



FIRST FEDERAL BANK OF LOUISIANA



RISING WITH PURPOSE

2025 STATEMENT OF CONDITION



FOCUSED ON GROWTH. Grounded in community.

As we reflect on our successes, I am optimistic about the future of First Federal Bank of Louisiana. Our continued growth is not simply a measure of financial performance, but an indicator of the trust placed in us and the strength of the relationships we develop and nurture every day. Our customer-centric values and mission help us rise with purpose.

We remain independent, steady, and deeply rooted in the communities we serve. That independence is meaningful. It allows us to think long term, make decisions locally, and remain focused on what matters most: our customers. We are proud to be a true community bank that is committed to Southwest and Central Louisiana, and we are confident in the opportunities ahead.

Recently we made significant progress in enhancing your banking experience. We successfully launched a new and improved online banking platform, which delivers greater convenience, security, and ease of use. We also introduced a website that makes connecting with us simpler than ever. These investments position us to continue offering the best products and services in our region today and well into the future.

Exceptional customer service remains at the heart of everything we do. Through personalized attention, we create a foundation of trust that endures across generations. From our premier business banking services and full-service investments firm to our suite of checking and savings products, First Federal Bank of Louisiana is here for every stage of your life.

But our commitment extends beyond banking. In 2025, our Change Makers Volunteer Team contributed more than 600 hours serving food banks, senior centers, and community events. Additionally, the Eagle Giving Fund, where employees contribute through payroll deduction, achieved record employee participation, demonstrating our shared belief in strengthening our communities.

The future is bright, and we are honored to serve you. Simply, **we're here for it all.**

Samuel V. Wilkinson

Samuel V. Wilkinson
President & CEO

STATEMENT OF FINANCIAL CONDITION AT DECEMBER 31, 2025

ASSETS

Cash and due from banks	\$13,613,401
Interest-bearing deposits in other banks	83,710,748
Securities available-for-sale	166,398,685
Securities held to maturity, net	156,966,167
Equity securities	455,702
Federal Home Loan Bank stock	2,155,000
Loans held for sale	380,750
Loans receivable, net	652,943,525
Accrued interest receivable	2,936,094
Other real estate owned	250,045
Premises and equipment	20,033,898
Deferred federal income taxes	5,990,827
Goodwill	1,883,296
Other assets	29,165,645
TOTAL ASSETS	\$1,136,883,783

LIABILITIES AND EQUITY

Deposits	\$973,058,691
Advances from Federal Home Loan Bank	25,000,000
Escrow accounts	2,602,672
Accrued expenses and other liabilities	11,270,183
TOTAL LIABILITIES	\$1,011,931,546
Retained earnings	\$140,083,594
Accumulated other comprehensive income	(15,131,357)
TOTAL EQUITY	\$124,952,237
TOTAL LIABILITIES AND EQUITY	\$1,136,883,783

STATEMENT OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31, 2025

Interest and dividend income	\$48,803,315
Interest expense	19,969,058
NET INTEREST INCOME	\$28,834,257
Provision for credit losses	1,274,000
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	\$27,560,257
Non-interest income	7,380,540
INCOME BEFORE NON-INTEREST EXPENSE	\$34,940,797
Non-interest expense	30,756,059
INCOME BEFORE INCOME TAXES	\$4,184,738
Income tax expense	790,222
NET INCOME	\$3,394,516

REGULATORY CAPITAL AND REQUIREMENTS

	First Federal	Required	Excess
Tangible Capital Ratio	11.88%	1.50%	10.38%
Tier 1 Leverage Ratio	11.88%	4.00%	7.88%
Common Equity Tier 1 Capital Ratio	21.09%	4.50%	16.59%
Tier 1 Risk-Based Capital Ratio	21.09%	6.00%	15.09%
Total Risk-Based Capital Ratio	22.19%	8.00%	14.19%
Common Equity			
Tier 1 Capital Conservation Ratio	14.19%	2.50%	11.69%

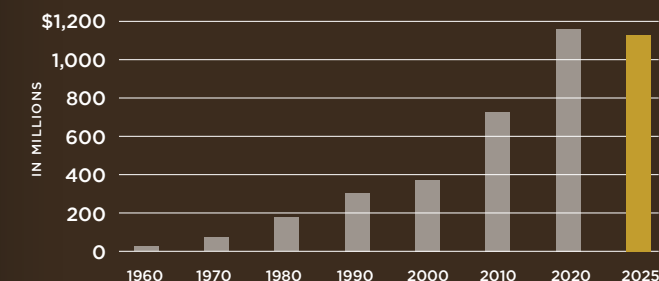
This statement has been prepared in accordance with the regulatory reporting requirements of federal banking agencies. Tangible, Core, and Risk-Based Capital are the elements of regulatory capital determined under such reporting requirements. Regulatory capital is a basis by which federal banking agencies determine whether a savings association is operating in a safe and sound manner.

I, Peter R. Gover, Chief Financial Officer and Treasurer of the above-named savings association, do hereby declare that this statement of condition has been prepared in conformance with the instructions issued by federal banking agencies and is true to the best of my knowledge and belief.

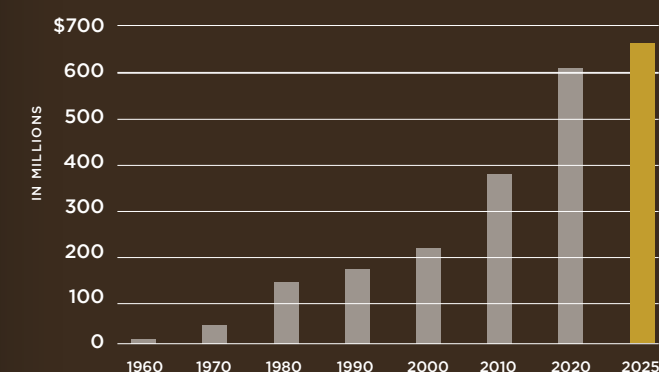
Peter R. Gover

The annual audited financial statements are available for public inspection at the Main Office and Branch Offices of First Federal Bank of Louisiana.

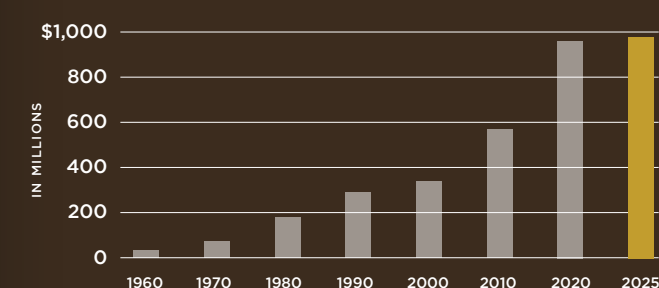
ASSETS \$1,136,883,783



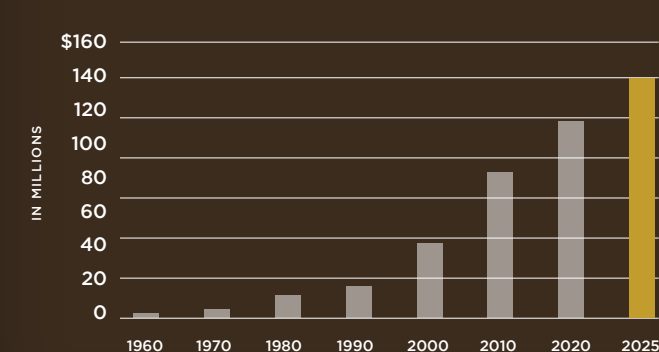
LOANS \$652,943,525



DEPOSITS \$973,058,691



RETAINED EARNINGS \$140,083,594



BOARD OF DIRECTORS

OFFICES



Charles V. Timpa
Chairman of the Board



Samuel V. Wilkinson
President & CEO



M.A. Pierson, III
Chairman Emeritus



Lilynn A. Cutrer



John Friend



Alberto C. Galan



J. Patrick Hight



Robert G. Jones



S. Mark McMurry



Della Blake Rose



Joseph E. Stough



Michael P. Terranova



Jon Russ Vincent
Director Emeritus



Lake Charles

Main Office

1135 Lakeshore Dr.
(337) 433-3611

McNeese Branch

324 E. McNeese St.
(337) 480-0180

Nelson Branch

4090 Nelson Rd.
(337) 480-0806

Walnut Grove Branch

2025 W. Walnut St., Ste. 1B
(337) 433-1800

Carlyss

2940 Ruth St.
(337) 528-7777

DeRidder

519 N. Pine St.
(337) 462-2425

Moss Bluff

640 Sam Houston Jones Pkwy.
(337) 855-4545

Sulphur

2250 Maplewood Dr.
(337) 625-5388

Vinton

1000 Center St.
(337) 589-3000

Westlake

2214 Sampson St.
(337) 439-3062

Alexandria

Coliseum Blvd. Branch

4601 Coliseum Blvd.
(318) 561-1000

Jackson St. Branch

5615-A Jackson St.
(318) 449-9540

Natchitoches

Keyser Branch

701 Keyser Ave.
(318) 352-5511

University Branch

5696 Hwy 1 Bypass, Ste. B
(318) 352-8383

Oakdale

222 S. 10th St.
(318) 335-2031

Pineville

3305 LA Hwy 28 East
(318) 443-7400