



CDCI ANNUAL USE OF CAPITAL SURVEY - 2016

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc. (single bank holding company of Oxford University Bank) UST 526

Person to be contacted regarding this report:	David Guyton, President/CEO davidguyton@oubol.com	RSSD: (For Bank Holding Companies)	3260551
UST Sequence Number:	526	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	4,551,000	FDIC Certificate Number: (For Depository Institutions)	57034
CPP/CDCI Funds Repaid to Date:	4,551,000	Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	Feb 20, 2009	City:	Oxford
Date Repaid ¹ :	Jan 27, 2016	State:	Mississippi

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Since we only had the funds for less than a month in 2016, total loans decreased for that one month by just over \$1 million. For the entire year, however, loans increased by almost \$9 million, or 10%.
<input type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	During the month of January 2016, we decided to put an extra \$100,000 in the loan loss reserve retroactive back to December 2015.
<input type="checkbox"/>	Reduce borrowings	
<input type="checkbox"/>	Increase charge-offs	
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

The most important role that the CDCI funding played would have to be in maintaining our "Well Capitalized" position. A "less than well capitalized" position would have increased our FDIC insurance premiums and overall costs at a time when it is critical to keep expenses at the lowest level possible in order to keep costs down for the consumers we serve.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

We were able to open a new main office in Oxford. This facility offers more convenience for our customers with more drive thru lanes and safe deposit boxes. The larger and updated facility provides for a much better customer experience. We have enough space to help with various charities to stuff boxes and other projects. We have also held joint meetings with the University of Mississippi to help teach children to save.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.