



ST. LANDRY BANK  
AND TRUST COMPANY

2024

# ANNUAL REPORT

Celebrating 93 Years! (1931-2024)

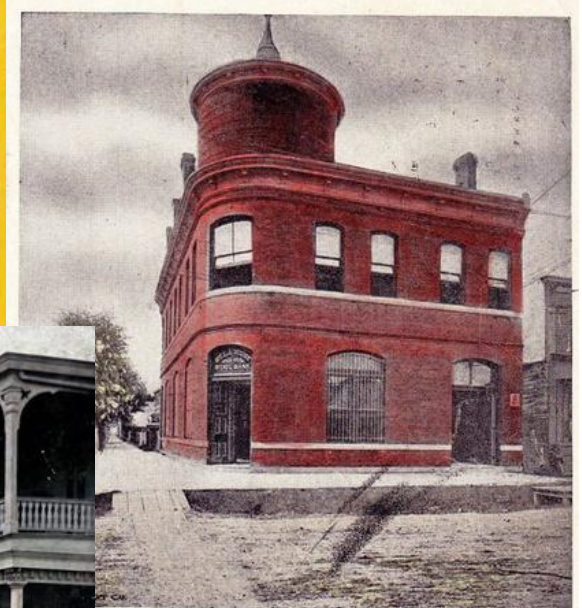
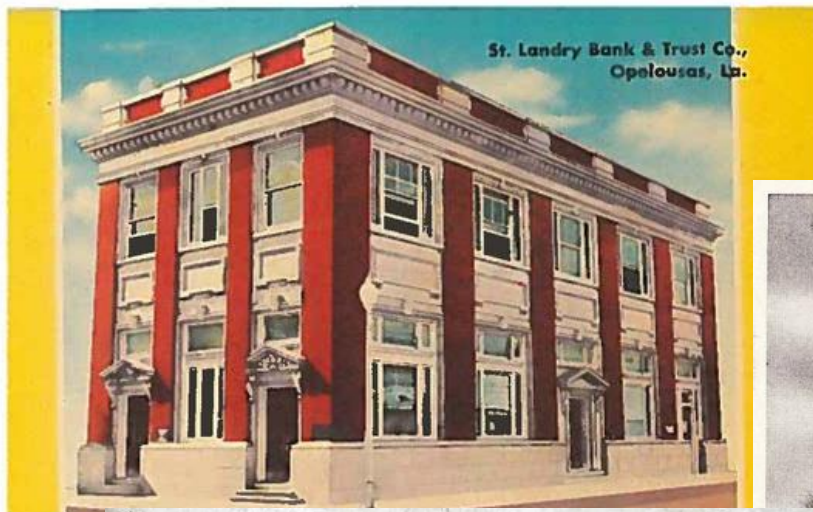
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# ABOUT THE BANK

St. Landry Bank and Trust Company is a 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.



*St. Landry State Bank, Opelousas, La.*



*Your Partner Investing in Our Community!*



## OUR THREE PILLARS

- **STRENGTH AND STABILITY**

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

- **KNOWLEDGE AND 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.





**ROBERT S. TOMLINSON, III**  
President and CEO



## **A Message to our Shareholders, Customers, and Community**

2024 was an eventful year at the bank as we continued to execute our strategic plan first initiated in 2022. Information Technology efforts included updated network infrastructure, security enhancements, and new cloud backups to ensure improved resiliency and performance. Additionally, the roll out of a new mobile app was completed, which incorporated heightened functionality including upgraded debit card controls. At our branches, we installed new signage, landscaping, and general maintenance to remain an anchor in the communities we serve. Additionally, we began plans to open a new loan production office in the Lafayette market.

Financially, the bank continued to show improved year-over-year performance for the 3<sup>rd</sup> consecutive year. For the year ending December 31, 2024, net earnings were \$2.55 million which included a reduction of \$1.10 million in our reserve for loan losses (net earnings were \$1.45 million excluding the negative loan loss provision). This represented a 16% increase in earnings over 2023 (excluding the reserve reduction impact). Our efforts to increase lending were also successful with gross loans totaling \$70.27 million, a 17% increase over 2023.

In December 2024, our President, Michelle Poulet, retired after serving 20 years with the bank and 11 years as President. I am extremely grateful for her service and dedication to the bank and know that her connection to the bank and its staff will remain.

Looking forward to 2025, there are many exciting developments on the horizon. We expect to continue growing our lending portfolio and adding talented staff to the lending team. Plans are also underway for renovations at several branches, especially the Eunice Branch, as well as the opening of the Lafayette Loan Production Office in the first half of the year.

Thanks to all our shareholders, customers, staff, and friends for your dedication and commitment to St. Landry Bank! - Robbie

# BOARD OF DIRECTORS

## ST. LANDRY BANK AND TRUST COMPANY

<b>Charles Jarrell</b>	Attorney (Chairman)
<b>Rob Roy</b>	CPA (Vice-Chairman)
<b>Hunt DeBlanc</b>	Physician
<b>Thom Daly</b>	Retired Businessman
<b>Ed Kurtz</b>	Private Investor
<b>Joni Muller</b>	Retired CPA and Bank CFO
<b>Nancee Sorenson</b>	Chancellor LSUE
<b>Shaunn Caillier-Harden</b>	City Court Judge
<b>Dwayne Hargroder</b>	Real Estate Developer
<b>Robert S. Tomlinson, III</b>	Banker (President and CEO)

## ST. LANDRY BANCSHARES, INC.

<b>Robert S. Tomlinson, III</b>	President, Chairman
<b>Robert S. Tomlinson, Jr.</b>	Vice President
<b>Allen Tomlinson</b>	Secretary, Treasurer
<b>Hunt DeBlanc</b>	Physician
<b>Thom Daly</b>	Retired Businessman
<b>Carolyn Jarrell</b>	Retired Educator
<b>Ed Kurtz</b>	Private Investor
<b>Mary Tomlinson</b>	Retired Banker
<b>Michelle Poulet</b>	Retired Bank President
<b>Charles Jarrell</b>	Attorney
<b>Rob Roy</b>	Certified Public Accountant



# OFFICERS

## PRESIDENT AND CHIEF EXECUTIVE OFFICER

**Robert S. Tomlinson, III** EVP

## EXECUTIVE TEAM

**Sandra Flynn**

SVP, Chief Financial Officer

**Andre' Higginbotham**

SVP, Chief Lending Officer

**Patricia Perry**

SVP, Human Resources Director

**Pamela Thibodeaux**

SVP, Chief Operations Officer

**Ross Tomlinson**

SVP, Compliance & BSA Officer

## 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

**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

**Ginger Doucet**

AVP, Auditor

**Melissa Fontenot**

AVP, Branch Manager

**Shelly B. Fontenot**

AVP, Business Development Manager

**Patricia Joubert**

AVP, Corporate Secretary

# ANNUAL STATEMENT

ST. LANDRY BANK AND TRUST COMPANY  
OPELOUSAS, LOUISIANA  
AT THE CLOSE OF BUSINESS, DECEMBER 31, 2024

## ASSETS

Cash on Hand and in Banks	\$35,350,564.68
Investment Securities	\$185,686,321.69
Net Loans	\$68,000,338.29
Bank Buildings/Equipment	\$2,163,112.97
Other Assets	\$1,874,466.82
<b>Total Assets</b>	<b>\$293,074,804.45</b>

## LIABILITIES & CAPITAL

Deposits	\$274,781,651.46
Other Liabilities	\$532,074.28
<b>Total Liabilities</b>	<b>\$275,313,725.74</b>
Capital	\$17,761,078.71
<b>Total Liabilities &amp; Capital</b>	<b>\$293,074,804.45</b>

I, Robert S. Tomlinson, III, President and Chief Executive Officer, do solemnly swear that the above Statement is true to the best of my knowledge and belief.

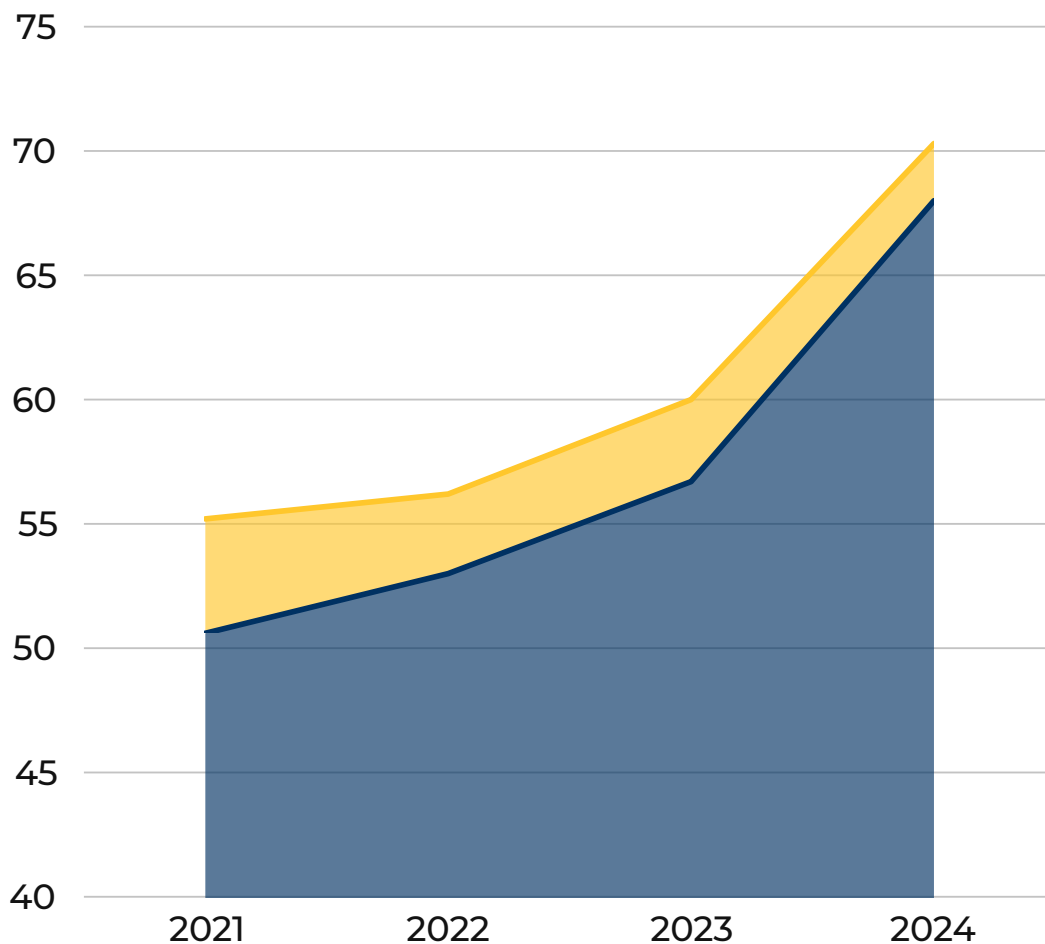
Subscribed and sworn to before me at Opelousas, LA, the 31<sup>st</sup> day of December 2024.  
*Kathy Aymond, Notary Public*



# LOANS

One key item in our strategic plan is continued steady loan growth to better service our community needs and improve our asset mix. Our current goal is to increase loans by approximately 15% annually.

The blue shaded section represents net loans at year-end after accounting for loan loss reserves. The yellow portion represents gross loans after adding back reserves.



*All figures in millions.*

# ST. LANDRY BANK AND TRUST COMPANY

## Opelousas - Main Office ★

132 E. Landry St.  
337-942-7516

## Opelousas - South Branch ★

1407 South Union St.  
337-948-2440

## Eunice Branch ★

101 N. 2<sup>nd</sup> 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 Ave.  
337-266-5130

## Scott Branch ★

5636 Cameron St.  
337-266-5120

★ 24-Hour ATM



# ST. LANDRY BANK AND TRUST COMPANY

Your Partner Investing in Our Community



**BEST  
BANK**

Thank  
you



**BEST  
PLACE  
TO  
WORK**

**ACADIANA  
& OUR  
DEDICATED  
STAFF**

Carencro Eunice Lafayette Opelousas Port Barre Scott





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AND TRUST COMPANY

2024

[stlandrybank.com](https://stlandrybank.com)