



ST. LANDRY BANK
AND TRUST COMPANY

2025 ANNUAL REPORT



Member
FDIC

Celebrating 94 Years! (1931-2025)

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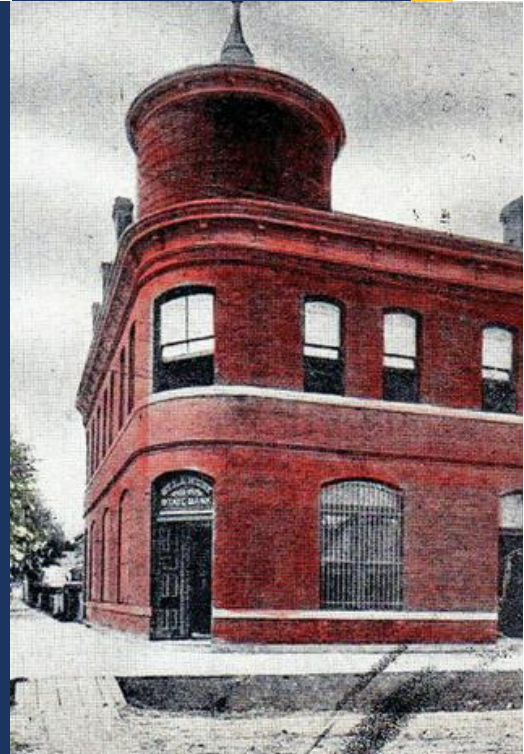
St. Landry Bank & Trust Co.,
Opelousas, La.

**ROOTS
DATING
BACK TO
THE the
1890s**

ABOUT ST. LANDRY BANK

St. Landry Bank and Trust Company is a full-service community bank, serving the needs of Acadiana, with roots in St. Landry Parish dating back to the 1890s.

The bank strives to meet the technological needs of today's banking world and offers the services of larger banks while maintaining its strong community spirit.



Our mission as a community bank is to meet the needs of our customers in a friendly, professional, and timely manner while displaying a caring attitude. To be successful, we must remain committed to our 3 pillars: Strength and Stability, Knowledge and Service, and to remain Forward Looking. To embody these pillars, we must adapt quickly and efficiently to changes in our industry. This will ensure successful outcomes for our customers, employees, and shareholders.

We remain committed to our motto, "Your Partner Investing In Our Community".

OUR THREE PILLARS

STRENGTH & STABILITY

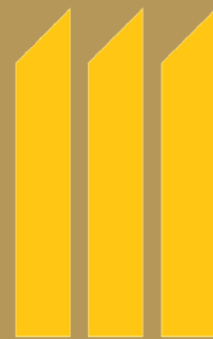
We prioritize relationships at the core of our organization, with a strong connection to the community that spans over a century.

KNOWLEDGE & SERVICE

We possess extensive banking experience spanning generations, with a committed long-standing staff dedicated to service.

FORWARD LOOKING

We hire and retain the best people, embrace new technologies, and seek opportunities to help our community thrive.



ST. LANDRY BANK



A MESSAGE TO OUR SHAREHOLDERS, CUSTOMERS, & COMMUNITY

Robert S. Tomlinson, III
President & CEO

2025, what a year! Over the past 14 months the bank board has welcomed 4 new directors, Joni Muller, Dr. Nancee Sorenson, Judge Shaunn Caillier-Harden, and Jed Reviere. In the branches, the bank team tackled several major projects including: 1) Opening a new Loan Production Office in January, 2) Launching a new HR platform in the spring, 3) Investing in a new network infrastructure during the summer, 4) Upgrading our Core Banking Platform in the fall, and 5) Implementing iPads, digital signature devices, and SmartSign technologies at year-end. Additionally, we have been busy installing new signage and landscaping, as well as completing numerous other facilities upgrades in our efforts to invest in the communities where we live and work.

Financially, the bank continues to show improving multi-year performance. For the year ending December 31, 2025, net earnings were \$1.29 million, in line with our budget goals. This continues our trend of strengthening earnings after recovering from recent losses in 2019 and 2021. We expect continued improvement over the next few years which should result in our ability to increase our service offerings, add new technologies, and boost returns to shareholders. In December, the bank holding company declared an annual distribution of \$4.91/share to be paid in January 2026. Our efforts to increase lending were also successful with gross loans totaling \$79.0 million at year-end, a 13% increase over 2024. We expect this upward trend to continue into the future.

Looking forward to 2026, there are many exciting developments on the horizon. We anticipate several major renovations including our Opelousas South Branch, which is already in the works, as well as a major construction project at the Eunice Branch designed to better serve the community and expected to begin during the summer. Additionally, we are rolling out several new products including on-site debit card printing and activation, as well as a new partnership with United Wholesale Mortgage to offer competitive and flexible home mortgages. These initiatives are truly exciting!

I'd like to extend my personal gratitude to all our shareholders, customers, staff, and friends for your continued dedication and commitment to St. Landry Bank! Together we will continue to embody our 3 pillars of "Strength and Stability", "Knowledge and Service", and remaining "Forward Looking" in our actions. I am humbled to continue to serve the bank and be of service to this community.

Your Partner Investing in Our Community

BOARD OF DIRECTORS

ST. LANDRY BANCSHARES, INC.

Robert S. Tomlinson, III	President, Chairman
Robert S. Tomlinson, Jr.	Vice President
Allen Tomlinson	Secretary, Treasurer
Hunt DeBlanc	Director
Thom Daly	Director
Carolyn Jarrell	Director
Ed Kurtz	Director
Mary Tomlinson	Director
Michelle Poulet	Director (Retired President)
Charles Jarrell	Director
Rob Roy	Director

ST. LANDRY BANK AND TRUST COMPANY

Charles Jarrell	Chairman
Rob Roy	Vice-Chairman
Hunt DeBlanc	Director
Thom Daly	Director
Ed Kurtz	Director
Robert S. Tomlinson, III	Director (President and CEO)
Joni Muller	Director
Nancee Sorenson	Director
Shaunn Caillier-Harden	Director
Dwayne Hargroder	Director
Jed Reviere	Director



EXECUTIVE TEAM



**ROBBIE
TOMLINSON**

**President and
Chief Executive Officer**



**SANDY
FLYNN**

**SVP
Chief Financial
Officer**



**ANDRÉ
HIGGINBOTHAM**

**SVP
Chief Lending
Officer**



**PATRICIA
PERRY**

**SVP
Human Resources
Director**



**PAM
THIBODEAUX**

**SVP
Chief Operations
Officer**



**ROSS
TOMLINSON**

**SVP
Compliance, Security, and
BSA Officer**

BANK OFFICERS

LENDING

Debra Kreswell	VP, Branch Manager & Consumer Lender
Lisa Marks	VP, Consumer Lender
Karen Pierre	VP, Branch Manager & Consumer Lender
Trey Quirk	VP, Commercial Lender
Jessica Vondenstein	VP, Consumer Lender
Marlena Cane	VP, Consumer Lender
Drew Hayes	VP, Credit Administration Manager
Glenda Andrus	AVP, Loan Servicing Manager
Chan Nguyen	AVP, Loan Assistant

BANKING AND OPERATIONS

Patricia Bellow	VP, Operations Officer
Kathy Broussard	VP, IT/Information Systems Manager
Marceline Hrachovy	VP, Customer Service Manager
Ryan Tomlinson	VP, IT Systems Analyst
Shelli Ziegler	VP, Branch Manager
Shellie Watson	VP, Branch Manager
Ginger Doucet	AVP, Auditor
Melissa Fontenot	AVP, Branch Manager
Shelly Fontenot	AVP, Business Development Manager
Patricia Joubert	AVP, Corporate Secretary
Grace Allen	AVP, Senior Customer Service Representative
Kelsi Rogers	AVP, Customer Service Representative
Bobby Tomlinson	AVP, HR Assistant & Backup BSA Officer



ANNUAL STATEMENT

ST. LANDRY BANK AND TRUST COMPANY
OPELOUSAS, LOUISIANA
AT THE CLOSE OF BUSINESS, DECEMBER 31, 2025

ASSETS

Cash and Due From Banks	\$41,625,945
Investment Securities	\$175,630,578
Net Loans	\$76,842,926
Bank Buildings/Equipment	\$2,517,914
Other Assets	\$2,013,134
Total Assets	\$298,630,497

LIABILITIES & CAPITAL

Deposits	\$274,602,348
Other Liabilities	\$597,552
Total Liabilities	\$275,199,900
Capital	\$23,430,597
Total Liabilities & Capital	\$298,630,497

I, Robert S. Tomlinson, III, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me at Opelousas, LA, the 26th day of March 2026.
Kathy Aymond, Notary Public

HISTORICAL FINANCIAL RESULTS

BALANCE SHEET

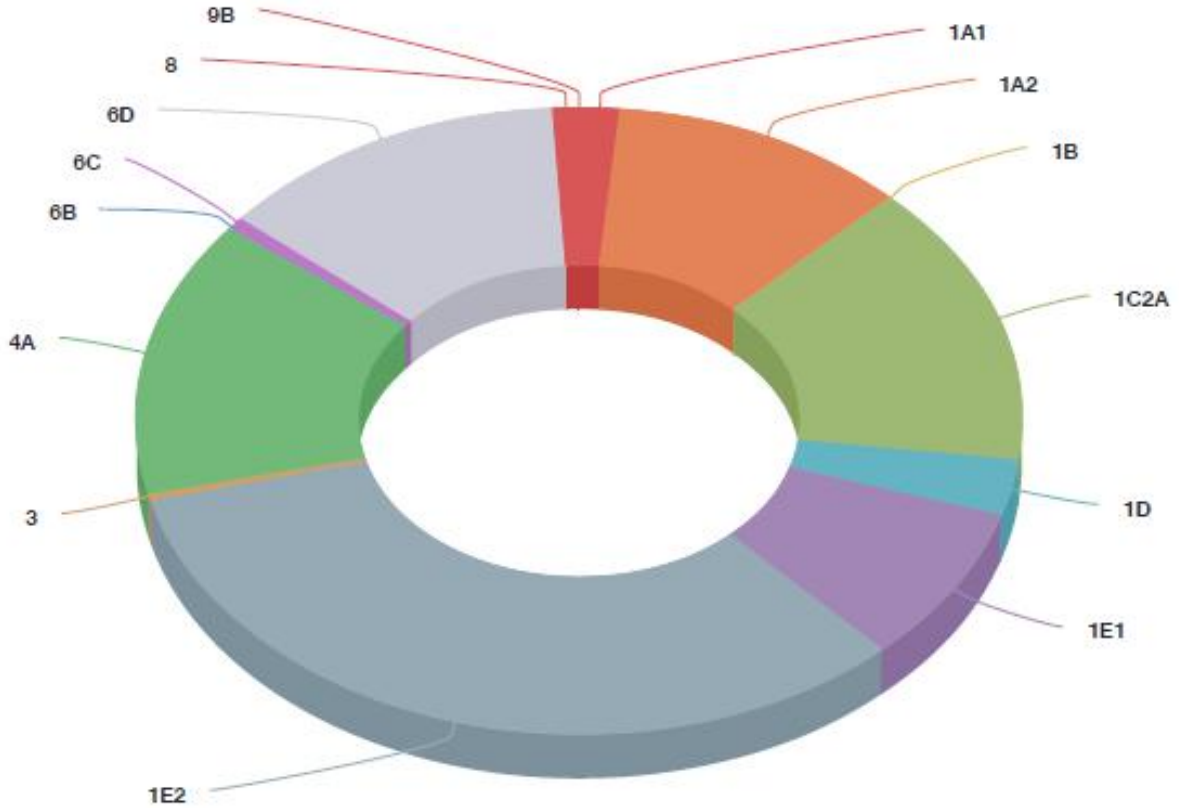
	<u>12/31/2021</u>	<u>12/31/2022</u>	<u>12/31/2023</u>	<u>12/31/2024</u>	<u>12/31/2025</u>	<u>Trend</u>
ASSETS						
Cash & Due From Banks	\$33,490,955	\$25,285,459	\$40,484,137	\$35,350,565	\$41,625,945	
Investment Securities	245,265,527	205,258,781	182,451,593	185,686,322	175,630,578	
Net Loans	50,497,963	53,031,042	56,663,253	68,000,338	76,842,926	
Other Assets	3,626,337	3,824,971	3,912,626	4,037,580	4,531,048	
Total Assets	\$332,880,781	\$287,400,252	\$283,511,610	\$293,074,804	\$298,630,497	
LIABILITIES & CAPITAL						
Deposits & Borrowing	\$307,303,429	\$283,461,913	\$272,621,934	\$274,781,651	\$274,602,348	
Other Liabilities	200,727	166,584	628,631	532,074	597,552	
Total Liabilities	\$307,504,156	\$283,628,498	\$273,250,564	\$275,313,726	\$275,199,900	
Capital	25,376,625	3,771,754	10,261,046	17,761,079	23,430,597	
Liabilities & Capital	\$332,880,781	\$287,400,252	\$283,511,610	\$293,074,804	\$298,630,497	

INCOME STATEMENT

	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>Trend</u>
Interest Income	\$4,450,730	\$5,897,154	\$7,198,032	\$9,481,544	\$9,775,127	
Interest Expense	387,126	56,212	699,942	1,944,038	1,751,106	
Net Interest Income	\$4,063,604	\$5,840,941	\$6,498,090	\$7,537,506	\$8,024,020	
Loan Loss Provision	-	(1,300,000)	-	(1,100,000)	(650,000)	
Non-Interest Income	952,150	956,931	932,812	920,318	849,692	
Non-Interest Expense	5,288,337	5,879,614	6,088,287	7,005,158	8,232,112	
Net Income	(\$272,583)	\$2,218,259	\$1,342,615	\$2,552,666	\$1,291,601	

LOAN PORTFOLIO DISTRIBUTION

Portfolio Distribution Balance by System FFIEC Code

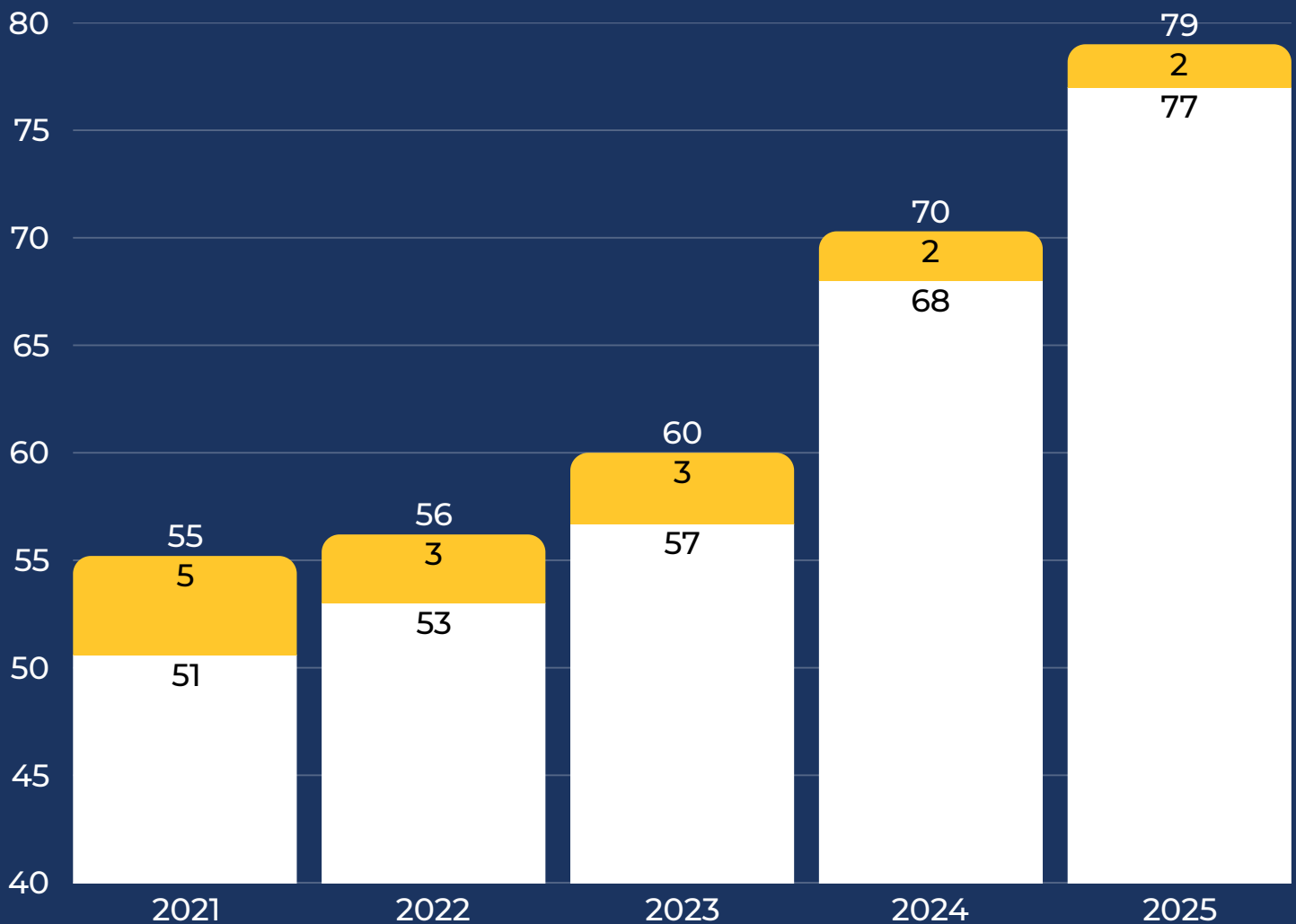


- 1A1 - 1-4 Family Residential Construction
\$1,182,421 (1.49%)
- 1A2 - Other Construction & Land Dev'l
\$8,639,684 (10.92%)
- 1B - Secured by Farmland
\$0 (0.00%)
- 1C2A - 1-4 Family Resi Mortgage: 1st Lien
\$11,562,200 (14.62%)
- 1D - Secured by Multifamily
\$2,281,412 (2.88%)
- 1E1 - Secured by OOCRE
\$6,427,484 (8.13%)
- 1E2 - Secured by Non-OOCRE
\$26,044,766 (32.93%)
- 3 - Agricultural Production Loans
\$269,217 (0.34%)
- 4A - Commercial & Industrial Loans
\$11,319,603 (14.31%)
- 6B - Other Revolving Consumer Loans
\$1,026 (0.00%)
- 6C - Auto Loans
\$480,730 (0.61%)
- 6D - Other Consumer Loans
\$10,147,435 (12.83%)
- 8 - States & Political Subdivisions
\$744,135 (0.94%)
- 9B - Other Loans
\$0 (0.00%)

LOAN GROWTH STRATEGY

Loan strategy shows consistent stable growth over the past 5 years. Our strategic plan includes loan growth of approximately 15% annually.

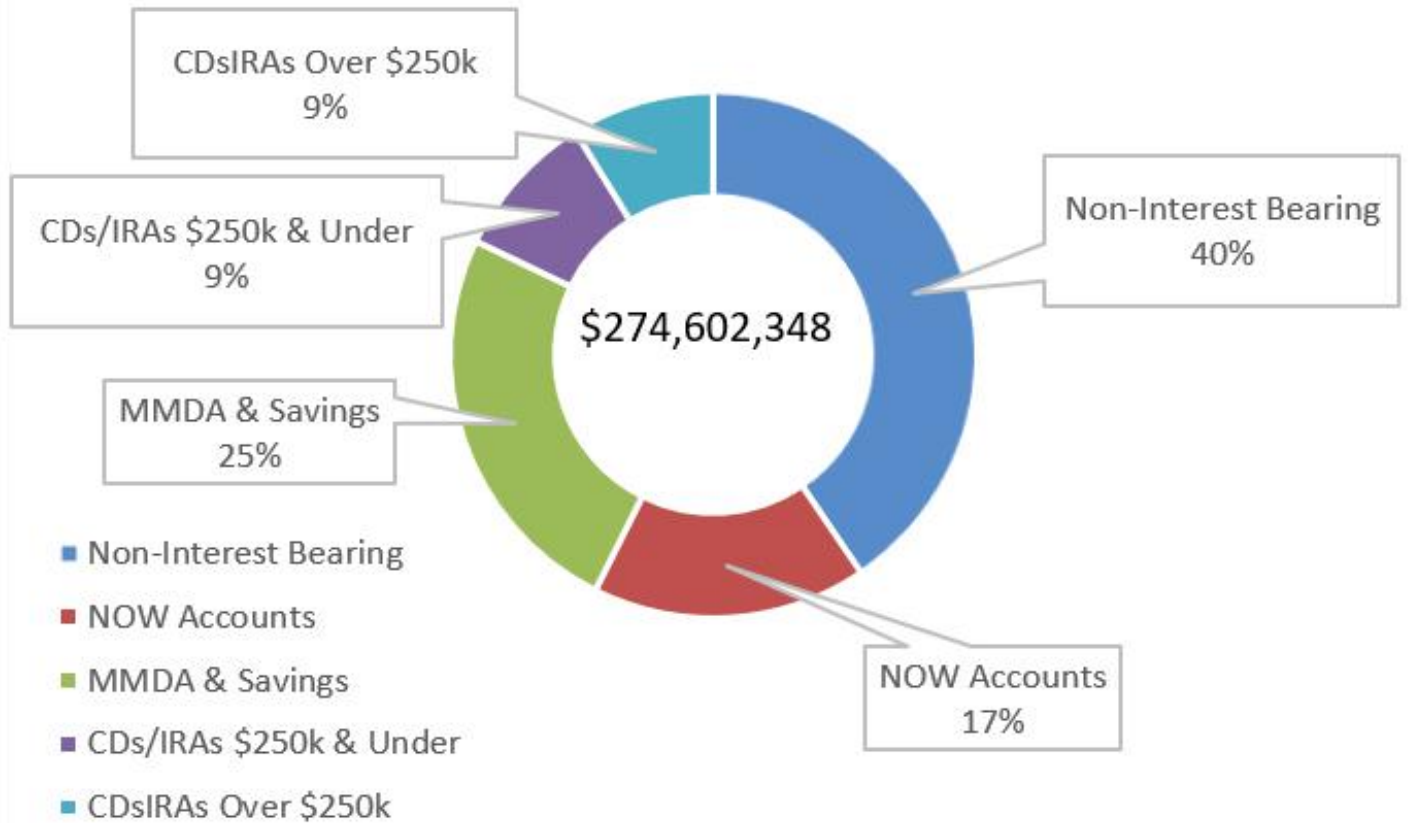
The white shaded section of the graph represents net loans at year-end after accounting for loan loss reserves. The yellow portion adds back reserves.



All figures in millions.

LIQUIDITY AND DEPOSITS

Deposit Composition



<u>Liquidity</u>	
Net Non-Core Funding Dependency	-20.86%
Liquidity Ratio	71.59%
Cash Liquidity Ratio	15.16%

2025 INVESTMENTS AND INITIATIVES

Compliance

- Removal of Consent Order initiated in 2022.

Customer Service

- Acadiana's Best Awards
 - Best Bank – Gold Medal
 - Best Place to Work – Bronze Medal

HR

- Implementation of a new HR platform

IT

- Core Banking System migration and upgrade
- Implementation of SD-WAN network infrastructure
- Roll out of iPads, digital signature devices, and smart sign technologies
- Migrated critical servers to the cloud

Opelousas

- Conversion to LED lighting at Main Branch
- New Digital Sign at South Branch
- New curbs and sidewalk at South Branch

Lafayette

- Loan Production Office (LPO) opened in January 2025

All Branches

- Improved signage and landscaping
- Implemented new alarm systems
- Established Keycard Access Controls



2025 ACADIANA'S CHOICE RECOGNITION

Acadiana's Choice is a popular, community-driven awards program presented by The Advocate (and The Advertiser), celebrating the best local businesses, organizations, and individuals in the Acadiana region of Louisiana, with residents voting for their favorites in categories like food, health, education, and services, fostering local pride and supporting the economy. It highlights customer service, community impact, and local excellence through public nominations and voting, resulting in gold, silver, and bronze winners recognized annually.

We are proud to have been awarded in these categories for two consecutive years!



BEST BANK

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**BEST PLACE
TO WORK**

Your Partner Investing in Our Community

2026 PLANNED INITIATIVES

Opelousas

- Office and departmental reorganization for improved efficiency at Main Branch
- Interior remodel with improved lighting at South Branch

Port Barre Branch

- Interior remodel with improved lighting
- New landscaping

Carencro Branch

- Evaluation phase for future improvements

Scott Branch

- Evaluation phase for future improvements

Eunice Branch

- Complete interior and exterior renovation
- New landscaping



ST. LANDRY BANK & TRUST COMPANY



OPELOUSAS MAIN BRANCH

132 E. Landry St.
337-942-7516



OPELOUSAS SOUTH BRANCH

1407 South Union St.
337-948-2440



EUNICE BRANCH

101 N. 2nd St.
337-546-2422



PORT BARRE BRANCH

235 Saizon Ave.
337-948-2498



LAFAYETTE BRANCH

3710 Ambassador
Caffery Pkwy.
337-266-5100



LAFAYETTE LOAN PRODUCTION OFFICE

3861 Ambassador
Caffery Pkwy.
Suite 610
337-210-4400



CARENCRO BRANCH

4302 N. University
337-266-5130



SCOTT BRANCH

5636 Cameron St.
337-266-5120

2025 SOCIAL IMPACT

This year, our team dedicated significant time and energy to strengthening the communities we serve. Through volunteerism, partnership, and active participation in local initiatives, we reinforced our commitment to being an organization that invests meaningfully in community well-being.

We are proud to report a total of over 1,950 community involvement hours contributed across a range of events and service opportunities. These efforts not only fostered a deeper sense of connection and teamwork among our staff, but also helped expand our outreach and support for organizations making a positive local impact.

**OVER
1950
COMMUNITY
INVOLVEMENT
HOURS**



FINANCIAL EMPOWERMENT

Youth

- Guns Down Power Up Summer Camp
- Jobs for America's Graduates (JAG)
 - 365 to Rich
- South Louisiana Community College (SoLAcc)
- Westside Elementary

Senior Citizens

- Opelousas Elderly Awareness Seminar
- Port Barre Police Department Quarterly Events
- St. Landry Parish Sheriff's Office TRIAD



COMMUNITY PARTNERSHIPS

Youth

- Hope for Opelousas
- Louisiana State University at Eunice (LSUE)
- St. Landry Parish School Board
 - Career Futures Expo

Senior Citizens

- Eunice City Marshals
 - Fan Drive

Professional Development

- St. Landry Chamber of Commerce
 - Leadership St. Landry Class IV

Professional Memberships

- Acadian Home Builders Association
- Better Business Bureau
- Business Associations
- Chambers of Commerce
- Kiwanis
- Rotary





ST. LANDRY BANK
AND TRUST COMPANY



Your Partner Investing In Our Community