

Federal Deposit Insurance Corporation
**DIVERSITY SELF-ASSESSMENT OF
 FDIC REGULATED FINANCIAL INSTITUTIONS**

The Federal Deposit Insurance Corporation (FDIC) provides this self-assessment instrument in support of the *Interagency Policy Statement Establishing Joint Standards for Assessing Diversity Policies and Practices of Regulated Entities* dated June 10, 2015. Pursuant to the Policy Statement, a self-assessment is voluntary. However, financial institutions conducting self-assessment of their diversity policies and practices against the Standards contained in the Policy Statement may use this instrument or its own assessment tool.

The FDIC may use information submitted by financial institutions to monitor progress and trends in the financial services industry with regard to diversity and inclusion in employment and contracting activities. This information may also be used to identify and highlight successful policies and practices. The FDIC may publish leading practices, in any form that does not identify a particular organization, financial institution or individual or disclose confidential business information. Financial institutions submitting information may designate such information as **confidential commercial information** as appropriate, and the FDIC will follow the Freedom of Information Act in the event of requests for particular submissions.

The FDIC will continue to reach out to financial organizations, financial institutions, other federal financial regulators, and other interested parties to discuss diversity and inclusion in the financial services industry and share leading practices.

Please submit your self-assessment and any supplemental materials to Section342@fdic.gov.

SECTION I - FINANCIAL INSTITUTION INFORMATION

Name of Financial Institution JD Bank	Period Covered by the Assessment 1/2018-12/18	Date Submitted 04/16/19
Address 1611 Elton Road	City Jennings	State Louisiana
		Zip Code 70546
Diversity and Inclusion Officer or Equivalent: Name Sara Huval Title Chief Human Resources Officer Email sara.huval@jdbank.com Telephone (337) 246-5434 Fax (337) 824-7556	Supplier Diversity Officer or Equivalent: Name Lorin Leblanc Title Information Security Officer Email lorin.leblanc@jdbank.com Telephone (337) 246-5722 Fax	
Diversity and Inclusion Website www.jdbank.com		

Provide a brief description of the financial institution covered by this assessment (e.g., governance structure, workforce size, total assets and community characteristics) below.
 JD Bank is governed by a Board of Directors which oversees the executive team and the normal departments typically of a small community bank under a billion in assets. JD Bank has 25 locations scattered through the urban and rural communities of southwest Louisiana. Total employee counts is 252 employees.

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SECTION II - ASSESSMENT OF THE FINANCIAL INSTITUTION'S DIVERSITY POLICIES AND PRACTICES

1. Organizational Commitment to Diversity and Inclusion

The leadership of an organization with successful diversity policies and practices demonstrates its commitment to diversity and inclusion. Leadership comes from the governing body, such as a board of directors, as well as senior officials and those managing the organization on a day-to-day basis. These Standards inform how a financial institution promotes diversity and inclusion in both employment and contracting and how it fosters a corporate culture that embraces diversity and inclusion.

Standards	Yes	No	Activities that support Program Success or Program Challenges
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In a manner reflective of the individual financial institution's size and other characteristics.

1.1 The financial institution includes diversity and inclusion considerations in both employment and contracting as an important part of its strategic plan for recruiting, hiring, retention, and promotion.	<input type="radio"/>	<input checked="" type="radio"/>	JD Bank includes diversity and inclusion considerations in both employment and contracting as a general practice for recruiting, hiring, retention and promotion.
1.2 The financial institution has a diversity and inclusion policy that is approved and supported by senior leadership, including senior management and the board of directors.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank has a diversity and inclusion policy that is approved by the Board of Directors annually and administered by senior management of the bank.
1.3 The financial institution provides regular progress reports to the board and senior management.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank bi-annually reports to the Board of Directors regular progress reports including the EEO-1 and the Affirmative Action Plan detail and goal achievement.
1.4 The financial institution regularly conducts training and provides educational opportunities on equal employment opportunity and on diversity and inclusion.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank submits to employee review the Equal Opportunity and Diversity and Inclusion policies for acknowledgment. The HR Specialist works with hiring managers one on one to keep Diversity and Inclusion top of min.
1.5 The financial institution has a senior level official, preferably with knowledge of and experience in diversity and inclusion policies and practices, who oversees and directs the financial institution's diversity and inclusion efforts.	<input checked="" type="radio"/>	<input type="radio"/>	Currently, the Chief Human Resources Officer and the Data Security Officer direct the bank's diversity and inclusion efforts.

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Standards	Yes	No	Activities that support Program Success or Program Challenges
1.6 The financial institution takes proactive steps to promote a diverse pool of candidates, including women and minorities, in its hiring, recruiting, retention, and promotion, as well as in its selection of board members, senior management, and other senior leadership positions.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank recently promoted a minority female to serve on its executive team in the important role of Chief Credit Officer. A minority female was also added to the recruiting function of the bank.

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2. Workforce Profile and Employment Practices

Many financial institutions promote the fair inclusion of minorities and women in their workforce by publicizing employment opportunities, creating relationships with minority and women professional organizations and educational institutions, creating a culture that values the contribution of all employees, and encouraging a focus on these objectives when evaluating the performance of managers. Financial institutions with successful diversity and inclusion programs also regularly evaluate their programs and identify areas to be improved

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In a manner reflective of the individual financial institution's size and other characteristics,

2.1 The financial institution implements policies and practices related to workforce diversity and inclusion in a manner that complies with all applicable laws.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank has update policies regarding Equal Opportunity, Affirmative Action, American's Disability and a Diversity and Inclusion policy and Harassment policies.
2.2 The financial institution ensures equal employment opportunities for all employees and applicants for employment and does not engage in unlawful employment discrimination based on gender, race, or ethnicity.	<input checked="" type="radio"/>	<input type="radio"/>	
2.3 The financial institution has policies and practices that create diverse applicant pools for both internal and external opportunities that may include:			
2.3(a) Outreach to minority and women organizations.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank's recruiter resides on the Board of the local Workforce Commission.
2.3(b) Outreach to educational institutions serving significant minority and women student populations.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank participates in job and career fairs at some rural educational facilities as well as the Lafayette Economic Development Authority annual job fair.
2.3(c) Participation in conferences, workshops, and other events to attract minorities and women and to inform them of employment and promotion opportunities.	<input type="radio"/>	<input checked="" type="radio"/>	JD is challenged with finding local conferences and workshops in the rural communities we serve other than local school job fairs.
2.4 The financial institution uses both quantitative and qualitative measurements to assess its workforce diversity and inclusion efforts. These efforts may be reflected, for example, in applicant tracking, hiring, promotions, separations (voluntary and involuntary), career development, and retention across all levels and occupations of the financial institution, including the executive and managerial ranks.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank has a third party vendor that uses both quantitative and qualitative measurements when compiling its regulatory Affirmation Action Program results annually.

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2.5 The financial institution holds management at all levels accountable for diversity and inclusion efforts, for example, by ensuring that such efforts align with business strategies and individual performance plans.	<input checked="" type="radio"/>	<input type="radio"/>	The lack of placement goals for Affirmative Action Plan is a measure of how well we achieve this.

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3. Procurement and Business Practices - Supplier Diversity

Companies increasingly understand the competitive advantage of having a broad selection of available suppliers to choose from with respect to factors such as price, quality, attention to detail, and future relationship building. A number of financial institutions have achieved success at expanding available business options by increasing outreach to minority-owned and women-owned businesses. As in the employment context, financial institutions often use metrics to identify the baseline of how much they spend procuring and contracting for goods and services, how much they spend with minority-owned and women-owned businesses, and the availability of relevant minority-owned and women-owned businesses, as well as changes over time. Similarly, financial institutions may use outreach to inform minority-owned and women-owned businesses (and affinity groups representing these constituencies) of these opportunities and of the procurement process. In addition, financial institutions' prime contractors often use subcontractors to fulfill the obligations of various contracts. The use of minority-owned and women-owned businesses as subcontractors provides valuable opportunities for both the minority-owned and women-owned businesses and the prime contractor. Financial institutions may encourage the use of minority-owned and women-owned subcontractors by incorporating this objective in their business contracts.

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In a manner reflective of the individual financial institution's size and other characteristics,

3.1 The financial institution has a supplier diversity policy that provides for a fair opportunity for minority-owned and women-owned businesses to compete for procurement of business goods and services. This includes contracts of all types, including contracts for the issuance or guarantee of any debt, equity, or security, the sale of assets, the management of the financial institution's assets, and the development of the financial institution's equity investments.	<input checked="" type="radio"/>	<input type="radio"/>	Included in JD Supplier Diversity Policy
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3.2 The financial institution has methods to evaluate its supplier diversity, which may include metrics and analytics related to:

3.2(a) Annual procurement spending.	<input checked="" type="radio"/>	<input type="radio"/>	Included in third party contracts
3.2(b) Percentage of contract dollars awarded to minority-owned and women-owned businesses by race, ethnicity, and gender.	<input checked="" type="radio"/>	<input type="radio"/>	Included in third party contracts and JD Bank's Supplier Diversity Questionnaire.
3.2(c) Percentage of contracts with minority-owned and women-owned business subcontractors.	<input checked="" type="radio"/>	<input type="radio"/>	Included in third party contracts and JD Bank's Supplier Diversity Questionnaire.

3.3 The financial institution has practices to promote a diverse supplier pool, which may include:

3.3(a) Outreach to minority-owned and women-owned contractors and representative organizations.	<input type="radio"/>	<input checked="" type="radio"/>	JD Bank is obtaining information on minority-owned and women-owned supplier. JD Bank will use this information to perform outreach, inform suppliers of contracting opportunities, and publicize its procurement opportunities.
3.3(b) Participation in conferences, workshops, and other events to attract minority-owned and women-owned firms and inform them of contracting opportunities.	<input type="radio"/>	<input checked="" type="radio"/>	JD Bank will use this information to perform outreach, inform suppliers of contracting opportunities, and publicize its procurement

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			opportunities.
3.3(c) An ongoing process to publicize its procurement opportunities.	<input type="radio"/>	<input checked="" type="radio"/>	JD Bank is obtaining information on minority-owned and women-owned supplier. JD Bank will use this information to perform outreach, inform suppliers of contracting opportunities, and publicize its procurement opportunities.

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4. Practice to Promote Transparency of Organizational Diversity and Inclusion

Transparency and publicity are important aspects of assessing diversity policies and practices. Greater awareness and transparency give the public information to assess those policies and practices. Financial institutions publicize information about their diversity and inclusion efforts through normal business methods, which include displaying information on their websites, in their promotional materials, and in their annual reports to shareholders, if applicable. By making public a financial institution's commitment to diversity and inclusion, its plans for achieving diversity and inclusion, and the metrics it uses to measure success in both workplace and supplier diversity, a financial institution informs a broad constituency of investors, employees, potential employees, suppliers, customers, and the general community about its efforts. The publication of this information can make new markets accessible for minorities and women and illustrate the progress made toward an important business goal.

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In a manner reflective of the individual financial institution's size and other characteristics, the financial institution is transparent with respect to its diversity and inclusion activities by making the following information available to the public annually through its website or other appropriate communication methods.

4.1 The financial institution publicizes its diversity and inclusion strategic plan.	<input type="radio"/>	<input checked="" type="radio"/>	JD Bank currently does not have a diversity/inclusion component to its strategic plan.
4.2 The financial institution publicizes its policy on its commitment to diversity and inclusion.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank currently publicizes its diversity and inclusion policies and assessment on its website. JD Bank annually reaches out to vendors to self identify as a federal contractor for Affirmative Actions purposes.
4.3 The financial institution is transparent about its progress toward achieving diversity and inclusion in its workforce and procurement activities, which may include the financial institution's current workforce and supplier demographic profiles.	<input checked="" type="radio"/>	<input type="radio"/>	JD voluntarily participates in the Diversity Self-Assessment template for the Federal Reserve Board.
4.4 The financial institution publicizes its opportunities to promote diversity, which may include:			
4.4(a) Current employment and procurement opportunities.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank posts job opportunities on the Louisiana Workforce Commission site as well other job boards that reach a diverse group of applicants.
4.4(b) Forecasts of potential employment and procurement opportunities.	<input type="radio"/>	<input checked="" type="radio"/>	

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4.4(c) The availability and use of mentorship and developmental programs for employees and contractors.	<input type="radio"/>	<input checked="" type="radio"/>	JD Bank's is challenged in using developmental programs for contractors. JD Bank does utilize LBA for some educational opportunities.

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5. Financial Institutions' Self Assessment

Financial institutions that have successful diversity policies and practices allocate time and resources to monitoring and evaluating performance under their diversity policies and practices on an ongoing basis. Financial institutions are encouraged to disclose their diversity policies and practices, as well as information related to their assessments, to the FDIC and the public.

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In a manner reflective of the individual financial institution's size and other characteristics,

5.1 The financial institution conducts an assessment of its diversity policies and practices annually.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank conducts annual assessments of its diversity policies and practices.
5.2 The financial institution monitors and evaluates its performance under its diversity policies and practices on an ongoing basis.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank reviews progression with Affirmative Action practices semi-annually.
5.3 The financial institution publishes information pertaining to its assessment of its diversity policies and practices.	<input checked="" type="radio"/>	<input type="radio"/>	JD Bank currently publicizes its diversity and inclusion policies and assessment on its website.

SECTION III - DIVERSITY DATA

Workforce Profile

1. What are the numbers and percentages of women and minorities in the financial institution's total workforce for the period covered by this assessment?

Total Workforce #	Women #	Women %	Minorities #	Minorities %	Men #	Men %	Non-Minorities #	Non-Minorities %
244	197	81%	31	13%	47	19%	213	87%

2. What are the numbers and percentages of women and minorities in the financial institution's Executive/Senior Level Officials and Managers job category for the period covered by this assessment?

Total Management #	Women #	Women %	Minorities #	Minorities %	Men #	Men %	Non-Minorities #	Non-Minorities %
73	39	53%	4	5.4%	34	51%	69	95%

3. What are the total numbers and percentages of women and minorities of the financial institution's Board of Directors for the period covered by this assessment?

Total Board Members #	Women #	Women %	Minorities #	Minorities %	Men #	Men %	Non-Minorities #	Non-Minorities %
13	1	8%	0	0%	12	92%	0	0%

Procurement - Supplier Diversity

4. What is the financial institution's total annual procurement spend for the period covered by this assessment with minority and women-owned businesses compared to the total procurement spend with all vendors and suppliers?

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Procurement - Supplier Diversity										
Total Spend \$	Women Owned Spend \$	Women Owned Spend %	Minority Owned Spend \$	Minority Owned Spend %	Minority- and Women-Owned Spend \$	Minority- and Women-Owned Spend %	Men Owned Spend \$	Men Owned Spend %	Non Minority Owned Spend \$	Non Minority Owned Spend %
556,823.87	151,474.48	27%	147,590.39	27%	10,725.00	2%	247,034.00	44%	398,508.48	71%

SECTION IV - ADDITIONAL INFORMATION

Other information or comments the financial institution deems important regarding its assessment of its diversity policies and practices:

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