at 10.4 percent. The bank’s percentage of small business loans at 2.6 percent in moderate-income census tracts is significantly below the level of small businesses in the moderate-income tracts at 17.0 percent.

Analysis Based on 2000 Census Data

To assess Red River Bank’s performance relative to this criterion, all HMDA reportable loans and a sample of 87 small business loans originated from January 1, 2003 through December 31, 2003 within the bank’s assessment area were analyzed and compared to 2000 census data. The bank’s assessment area according to 2000 census data contained 3 low-income census tracts, 9 moderate-income census tracts, 13 middle-income census tracts and 9 upper-income census tracts.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (Continued)

HMDA Lending

As illustrated on page 11, 3.0 percent of the bank's HMDA loans were originated in low-income census tracts, which exceeds the percentage of owner-occupied units in the low-income census tracts at 2.7 percent. It is noted that 50.3 percent of the families in the low-income tracts have incomes below the poverty level. The bank's percentage of HMDA loans at 14.5 percent in moderate-income census tracts is somewhat below the level of owner-occupied units at 15.8 percent in the moderate-income census tracts. It is also noted that 31.2 percent of families residing in moderate-income tracts have incomes below the poverty level. The low lending level can also be attributed to the re-designation of a moderate-income tract based from the 1990 census to a middle-income census tract according to the 2000 census. The bank originated 53 HMDA loans in this tract. No aggregate lending data were available for 2003.

Small Business Lending

As illustrated on page 11, 3.4 percent of the sampled small business loans were originated in low-income census tracts, which is below the percentage of businesses at 12.1 percent in these tracts. Also, 9.2 percent of the sampled small business loans were originated in moderate-income tracts, which is also below the percentage of businesses in these tracts at 14.6. The low lending level can also be attributed to the re-designation of a moderate-income tract from the 1990 census to a middle-income census tract according to the 2000 census. The bank originated 13 small business loans in this tract.

Based on the above factors with the bank's small business lending results receiving the greater weight in the rating, the geographic distribution of loans reflects **POOR** penetration throughout the assessment area.

Complaints

No CRA-related complaints have been received since the preceding performance evaluation.

Compliance with Antidiscrimination Laws

Red River Bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations. No evidence of discrimination or the use of illegal credit practices was noted during the review of bank policies and procedures. No practices have the intent or the effect of discouraging applicants for credit.

APPENDIX A – AGGREGATE LENDING TABLES

Loan Distribution Table

Rapides (2000)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	2	2.9%	63	1.8%	1	1.5%	37	1.0%
Moderate	8	11.8%	278	7.9%	0	0.0%	0	0.0%
Middle	30	44.1%	1,648	46.5%	3	4.4%	103	2.9%
Upper	28	41.2%	1,552	43.8%	64	94.1%	3,401	96.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	68	100.0%	3,541	100.0%	68	100.0%	3,541	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	23.1%	188	23.2%	0	0.0%	0	0.0%
Middle	4	30.8%	335	41.3%	1	7.7%	37	4.6%
Upper	6	46.2%	288	35.5%	12	92.3%	774	95.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	811	100.0%	13	100.0%	811	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.6%	28	2.9%	4	10.3%	24	2.5%
Middle	17	43.6%	583	59.8%	3	7.7%	46	4.7%
Upper	21	53.8%	364	37.3%	31	79.5%	877	89.9%
Unknown	0	0.0%	0	0.0%	1	2.6%	28	2.9%
Total	39	100.0%	975	100.0%	39	100.0%	975	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	238	21.4%	0	0.0%	0	0.0%
Middle	1	50.0%	875	78.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,113	100.0%
Total	2	100.0%	1,113	100.0%	2	100.0%	1,113	100.0%
	HMDA Totals							
Low	2	1.6%	63	1.0%	1	0.8%	37	0.6%
Moderate	13	10.7%	732	11.4%	4	3.3%	24	0.4%
Middle	52	42.6%	3,441	53.4%	7	5.7%	186	2.9%
Upper	55	45.1%	2,204	34.2%	107	87.7%	5,052	78.4%
Unknown	0	0.0%	0	0.0%	3	2.5%	1,141	17.7%
Total	122	100.0%	6,440	100.0%	122	100.0%	6,440	100.0%
	SMALL BUSINESS/FARM							
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	93	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	93	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	1	100.0%	93	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	93	100.0%	0	0.0%	0	0.0%
	By Revenue							
\$1 Million or Less	1	100.0%	93	100.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	93	100.0%	0	0.0%	0	0.0%

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

APPENDIX A – AGGREGATE LENDING TABLES (Continued)

Peer Loan Distribution Table

Rapides (2000) excluding HUD

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
Home Purchase								
Low	18	1.44%	694	0.77%	64	5.13%	2,119	2.34%
Moderate	180	14.42%	8,118	8.96%	182	14.58%	8,306	9.16%
Middle	568	45.51%	37,670	41.56%	249	19.95%	13,922	15.36%
Upper	482	38.62%	44,166	48.72%	543	43.51%	49,980	55.14%
Unknown	0	0.00%	0	0.00%	210	16.83%	16,321	18.00%
Total	1,248	100.00%	90,648	100.00%	1,248	100.00%	90,648	100.00%
Refinance								
Low	41	3.31%	1,346	1.77%	95	7.68%	2,958	3.89%
Moderate	217	17.54%	10,547	13.88%	184	14.87%	7,350	9.67%
Middle	606	48.99%	36,952	48.63%	276	22.31%	14,054	18.50%
Upper	373	30.15%	27,135	35.71%	485	39.21%	38,253	50.35%
Unknown	0	0.00%	0	0.00%	197	15.93%	13,365	17.59%
Total	1,237	100.00%	75,980	100.00%	1,237	100.00%	75,980	100.00%
Home Improvement								
Low	18	3.77%	258	3.77%	53	11.09%	205	2.99%
Moderate	110	23.01%	1,154	16.86%	82	17.15%	645	9.42%
Middle	207	43.31%	2,774	40.52%	119	24.90%	1,454	21.24%
Upper	143	29.92%	2,660	38.85%	216	45.19%	4,353	63.58%
Unknown	0	0.00%	0	0.00%	8	1.67%	189	2.76%
Total	478	100.00%	6,846	100.00%	478	100.00%	6,846	100.00%
Multi-Family								
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	1	25.00%	31	4.47%	0	0.00%	0	0.00%
Upper	3	75.00%	662	95.53%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	4	100.00%	693	100.00%
Total	4	100.00%	693	100.00%	4	100.00%	693	100.00%
HMDA Totals								
Low	77	2.60%	2,298	1.32%	212	7.15%	5,282	3.03%
Moderate	507	17.09%	19,819	11.38%	448	15.10%	16,301	9.36%
Middle	1,382	46.58%	77,427	44.46%	644	21.71%	29,430	16.90%
Upper	1,001	33.74%	74,623	42.85%	1,244	41.93%	92,586	53.16%
Unknown	0	0.00%	0	0.00%	419	14.12%	30,568	17.55%
Total	2,967	100.00%	174,167	100.00%	2,967	100.00%	174,167	100.00%
CRA								
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
By Tract Income								
Low	101	4.26%	3,659	5.20%	1	2.63%	30	1.41%
Moderate	478	20.17%	13,963	19.84%	7	18.42%	326	15.33%
Middle	1,003	42.32%	22,877	32.51%	25	65.79%	1,608	75.60%
Upper	788	33.25%	29,863	42.44%	5	13.16%	163	7.66%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,370	100.00%	70,362	100.00%	38	100.00%	2,127	100.00%
By Loan Size								
\$100,000 or Less	2,230	94.09%	33,094	47.03%	32	84.21%	1,083	50.92%
\$100,001 - \$250,000	87	3.67%	14,415	20.49%	5	13.16%	752	35.35%
\$250,001 - \$1 Million*	53	2.24%	22,853	32.48%	1	2.63%	292	13.73%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,370	100.00%	70,362	100.00%	38	100.00%	2,127	100.00%
By Revenue								
Total \$1 Million or Less	1,405	59.28%	47,595	67.64%	32	84.21%	1,814	85.28%
Over \$1 Million	965	40.72%	22,767	32.36%	6	15.79%	313	14.72%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,370	100.00%	70,362	100.00%	38	100.00%	2,127	100.00%

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

APPENDIX A – AGGREGATE LENDING TABLES (Continued)

Loan Distribution Table

Rapides (2001)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	1.3%	25	0.5%
Moderate	11	13.9%	618	12.3%	3	3.8%	137	2.7%
Middle	30	38.0%	1,560	31.2%	5	6.3%	255	5.1%
Upper	38	48.1%	2,830	56.5%	64	81.0%	4,271	85.3%
Unknown	0	0.0%	0	0.0%	6	7.6%	320	6.4%
Total	79	100.0%	5,008	100.0%	79	100.0%	5,008	100.0%
Refinance								
Low	1	2.1%	234	3.6%	0	0.0%	0	0.0%
Moderate	1	2.1%	65	1.0%	0	0.0%	0	0.0%
Middle	23	47.9%	1,795	27.3%	2	4.2%	106	1.6%
Upper	23	47.9%	4,477	68.1%	45	93.8%	6,406	97.5%
Unknown	0	0.0%	0	0.0%	1	2.1%	59	0.9%
Total	48	100.0%	6,571	100.0%	48	100.0%	6,571	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	2.4%	23	1.6%
Moderate	3	7.3%	81	5.7%	6	14.6%	78	5.5%
Middle	21	51.2%	699	48.9%	4	9.8%	156	10.9%
Upper	17	41.5%	650	45.5%	30	73.2%	1,173	82.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	1,430	100.0%	41	100.0%	1,430	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	72	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	72	100.0%
Total	1	100.0%	72	100.0%	1	100.0%	72	100.0%
HMDA Totals								
Low	1	0.6%	234	1.8%	2	1.2%	48	0.4%
Moderate	15	8.9%	764	5.8%	9	5.3%	215	1.6%
Middle	75	44.4%	4,126	31.5%	11	6.5%	517	4.0%
Upper	78	46.2%	7,957	60.8%	139	82.2%	11,850	90.6%
Unknown	0	0.0%	0	0.0%	8	4.7%	451	3.4%
Total	169	100.0%	13,081	100.0%	169	100.0%	13,081	100.0%
SMALL BUSINESS/FARM								
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	1	11.1%	30	2.4%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	77.8%	1,056	84.2%	0	0.0%	0	0.0%
Upper	1	11.1%	168	13.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,254	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	7	77.8%	239	19.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	11.1%	168	13.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	1	11.1%	846	67.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,253	100.0%	0	0.0%	0	0.0%
By Revenue								
\$1 Million or Less	6	66.7%	230	18.4%	0	0.0%	0	0.0%
Over \$1 Million	2	22.2%	1,014	80.9%	0	0.0%	0	0.0%
Not Known	1	11.1%	9	0.7%	0	0.0%	0	0.0%
Total	9	100.0%	1,253	100.0%	0	0.0%	0	0.0%

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

APPENDIX A – AGGREGATE LENDING TABLES (Continued)

Peer Loan Distribution Table

Rapides (2001) excluding HUD

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
	Home Purchase							
Low	10	0.92%	623	0.78%	54	4.95%	1,901	2.38%
Moderate	167	15.32%	6,160	7.70%	165	15.14%	7,199	9.00%
Middle	514	47.16%	39,944	49.95%	240	22.02%	13,796	17.25%
Upper	399	36.61%	33,234	41.56%	435	39.91%	42,277	52.87%
Unknown	0	0.00%	0	0.00%	196	17.98%	14,788	18.49%
Total	1,090	100.00%	79,961	100.00%	1,090	100.00%	79,961	100.00%
	Refinance							
Low	39	1.98%	1,501	0.94%	73	3.71%	2,419	1.51%
Moderate	271	13.78%	15,749	9.85%	193	9.81%	8,735	5.46%
Middle	939	47.74%	71,511	44.73%	318	16.17%	18,767	11.74%
Upper	718	36.50%	71,108	44.48%	1,012	51.45%	97,340	60.89%
Unknown	0	0.00%	0	0.00%	371	18.86%	32,608	20.40%
Total	1,967	100.00%	159,869	100.00%	1,967	100.00%	159,869	100.00%
	Home Improvement							
Low	13	3.16%	145	1.74%	39	9.47%	243	2.91%
Moderate	61	14.81%	763	9.15%	78	18.93%	761	9.12%
Middle	200	48.54%	4,153	49.79%	82	19.90%	1,378	16.52%
Upper	138	33.50%	3,280	39.32%	205	49.76%	5,773	69.21%
Unknown	0	0.00%	0	0.00%	8	1.94%	186	2.23%
Total	412	100.00%	8,341	100.00%	412	100.00%	8,341	100.00%
	Multi-Family							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	1	12.50%	75	10.32%	0	0.00%	0	0.00%
Middle	5	62.50%	582	80.06%	0	0.00%	0	0.00%
Upper	2	25.00%	70	9.63%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	8	100.00%	727	100.00%
Total	8	100.00%	727	100.00%	8	100.00%	727	100.00%
	HMDA Totals							
Low	62	1.78%	2,269	0.91%	166	4.77%	4,563	1.83%
Moderate	500	14.38%	22,747	9.14%	436	12.54%	16,695	6.71%
Middle	1,658	47.68%	116,190	46.68%	640	18.41%	33,941	13.64%
Upper	1,257	36.15%	107,692	43.27%	1,652	47.51%	145,390	58.41%
Unknown	0	0.00%	0	0.00%	583	16.77%	48,309	19.41%
Total	3,477	100.00%	248,898	100.00%	3,477	100.00%	248,898	100.00%
	CRA							
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
	By Tract Income							
Low	190	7.26%	8,487	10.82%	0	0.00%	0	0.00%
Moderate	457	17.47%	14,388	18.35%	13	23.21%	585	18.02%
Middle	1,068	40.83%	23,334	29.75%	37	66.07%	2,378	73.26%
Upper	901	34.44%	32,213	41.08%	6	10.71%	283	8.72%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,616	100.00%	78,422	100.00%	56	100.00%	3,246	100.00%
	By Loan Size							
\$100,000 or Less	2,461	94.07%	36,089	46.02%	47	83.93%	1,290	39.74%
\$100,001 - \$250,000	91	3.48%	15,028	19.16%	6	10.71%	945	29.11%
\$250,001 - \$1 Million*	64	2.45%	27,305	34.82%	3	5.36%	1,011	31.15%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,616	100.00%	78,422	100.00%	56	100.00%	3,246	100.00%
	By Revenue							
Total \$1 Million or Less	1,594	60.93%	60,031	76.55%	49	87.50%	2,327	71.69%
Over \$1 Million	1,022	39.07%	18,391	23.45%	7	12.50%	919	28.31%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,616	100.00%	78,422	100.00%	56	100.00%	3,246	100.00%

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

Loan Distribution Table

Rapides (2002)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	3.1%	179	2.3%
Moderate	5	5.2%	145	1.9%	4	4.1%	110	1.4%
Middle	39	40.2%	2,404	30.9%	12	12.4%	693	8.9%
Upper	53	54.6%	5,236	67.3%	77	79.4%	6,688	85.9%
Unknown	0	0.0%	0	0.0%	1	1.0%	115	1.5%
Total	97	100.0%	7,785	100.0%	97	100.0%	7,785	100.0%
Refinance								
Low	1	2.0%	37	1.0%	0	0.0%	0	0.0%
Moderate	4	8.0%	111	2.9%	4	8.0%	174	4.6%
Middle	23	46.0%	1,752	46.1%	5	10.0%	291	7.7%
Upper	22	44.0%	1,898	50.0%	39	78.0%	3,271	86.1%
Unknown	0	0.0%	0	0.0%	2	4.0%	62	1.6%
Total	50	100.0%	3,798	100.0%	50	100.0%	3,798	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	2.5%	2	0.2%
Moderate	4	10.0%	133	12.1%	5	12.5%	85	7.7%
Middle	20	50.0%	501	45.6%	4	10.0%	38	3.5%
Upper	16	40.0%	464	42.3%	26	65.0%	896	81.6%
Unknown	0	0.0%	0	0.0%	4	10.0%	77	7.0%
Total	40	100.0%	1,098	100.0%	40	100.0%	1,098	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	243	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	243	100.0%
Total	1	100.0%	243	100.0%	1	100.0%	243	100.0%
HMDA Totals								
Low	1	0.5%	37	0.3%	4	2.1%	181	1.4%
Moderate	13	6.9%	389	3.0%	13	6.9%	369	2.9%
Middle	82	43.6%	4,657	36.0%	21	11.2%	1,022	7.9%
Upper	92	48.9%	7,841	60.7%	142	75.5%	10,855	84.0%
Unknown	0	0.0%	0	0.0%	8	4.3%	497	3.8%
Total	188	100.0%	12,924	100.0%	188	100.0%	12,924	100.0%
SMALL BUSINESS/FARM								
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	4	13.8%	809	27.6%	0	0.0%	0	0.0%
Moderate	1	3.4%	30	1.0%	0	0.0%	0	0.0%
Middle	12	41.4%	1,376	47.0%	0	0.0%	0	0.0%
Upper	12	41.4%	711	24.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	2,926	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	20	69.0%	748	25.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	20.7%	996	34.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	3	10.3%	1,183	40.4%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	2,927	100.0%	0	0.0%	0	0.0%
By Revenue								
\$1 Million or Less	15	51.7%	1,492	51.0%	0	0.0%	0	0.0%
Over \$1 Million	10	34.5%	1,191	40.7%	0	0.0%	0	0.0%
Not Known	4	13.8%	244	8.3%	0	0.0%	0	0.0%
Total	29	100.0%	2,927	100.0%	0	0.0%	0	0.0%

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.

APPENDIX A – AGGREGATE LENDING TABLES (Continued)

Peer Loan Distribution Table

Rapides (2002)

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
Home Purchase								
Low	9	0.86%	370	0.46%	49	4.68%	1,850	2.30%
Moderate	146	13.93%	6,227	7.75%	172	16.41%	9,042	11.25%
Middle	534	50.95%	38,992	48.53%	214	20.42%	14,900	18.55%
Upper	358	34.16%	34,545	43.00%	464	44.27%	41,743	51.96%
Unknown	1	0.10%	204	0.25%	149	14.22%	12,803	15.94%
Total	1,048	100.00%	80,338	100.00%	1,048	100.00%	80,338	100.00%
Refinance								
Low	28	1.35%	1,153	0.64%	58	2.79%	2,400	1.34%
Moderate	260	12.51%	15,796	8.83%	252	12.13%	12,266	6.85%
Middle	996	47.93%	81,784	45.70%	350	16.84%	21,983	12.28%
Upper	794	38.21%	80,237	44.83%	1,103	53.08%	109,592	61.23%
Unknown	0	0.00%	0	0.00%	315	15.16%	32,729	18.29%
Total	2,078	100.00%	178,970	100.00%	2,078	100.00%	178,970	100.00%
Home Improvement								
Low	11	2.58%	121	1.48%	44	10.33%	187	2.28%
Moderate	79	18.54%	1,092	13.31%	78	18.31%	807	9.84%
Middle	210	49.30%	3,940	48.03%	69	16.20%	1,044	12.73%
Upper	126	29.58%	3,050	37.18%	232	54.46%	6,128	74.70%
Unknown	0	0.00%	0	0.00%	3	0.70%	37	0.45%
Total	426	100.00%	8,203	100.00%	426	100.00%	8,203	100.00%
Multi-Family								
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	7	70.00%	3,868	39.46%	0	0.00%	0	0.00%
Upper	3	30.00%	5,935	60.54%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	10	100.00%	9,803	100.00%
Total	10	100.00%	9,803	100.00%	10	100.00%	9,803	100.00%
HMDA Totals								
Low	48	1.35%	1,644	0.59%	151	4.24%	4,437	1.60%
Moderate	485	13.62%	23,115	8.34%	502	14.09%	22,115	7.97%
Middle	1,747	49.05%	128,584	46.37%	633	17.77%	37,927	13.68%
Upper	1,281	35.96%	123,767	44.63%	1,799	50.51%	157,463	56.78%
Unknown	1	0.03%	204	0.07%	477	13.39%	55,372	19.97%
Total	3,562	100.00%	277,314	100.00%	3,562	100.00%	277,314	100.00%
CRA								
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
By Tract Income								
Low	125	7.09%	9,530	10.06%	0	0.00%	0	0.00%
Moderate	334	18.96%	21,906	23.12%	12	25.00%	1,166	29.71%
Middle	683	38.76%	30,418	32.11%	22	45.83%	1,613	41.11%
Upper	620	35.19%	32,877	34.71%	14	29.17%	1,145	29.18%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	1,762	100.00%	94,731	100.00%	48	100.00%	3,924	100.00%
By Loan Size								
\$100,000 or Less	1,544	87.63%	29,656	31.31%	36	75.00%	1,165	29.69%
\$100,001 - \$250,000	138	7.83%	24,479	25.84%	8	16.67%	1,218	31.04%
\$250,001 - \$1 Million*	80	4.54%	40,596	42.85%	4	8.33%	1,541	39.27%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	1,762	100.00%	94,731	100.00%	48	100.00%	3,924	100.00%
By Revenue								
Total \$1 Million or Less	1,297	73.61%	59,218	62.51%	43	89.58%	3,306	84.25%
Over \$1 Million	465	26.39%	35,513	37.49%	5	10.42%	618	15.75%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	1,762	100.00%	94,731	100.00%	48	100.00%	3,924	100.00%

Originations and Purchases

*Small Business loans are loan sizes that are \$1 million or less.

*Small Farm loans are loans that are \$500,000 or less.