

FIRST NATIONAL BANK ★U★S★A★



Regions Served: Louisiana

Lending Focus: Single Family and Commercial Real Estate

Status: CDFI

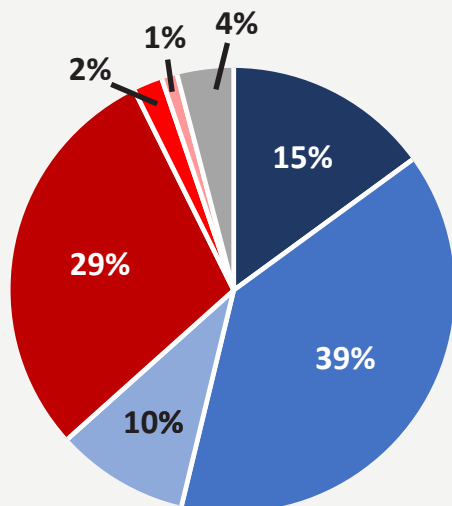
Website: www.fnbusa.com



U.N. Sustainable Development Goals *

First National Bank USA has proudly served Southern Louisiana since 1975, offering a full range of banking services with a personal touch. Locally owned and operated, the bank prioritizes customer relationships and prompt decision-making without the bureaucracy of larger institutions. Known for its stability and reliability, First National Bank USA is dedicated to meeting the financial needs of its customers while maintaining deep ties to the community.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 14,112
Farm	\$ 398
Single Family	\$ 36,650
Multifamily	\$ 9,053
Commercial Real Estate	\$ 27,654
Commercial & Industrial	\$ 2,005
Consumer Loans	\$ 1,068
Other	\$ 3,851
TOTAL:	\$ 94,791

First National Bank USA is a hometown bank offering a full range of banking services to meet all of your financial needs. Here Today...Here Tomorrow.

SUPPORTING EDUCATIONAL AND WORKFORCE DEVELOPMENT

First National Bank USA played a critical role in financing the establishment of the River Parishes Community College in St. Charles Parish. This project, supported by the United Way of St. Charles, was aimed at addressing the local workforce shortage by providing training and educational opportunities for residents. The bank worked closely with United Way to finance the \$3.3 million project, which transformed a local property into a community college. This initiative is expected to have a lasting impact by preparing local residents for the workforce, benefiting both individuals and businesses in the region.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



174
TOTAL LOANS



16
BUSINESS



73
SINGLE
FAMILY



1
MULTIFAMILY



11
COMMERCIAL
REAL ESTATE

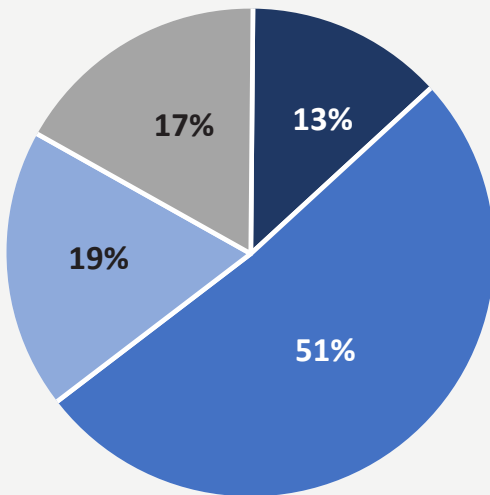


44
CONSUMER
LOANS



29
OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Access Health Project

First National Bank USA financed Access Health Louisiana's newest location in Kenner, Louisiana. This project will assist Access Health Louisiana in its efforts to bring affordable health care to Southeast Louisiana.

Access Health Louisiana is the leader in high quality and convenient healthcare at affordable prices. The organization started in 2002 to meet Louisiana's public health needs post-Hurricane Katrina. Over the years, they have expanded services by operating fifty-three community health centers and school-based health centers located throughout sixteen parishes in Southeast Louisiana.

Access Health Louisiana provides access to care for all regardless of ability to pay. They accept commercial insurance, Medicaid, and Medicare. A sliding fee scale discounted fee is available to those who qualify.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Business	\$ 3,739,900
Single Family	\$ 14,781,315
Multifamily	\$ 175,000
Commercial Real Estate	\$ 5,322,049
Consumer Loans	\$ 1,011,420
Other	\$ 4,881,627
TOTAL:	\$ 29,911,311

Source:
2023 First National Bank loan origination

