

CRA Disclosure Statement

To: CRA Public File

From: Paula Sangster, CRA Officer

Date: March 12, 2025

Subject: **CRA Disclosure Statement**

The Banks information may be obtained on the FFIEC's website at: <https://www.ffiec.gov>.

The CRA Disclosure Statements from 2022 is not available from the OCC yet due to a filing mishap.

The OCC Performance Evaluation from the OCC is dated July 3, 2023.

This CRA Public File covers the year 2024, with data reported in 2025.

The CRA officer is Paula Sangster. She began in January of 2023 after Jim Fourmy retired in December of 2022.

Contact information:

In Arkansas

First National Bank of Fort Smith

P O Box 7, Fort Smith, AR 72902 or

602 Garrison Ave, Fort Smith, AR 72901

In Oklahoma

National Bank of Sallisaw

1000 S Kerr Blvd

Sallisaw, OK 74955

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARIZONA (04)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination	Origination	Origination	with Gross Annual	
	<=\$100,000	>\$100,000 But	>\$250,000	Revenues <= \$1	Affiliates
	Num of	Num of	Num of	Num of	Num of
	Amount	Amount	Amount	Amount	Amount
	(000s)	(000s)	(000s)	(000s)	(000s)
	Loans	Loans	Loans	Loans	Loans
MARICOPA COUNTY (013), AZ					
MSA 38060					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	1	0	0	0
Median Family Income >= 120%	0	150	0	1	150
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	150	0	1	150
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	1	0	1	150
STATE TOTAL	0	1	0	1	150

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
BENTON COUNTY (007), AR									
MSA 22220									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	686	2	786	0
Middle Income	9	417	6	1,073	29	12,714	33	10,328	0
Upper Income	15	709	11	2,204	25	8,160	31	7,803	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	25	1,226	17	3,277	55	21,560	66	18,917	0
CARROLL COUNTY (015), AR									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	120	0	0	1	120	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0
CRAWFORD COUNTY (033), AR									
MSA 22900									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	5	62	2	378	0	0	0	0	0
Middle Income	8	391	5	745	3	1,500	2	330	0
Upper Income	4	178	3	448	3	950	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	17	631	10	1,571	6	2,450	2	330	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: ARKANSAS (05)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	263	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	263	0	0	0	0
FRANKLIN COUNTY (047), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	361	3	564	0	0	8	103	0	0
Upper Income	0	0	1	175	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	361	4	739	0	0	8	103	0	0
LAFAYETTE COUNTY (073), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	316	1	316	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	316	1	316	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: ARKANSAS (05)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
LOGAN COUNTY (083), AR									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	5	107	0	0	0	0	1	6	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	5	107	0	0	0	0	1	6	0
MADISON COUNTY (087), AR									
MSA 22220									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0
PULASKI COUNTY (119), AR									
MSA 30780									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	1	61	0	0	0	0	1	61	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0

Loans by County

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
SCOTT COUNTY (127), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	53	0	0	0	0	5	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	53	0	0	0	0	5	53	0	0
SEBASTIAN COUNTY (131), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	43	1,490	7	1,027	11	6,192	14	1,365	0	0
Middle Income	45	1,201	19	3,812	19	8,015	20	3,711	0	0
Upper Income	42	1,580	13	2,310	21	8,105	25	3,745	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	130	4,271	39	7,149	51	22,312	59	8,821	0	0
WASHINGTON COUNTY (143), AR										
MSA 22220										
Inside AA 0001										
Low Income	0	0	2	381	0	0	0	0	0	0
Moderate Income	0	0	5	941	3	1,765	7	2,526	0	0
Middle Income	11	490	3	503	7	2,974	16	3,365	0	0
Upper Income	0	0	2	360	0	0	2	360	0	0
Income Not Known	1	3	0	0	1	800	2	803	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	493	12	2,185	11	5,539	27	7,054	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
Agency: OCC - 1
State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YELL COUNTY (149), AR						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	9	0	1	9	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	9	0	1	9	0
TOTAL INSIDE AA IN STATE	198	6,982	82	14,921	162	35,225
TOTAL OUTSIDE AA IN STATE	13	300	1	120	10	565
STATE TOTAL	211	7,282	83	15,041	172	35,790

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: CALIFORNIA (06)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	150	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: COLORADO (08)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
LA PLATA COUNTY (067), CO									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	165	0	0	1	165	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	1	165	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	165	0	0	1	165	0
STATE TOTAL	0	0	1	165	0	0	1	165	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: MISSOURI (29)

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MCDONALD COUNTY (119), MO									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	704	2	704	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	704	2	704	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	704	2	704	0
STATE TOTAL	0	0	0	0	2	704	2	704	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: OKLAHOMA (40)

Area Income Characteristics		Loan Amount at Origination <=\$100,000	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <=\$1 Million	Memo Item: Loans by Affiliates	
		Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAIR COUNTY (001), OK							
MSA NA							
Outside Assessment Area							
Low Income	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0
Middle Income	2	42	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	0
CHEROKEE COUNTY (021), OK							
MSA NA							
Outside Assessment Area							
Low Income	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0
Middle Income	3	40	184	2	663	1	328
Upper Income	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	3	40	184	2	663	1	328
HASKELL COUNTY (061), OK							
MSA NA							
Inside AA 0001							
Low Income	0	0	0	0	0	0	0
Moderate Income	6	141	175	0	0	7	316
Middle Income	16	345	159	1	260	11	588
Upper Income	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	22	486	334	2	260	18	904

Respondent ID: 0000001950

Agency: OCC - 1

State: OKLAHOMA (40)

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
LATIMER COUNTY (077), OK									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	1	48	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0
LE FLORE COUNTY (079), OK									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	32	545	1	125	0	0	27	496	0
Middle Income	118	3,460	13	2,223	3	861	96	3,715	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	150	4,005	14	2,348	3	861	123	4,211	0
MCINTOSH COUNTY (091), OK									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	1	19	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0

Loans by County

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1
 State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSKOGEE COUNTY (101), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	1	125	0	0	2	161	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	125	0	0	2	161	0	0

OKLAHOMA COUNTY (109), OK

MSA 36420

Outside Assessment Area

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	396	0	0	0	0	1	39	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	1	300	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	396	0	0	1	300	2	339	0	0

2023 Institution Disclosure Statement - Table 1-1

Respondent ID: 0000001950

Agency: OCC - 1

State: OKLAHOMA (40)

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	

PITTSBURG COUNTY (121), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	1	10	0	0

PUSHMATAHA COUNTY (127), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	1	40	0	0

SEMINOLE COUNTY (133), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	1	672	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	1	672	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: OKLAHOMA (40)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
SEQUOYAH COUNTY (135), OK									
MSA 22900									
Inside AA 0001									
Low Income	8	195	1	144	0	0	0	0	0
Moderate Income	1	41	0	0	0	0	0	0	0
Middle Income	153	3,590	17	2,767	9	3,615	4	632	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	162	3,826	18	2,911	9	3,615	4	632	0
TULSA COUNTY (143), OK									
MSA 46140									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: OKLAHOMA (40)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
WASHINGTON COUNTY (147), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	121	0	0	1	121	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	1	121	0	0
TOTAL INSIDE AA IN STATE	334	8,317	34	5,593	13	4,736	145	5,747	0	0
TOTAL OUTSIDE AA IN STATE	18	631	3	430	5	2,635	10	1,066	0	0
STATE TOTAL	352	8,948	37	6,023	18	7,371	155	6,813	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
Agency: OCC - 1
State: TEXAS (48)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (149), TX						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	2	86	0	0	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	2	86	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	86	0	0	0	0
STATE TOTAL	2	86	0	0	0	0
TOTAL ACROSS ALL STATES	532	15,299	116	20,514	136	56,597
TOTAL INSIDE AA	33	1,017	7	1,015	9	3,918
TOTAL OUTSIDE AA	565	16,316	123	21,529	145	60,515
TOTAL INSIDE & OUTSIDE					307	40,972
					24	2,650
					331	43,622

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
SCOTT COUNTY (127), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	126	0	0	0	0	4	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	126	0	0	0	0	4	46	0	0

SEBASTIAN COUNTY (131), AR

MSA 22900

Inside AA 0001

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	0	0	0	0
Upper Income	4	143	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	166	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	12	321	0	0	0	0	1	40	0	0
TOTAL OUTSIDE AA IN STATE	13	332	3	487	0	0	5	59	0	0
STATE TOTAL	25	653	3	487	0	0	6	99	0	0

2023 Institution Disclosure Statement - Table 2-1
 Loans by County
 Small Farm Loans - Originations
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1
 State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
ADAIR COUNTY (001), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	199	0	0	0	0	0	0
Middle Income	3	158	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	208	2	315	0	0	0	0	0	0
CHEROKEE COUNTY (021), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	0	0	0	0
CHOCTAW COUNTY (023), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

2023 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
HASKELL COUNTY (061), OK										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	61	0	0	0	0	4	61	0	0
Middle Income	13	380	1	150	0	0	8	355	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	441	1	150	0	0	12	416	0	0
LATIMER COUNTY (077), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	160	1	250	0	0	6	398	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	160	1	250	0	0	6	398	0	0
LE FLORE COUNTY (079), OK										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	44	672	2	360	0	0	39	712	0	0
Middle Income	117	2,603	3	535	2	566	83	1,886	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	3	0	0	0	0	1	3	0	0
County Total	162	3,278	5	895	2	566	123	2,601	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1
 State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
MCINTOSH COUNTY (091), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
MAYES COUNTY (097), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	428	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	428	0	0	0	0
MUSKOGEE COUNTY (101), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	124	2	315	1	500	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	130	2	315	1	500	0	0	0	0

2023 Institution Disclosure Statement - Table 2-1

Respondent ID: 0000001950

Loans by County

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
SEQUOYAH COUNTY (135), OK										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	0	0	0	0
Middle Income	52	1,252	4	643	3	1,030	2	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,312	4	643	3	1,030	2	15	0	0
TOTAL INSIDE AA IN STATE	232	5,031	10	1,688	5	1,596	137	3,032	0	0
TOTAL OUTSIDE AA IN STATE	17	547	5	880	2	928	8	443	0	0
STATE TOTAL	249	5,578	15	2,568	7	2,524	145	3,475	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	244	5,352	10	1,688	5	1,596	138	3,072	0	0
TOTAL OUTSIDE AA	30	879	8	1,367	2	928	13	502	0	0
TOTAL INSIDE & OUTSIDE	274	6,231	18	3,055	7	2,524	151	3,574	0	0

2023 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans

Respondent ID: 0000001950
 Agency: OCC - 1

Institution: FIRST NATIONAL BANK

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AR - BENTON COUNTY (007) - MSA 22220	97	26,063	66	18,917	0	0
AR - CRAWFORD COUNTY (033) - MSA 22900	33	4,652	2	330	0	0
AR - FRANKLIN COUNTY (047) - MSA 22900	18	1,100	8	103	0	0
AR - SEBASTIAN COUNTY (131) - MSA 22900	220	33,732	59	8,821	0	0
AR - WASHINGTON COUNTY (143) - MSA 22220	35	8,217	27	7,054	0	0
OK - HASKELL COUNTY (061) - MSA NA	25	1,080	18	904	0	0
OK - LE FLORE COUNTY (079) - MSA NA	167	7,214	123	4,211	2	46
OK - SEQUOYAH COUNTY (135) - MSA 22900	189	10,352	4	632	1	5

2023 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000001950
 Agency: OCC - 1

Institution: FIRST NATIONAL BANK

ASSESSMENT AREA LOANS

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AR - CRAWFORD COUNTY (033) - MSA 22900	1	25	0	0	0	0
AR - FRANKLIN COUNTY (047) - MSA 22900	6	130	1	40	0	0
AR - SEBASTIAN COUNTY (131) - MSA 22900	5	166	0	0	0	0
OK - HASKELL COUNTY (061) - MSA NA	18	591	12	416	0	0
OK - LE FLORE COUNTY (079) - MSA NA	169	4,739	123	2,601	0	0
OK - SEQUOYAH COUNTY (135) - MSA 22900	60	2,985	2	15	0	0

2023 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	42,000	0	0
Purchased	0	0	0	0
Total	7	42,000	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

Respondent ID: 0000001950
 Agency: OCC - 1

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

ASSESSMENT AREA - 0001

BENTON COUNTY (007), AR

MSA: 22220

Moderate Income

0202.05* 0202.06* 0203.01* 0205.04* 0210.01 0211.01 0212.02* 0213.12* 0214.08*

Middle Income

0201.03 0201.04* 0202.01 0202.03* 0203.02* 0203.04* 0203.05* 0204.01 0204.02 0204.04 0205.03*
 0207.04 0208.03 0208.05 0209.03 0209.05* 0210.03* 0210.04* 0211.02 0212.01* 0213.05 0213.13*

Upper Income

0201.02 0204.05* 0205.01 0206.04 0206.05* 0206.06 0206.07 0206.08* 0207.01 0207.03 0208.01
 0208.06 0209.04 0209.06 0213.04 0213.06 0213.08 0213.15 0213.16 0213.17 0214.07

CRAWFORD COUNTY (033), AR

MSA: 22900

Moderate Income

0205.02

Middle Income

0201.01 0201.02 0202.05* 0202.06 0202.07 0202.08 0203.01 0204.01 0204.02* 0205.01 0206.02
 Upper Income

0202.04 0203.02 0206.01*

FRANKLIN COUNTY (047), AR

MSA: 22900

Moderate Income

9502.02*

Middle Income

9501.00* 9503.01 9503.02

Upper Income

9502.01

SEBASTIAN COUNTY (131), AR

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract
 * denotes no loans made in specified tracts

Respondent ID: 0000001950
 Agency: OCC - 1

Institution: FIRST NATIONAL BANK

MSA: 22900

Moderate Income

0001.00 0002.00 0003.00 0004.00 0005.01 0007.00 0008.00 0010.01 0012.02

Middle Income

0005.02 0006.00 0011.02 0013.07 0013.08 0013.09 0101.01 0102.01 0103.03* 0103.04

Upper Income

0010.02 0011.01 0012.01 0013.01 0013.05 0013.06 0013.10 0013.11 0013.12 0101.02 0102.02
 0103.01

WASHINGTON COUNTY (143), AR

MSA: 22220

Low Income

0103.04* 0103.07* 0104.04 0106.02 0107.03* 0107.04* 0113.01*

Moderate Income

0101.14* 0102.01* 0102.02 0103.06* 0104.01 0104.02 0105.12* 0105.13* 0106.01* 0107.05 0110.02
 0110.04* 0111.04* 0111.05 0112.00

Middle Income

0101.01 0101.09* 0101.10 0101.11 0101.12 0103.03* 0103.05* 0104.05 0105.01 0105.08 0105.10
 0105.11* 0105.14* 0105.16* 0105.17 0105.19* 0105.20* 0105.21 0110.03* 0110.05 0110.06* 0111.03
 0111.06* 0111.07*

Upper Income

0101.07* 0101.08 0101.13* 0101.15* 0105.15 0105.18* 0107.06*

Income Not Known

0113.02

HASKELL COUNTY (061), OK

MSA: NA

Moderate Income

2792.00

Middle Income

2791.00 2793.00 2794.00

**2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract**

**Respondent ID: 0000001950
Agency: OCC - 1**

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

LE FLORE COUNTY (079), OK

MSA: NA

Moderate Income

0401.98 0404.02 0406.01

Middle Income

0401.02 0402.99 0403.01 0403.02 0403.03 0404.01 0405.00 0406.02 0407.00

Tract Not Known

9999.99

SEQUOYAH COUNTY (135), OK

MSA: 22900

Low Income

0303.03

Moderate Income

0301.03

Middle Income

0301.01 0301.05 0301.06 0302.01 0302.02 0303.01 0303.04 0304.01 0304.03 0304.04

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

6173.00

CARROLL COUNTY (015), AR

MSA: NA

Middle Income

9501.00

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

Respondent ID: 0000001950
Agency: OCC - 1

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

0304.04	
JOHNSON COUNTY (071), AR	
MSA: NA	
Middle Income	
9518.00	
LAFAYETTE COUNTY (073), AR	
MSA: NA	
Middle Income	
4702.00	
LOGAN COUNTY (083), AR	
MSA: NA	
Middle Income	
9502.00 9504.00 9506.00	
MADISON COUNTY (087), AR	
MSA: 22220	
Moderate Income	
9603.00	
POLK COUNTY (113), AR	
MSA: NA	
Middle Income	
9505.00	
PULASKI COUNTY (119), AR	
MSA: 30780	
Upper Income	
0042.15	
SALINE COUNTY (125), AR	
MSA: 30780	
Upper Income	

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000001950

Agency: OCC - 1

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

0105.09

SCOTT COUNTY (127), AR

MSA: NA

Middle Income

9501.00 9503.00

YELL COUNTY (149), AR

MSA: NA

Middle Income

9526.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0626.10

LA PLATA COUNTY (067), CO

MSA: NA

Upper Income

9707.06

MCDONALD COUNTY (119), MO

MSA: NA

Moderate Income

0701.01 0703.00

ADAIR COUNTY (001), OK

MSA: NA

Moderate Income

3769.00

Middle Income

3767.00 3768.00

CHEROKEE COUNTY (021), OK

Respondent ID: 0000001950
Agency: OCC - 1

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

MSA: NA	
Middle Income	
9776.00	9778.02 9779.01
CHOCTAW COUNTY (023), OK	
MSA: NA	
Middle Income	
9670.00	
LATIMER COUNTY (077), OK	
MSA: NA	
Middle Income	
0871.00	0873.00
MCINTOSH COUNTY (091), OK	
MSA: NA	
Moderate Income	
7799.00	
Middle Income	
7796.02	
MAYES COUNTY (097), OK	
MSA: NA	
Middle Income	
0405.02	
MUSKOGEE COUNTY (101), OK	
MSA: NA	
Middle Income	
0012.00	0014.02 0015.01
Upper Income	
0013.02	
OKLAHOMA COUNTY (109), OK	

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000001950

Agency: OCC - 1

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

MSA: 36420

Median Family Income 50-60%

1073.03

Median Family Income 70-80%

1001.00

PITTSBURG COUNTY (121), OK

MSA: NA

Middle Income

4857.00

PUSHMATAHA COUNTY (127), OK

MSA: NA

Middle Income

0976.00

SEMINOLE COUNTY (133), OK

MSA: NA

Moderate Income

5836.00

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 60-70%

0069.06

WASHINGTON COUNTY (147), OK

MSA: NA

Upper Income

0007.00

FAYETTE COUNTY (149), TX

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

9705.00

2023 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	161	161	0	0.00%
Small Farm Loans	51	51	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	222	222	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Table 1. Small loans to businesses and farms, 2015-2023

Item	Year								
	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total business loans (Originations plus Purchases)									
Number.....	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713	9,432,123	8,883,889	8,426,200
Memo: Originations...	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316	9,013,594	8,497,861	8,067,465
Dollar (thousands).....	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191	371,043,036	284,593,268	261,660,525
Memo: Originations...	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821	354,492,884	266,738,954	242,872,604
Percent to small firms ¹									
by number.....	50.5	43.5	49.8	45.0	46.7	39.3	45.2	51.7	54.2
by dollars.....	35.6	33.1	35.0	32.8	33.1	24.9	27.9	34.2	33.9
Total farm loans (Originations plus Purchases)									
Number.....	176,340	178,060	201,000	201,388	205,498	200,609	255,432	209,890	196,473
Memo: Originations...	172,544	177,242	200,319	198,562	203,266	199,771	252,517	206,398	194,877
Dollar (thousands).....	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648	15,031,557	14,640,840	13,892,933
Memo: Originations...	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967	14,892,795	14,396,285	13,653,727
Percent to small firms ¹									
by number.....	59.7	59.7	57.7	45.3	59.1	56.3	58.9	58.6	57.8
by dollars.....	67.4	69.1	69.8	68.9	69.1	66.2	67.2	64.6	61.2
Activity of CRA reporters as a percentage of ²									
All small loans to businesses by depositories									
by number of loans ...	88.5	89.2	89.7	89.6	89.4	87.5	87.7	80.8	91.6
by amount of loans....	70.5	71.4	72.0	73.2	74.4	75.2	75.0	74.8	76.9
All small loans to farms by depositories									
by number of loans ...	37.4	38.2	42.6	42.9	41.1	42.9	43.7	47.3	47.8
by amount of loans....	28.3	28.8	29.9	30.5	31.3	32.2	32.5	34.3	35.2

Table 1. Continued

Item	Year								
	2015	2016	2017	2018	2019	2020	2021	2022	2023
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.0	1.4	1.4	1.3	1.1	1.1	0.7	0.2	0.1
large.....	99.0	98.6	98.6	98.7	98.9	98.9	99.3	99.8	99.9
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	4.1	3.5	3.4	2.9	2.4	1.8	1.6	0.7	0.7
large.....	95.9	96.5	96.5	97.1	97.5	98.2	98.4	99.3	99.3
Total.....	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	6.4	5.4	4.1	3.6	4.0	2.1	1.0	0.7	0.7
large.....	93.1	94.6	95.9	96.4	96.0	97.9	99.0	99.3	99.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	8.4	7.2	6.5	5.6	6.3	2.9	1.5	1.3	1.1
large.....	91.1	92.8	93.5	94.4	93.7	97.1	98.5	98.7	98.9
Total.....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁵									
by number of loans									
low.....	4.9	4.6	5.2	5.2	5.2	5.3	5.3	4.3	4.2
moderate.....	17.2	16.7	17.9	17.7	17.8	17.8	18.2	18.4	18.2
middle.....	39.7	39.1	37.7	37.4	37.5	37.4	37.9	38.3	37.8
upper.....	37.9	39.4	38.6	39.1	38.9	38.9	38.0	37.6	38.4
income not reported.....	0.3	0.3	0.6	0.6	0.6	0.6	0.6	1.4	1.4
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	5.9	5.8	6.1	6.1	6.1	6.1	6.0	4.8	4.6
moderate.....	18.6	18.1	18.6	18.6	18.4	18.6	18.5	18.7	18.6
middle.....	39.1	38.6	37.5	37.4	37.5	37	37.3	37.9	37.6
upper.....	35.9	37.0	36.9	36.9	37.0	37.3	37.1	36.7	37.2
income not reported.....	0.6	0.6	1.0	1.0	1.0	1.1	1.1	1.9	1.9
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	597	582	585	571	571	570	568	597	610
savings institutions.....	154	144	133	129	124	117	117	114	111
Total.....	751	726	718	700	695	687	685	711	721

Endnotes

1. Business and farms with revenues of \$1 million or less.
2. Percentages reflect the ratio of loans outstanding for CRA reporters relative to loans outstanding for all depository lenders based on information reported in the June Call Report.
3. For the purposes of this table, reporters with assets of less than \$250 million are categorized as “small”; reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as “large”; and the remainder of reporting institutions are categorized as “medium.”
4. The small business loan amounts do not add up to 100 for 2017 and 2019. For 2017, the percentages rounded to the nearest thousand are .039 small, 3.426 medium, and 96.535 large. For 2019, the percentages rounded to the nearest thousand are .031 small, 2.424 medium, and 97.545 large.
5. Low Income: Census tract median family income (MFI) is less than 50 percent of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50 percent and less than 80 percent; Middle Income: Census tract MFI is at least 80 percent and less than 120 percent; Upper Income: Census tract MFI is 120 percent or more. Excludes loans where the census tract was not reported.

Source: FFIEC

Originations and purchases of small loans to businesses and farms, by size of loan, 2023

Type of borrower and loan	Size of loan (dollars)						All loans		MEMO Loans to firms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000		Total	Percent	Total	Percent
	Total	Percent	Total	Percent	Total	Percent				
Number of Loans										
Business										
Originations	7,657,505	94.9	223,016	2.8	186,944	2.3	8,067,465	100	4,422,433	54.8
Purchases	320,350	89.3	24,813	6.9	13,572	3.8	358,735	100	141,078	39.3
Total	7,977,855	94.7	247,829	2.9	200,516	2.4	8,426,200	100	4,563,511	54.2
Farm										
Originations	156,264	80.2	23,349	12.0	15,264	7.8	194,877	100	113,127	58.1
Purchases	700	43.9	617	38.7	279	17.5	1,596	100	392	24.6
Total	156,964	79.9	23,966	12.2	15,543	7.9	196,473	100	113,519	57.8
All										
Originations	7,813,769	94.6	246,365	3.0	202,208	2.4	8,262,342	100	4,535,560	54.9
Purchases	321,050	89.1	25,430	7.1	13,851	3.8	360,331	100	141,470	39.3
Total	8,134,819	94.3	271,795	3.2	216,059	2.5	8,622,673	100	4,677,030	54.2
Amount of loans (thousands of dollars)										
Business										
Originations	104,424,643	43.0	37,782,777	15.6	100,665,184	41.4	242,872,604	100	84,245,611	34.7
Purchases	8,557,944	45.6	3,810,677	20.3	6,419,300	34.2	18,787,921	100	4,573,524	24.3
Total	112,982,587	43.2	41,593,454	15.9	107,084,484	40.9	261,660,525	100	88,819,135	33.9
Farm										
Originations	3,864,059	28.3	4,066,977	29.8	5,722,691	41.9	13,653,727	100	8,459,800	62.0
Purchases	35,562	14.9	102,508	42.9	101,136	42.3	239,206	100	42,303	17.7
Total	3,899,621	28.1	4,169,485	30.0	5,823,827	41.9	13,892,933	100	8,502,103	61.2
All										
Originations	108,288,702	42.2	41,849,754	16.3	106,387,875	41.5	256,526,331	100	92,705,411	36.1
Purchases	8,593,506	45.2	3,913,185	20.6	6,520,436	34.3	19,027,127	100	4,615,827	24.3
Total	116,882,208	42.4	45,762,939	16.6	112,908,311	41.0	275,553,458	100	97,321,238	35.3

Originations and purchases of small loans to businesses and farms, grouped by type of borrower and loan and distributed by size of lending institution, 2023

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,502		1,503 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of Loans										
Business										
Originations	0	0.0	0	0.0	9,778	0.1	8,057,687	99.9	8,067,465	100
Purchases	0	0.0	0	0.0	33	0.0	358,702	100.0	358,735	100
Total	0	0.0	0	0.0	9,811	0.1	8,416,389	99.9	8,426,200	100
Farm										
Originations	0	0.0	0	0.0	1,448	0.7	193,429	99.3	194,877	100
Purchases	0	0.0	0	0.0	0	0.0	1,596	100.0	1,596	100
Total	0	0.0	0	0.0	1,448	0.7	195,025	99.3	196,473	100
All										
Originations	0	0.0	0	0.0	11,226	0.1	8,251,116	99.9	8,262,342	100
Purchases	0	0.0	0	0.0	33	0.0	360,298	100.0	360,331	100
Total	0	0.0	0	0.0	11,259	0.1	8,611,414	99.9	8,622,673	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	0	0.0	1,718,279	0.7	241,154,325	99.3	242,872,604	100
Purchases	0	0.0	0	0.0	5,676	0.0	18,782,245	100.0	18,787,921	100
Total	0	0.0	0	0.0	1,723,955	0.7	259,936,570	99.3	261,660,525	100
Farm										
Originations	0	0.0	0	0.0	147,904	1.1	13,505,823	98.9	13,653,727	100
Purchases	0	0.0	0	0.0	0	0.0	239,206	100.0	239,206	100
Total	0	0.0	0	0.0	147,904	1.1	13,745,029	98.9	13,892,933	100
All										
Originations	0	0.0	0	0.0	1,866,183	0.7	254,660,148	99.3	256,526,331	100
Purchases	0	0.0	0	0.0	5,676	0.0	19,021,451	100.0	19,027,127	100
Total	0	0.0	0	0.0	1,871,859	0.7	273,681,599	99.3	275,553,458	100
MEMO										
Number of institutions reporting	0		0		62		659		721	
Number of institutions extending loans	0		0		59		628		687	

2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2023

Characteristics of neighborhood	Amount of loans (thousands of dollars)							MEMO		Amount of loans to firms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All				
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location											
Principal City	41.5	43.2	15.7	44.3	42.9	47.0	117,466,920	100	45.0	37,980,422	32.3
Suburban	45.5	47.7	15.6	44.2	39.0	43.0	118,029,991	100	45.2	40,829,709	34.6
Rural	39.7	9.1	18.6	11.5	41.7	10.0	25,753,119	100	9.9	9,862,178	38.3
Subtotal	43.1	100.0	15.9	100.0	41.0	100.0	261,250,030	100	100.0	88,672,309	33.9
Tract not known	87.7	0.3	5.9	0.0	6.4	0.0	410,495	100	0.2	146,826	35.8
Total	43.2	---	15.9	---	40.9	---	261,660,525	100	---	88,819,135	33.9
Area Income											
<i>Low (less than 50)</i>											
Principal City	36.7	2.9	17.0	3.6	46.3	3.8	8,789,646	100	3.4	2,565,794	29.2
Suburban	41.4	1.1	16.4	1.2	42.2	1.2	2,953,842	100	1.1	941,564	31.9
Rural	33.6	0.1	18.2	0.2	48.2	0.2	360,168	100	0.1	140,423	39.0
Total	37.8	4.1	16.9	4.9	45.3	5.1	12,103,656	100	4.6	3,647,781	30.1
<i>Moderate (50 to 79)</i>											
Principal City	39.4	8.9	15.9	9.7	44.6	10.6	25,354,110	100	9.7	7,732,313	30.5
Suburban	43.0	7.4	16.0	7.5	41.0	7.5	19,514,416	100	7.5	6,398,474	32.8
Rural	37.3	1.2	19.1	1.7	43.6	1.5	3,708,390	100	1.4	1,367,158	36.9
Total	40.7	17.6	16.2	19.0	43.1	19.5	48,576,916	100	18.6	15,497,945	31.9
<i>Middle (80 to 119)</i>											
Principal City	42.1	12.6	15.7	12.8	42.2	13.3	33,795,044	100	12.9	11,132,485	32.9
Suburban	44.8	19.5	15.9	18.8	39.3	18.0	49,058,045	100	18.8	16,699,265	34.0
Rural	40.0	5.5	18.8	7.0	41.1	5.9	15,371,621	100	5.9	5,934,449	38.6
Total	43.1	37.6	16.3	38.5	40.6	37.3	98,224,710	100	37.6	33,766,199	34.4
<i>Upper (120 or more)</i>											
Principal City	43.7	17.7	15.2	16.7	41.1	17.5	45,574,382	100	17.4	15,612,522	34.3
Suburban	47.8	19.3	14.9	16.3	37.3	15.9	45,525,631	100	17.4	16,543,903	36.3
Rural	41.1	2.2	17.7	2.6	41.2	2.4	6,154,060	100	2.4	2,366,004	38.4
Total	45.5	39.3	15.2	35.6	39.3	35.7	97,254,073	100	37.2	34,522,429	35.5
<i>Income not reported</i>											
Principal City	34.2	1.2	16.8	1.6	49.1	1.8	3,953,738	100	1.5	937,308	23.7
Suburban	34.3	0.3	16.0	0.4	49.7	0.5	978,057	100	0.4	246,503	25.2
Rural	32.5	0.0	18.1	0.1	49.4	0.1	158,880	100	0.1	54,144	34.1
Total	34.1	1.5	16.7	2.0	49.2	2.3	5,090,675	100	1.9	1,237,955	24.3
Subtotal	43.1	100.0	15.9	100.0	41.0	100.0	261,250,030	100	100.0	88,672,309	33.9
Tract not known	87.7	0.3	5.9	0.0	6.4	0.0	410,495	100	0.2	146,826	35.8
Total	43.2	---	15.9	---	40.9	---	261,660,525	100	---	88,819,135	33.9
Memo:											
Amount of loans											
Subtotal	112,622,561		41,569,135		107,058,334						
Tracts not known	360,026		24,319		26,150						
Total	112,982,587		41,593,454		107,084,484						

Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2023

Characteristics of neighborhood	Amount of loans (thousands of dollars)								MEMO Amount of loans to farms with revenues of \$1 million or less		
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All				
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location											
Principal City	30.8	7.0	26.6	5.6	42.6	6.5	886,270	100	6.4	538,320	60.7
Suburban	30.5	30.2	28.1	25.9	41.3	27.3	3,843,593	100	27.7	2,281,908	59.4
Rural	26.7	62.8	31.2	68.4	42.2	66.2	9,151,853	100	65.9	5,676,931	62.0
Subtotal	28.0	100.0	30.0	100.0	42.0	100.0	13,881,716	100	100.0	8,497,159	61.2
Tract not known	94.6	0.3	5.4	0.0	0.0	0.0	11,217	100	0.1	4,944	44.1
Total	28.1	---	30.0	---	41.9	---	13,892,933	100	---	8,502,103	61.2
Area Income											
<i>Low (less than 50)</i>											
Principal City	31.8	0.1	20.0	0.1	48.2	0.1	14,458	100	0.1	6,055	41.9
Suburban	30.3	0.2	23.4	0.1	46.3	0.2	23,797	100	0.2	9,077	38.1
Rural	23.6	0.2	32.4	0.2	44.0	0.2	31,197	100	0.2	19,322	61.9
Total	27.6	0.5	26.7	0.4	45.7	0.5	69,452	100	0.5	34,454	49.6
<i>Moderate (50 to 79)</i>											
Principal City	33.0	0.8	22.3	0.5	44.7	0.7	97,290	100	0.7	56,362	57.9
Suburban	33.3	4.3	26.8	3.2	39.9	3.4	503,740	100	3.6	291,097	57.8
Rural	29.0	5.7	29.7	5.5	41.2	5.4	765,560	100	5.5	485,007	63.4
Total	30.9	10.9	28.1	9.2	41.0	9.6	1,366,590	100	9.8	832,466	60.9
<i>Middle (80 to 119)</i>											
Principal City	30.4	3.0	27.8	2.6	41.8	2.8	384,539	100	2.8	232,415	60.4
Suburban	29.2	19.5	29.1	18.1	41.7	18.6	2,597,912	100	18.7	1,564,053	60.2
Rural	28.5	47.1	31.4	52.1	42.1	49.9	6,908,744	100	49.8	4,297,907	62.2
Total	27.4	69.6	30.7	72.7	42.0	71.3	9,891,195	100	71.3	6,094,375	61.6
<i>Upper (120 or more)</i>											
Principal City	30.7	3.0	26.7	2.5	42.7	2.8	383,708	100	2.8	240,300	62.6
Suburban	33.5	6.1	25.8	4.4	40.8	5.0	710,780	100	5.1	415,827	58.5
Rural	26.4	9.7	30.7	10.6	42.9	10.6	1,436,201	100	10.3	869,770	60.6
Total	29.0	18.9	28.7	17.4	42.2	18.4	2,530,689	100	18.2	1,525,897	60.3
<i>Income not reported</i>											
Principal City	30.1	0.0	22.2	0.0	47.8	0.1	6,275	100	0.0	3,188	50.8
Suburban	28.3	0.1	29.2	0.1	42.5	0.1	7,364	100	0.1	1,854	25.2
Rural	21.6	0.1	27.9	0.1	50.5	0.1	10,151	100	0.1	4,925	48.5
Total	25.9	0.2	26.8	0.2	47.3	0.2	23,790	100	0.2	9,967	41.9
Subtotal	28.0	100.0	30.0	100.0	42.0	100.0	13,881,716	100	100.0	8,497,159	61.2
Tract not known	94.6	0.3	5.4	0.0	0.0	0.0	11,217	100	0.1	4,944	44.1
Total	28.1	---	30.0	---	41.9	---	13,892,933	100	---	8,502,103	61.2
Memo:											
Amount of loans											
Subtotal		3,889,008		4,168,881		5,823,827					
Tracts not known		10,613		604		0					
Total		3,899,621		4,169,485		5,823,827					

Community development lending, 2023

Asset size of lender (millions of dollars)	Number of loans		Amount of loans (thousands of dollars)		MEMO: CRA reporters			
	Total	Percent	Total	Percent	Number	Percent	Community development loans	
							Number extending	Percent extending
Institution Assets								
Less than 100	0	0.0	0	0.0	---	---	0	0.0
250 to 1,502	393	1.4	497,329	0.4	62	8.6	45	7.0
1,503 or more	26,840	98.6	126,398,771	99.6	659	91.4	594	93.0
All	27,233	100.0	126,896,100	100.0	721	100.0	639	100.0
MEMO: Lending by all affiliates	143	0.5	1,058,879	0.8	---	---	18	2.8

Findings from Analysis of Nationwide Summary Statistics for 2023 Community Reinvestment Act Data Fact Sheet

This analysis is based on 2023 data compiled by the three Federal banking agency members of the Federal Financial Institutions Examination Council (FFIEC) with Community Reinvestment Act (CRA) responsibilities — the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency. This analysis was conducted using data compiled for financial institutions reporting under the CRA regulations.

Background

The CRA¹ was enacted by Congress in 1977 and is designed to encourage regulated financial institutions to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Depository institutions with total assets that meet a certain threshold are required to collect and report data regarding their small business and small farm lending and community development lending. The mandatory reporting threshold adjusts annually based on changes to the Consumer Price Index for Urban Wage Earners and Clerical Workers and for 2023 was \$1.503 billion.²

The small business and small farm lending data reported under the CRA regulations provide useful information about such lending, but they are less comprehensive than the data reported on home mortgage lending under the Home Mortgage Disclosure Act. For example, the CRA data:

- include information on loans originated or purchased, but not on applications for loans that were not originated;
- indicate whether a loan is extended to a borrower with annual revenues of \$1 million or less, but the data do not identify a borrower's annual revenues with any greater precision, nor do they include demographic information about the borrower; and
- are aggregated into three categories based on loan size and reported at the census tract level, rather than loan-by-loan.

Certain considerations should be taken into account when reviewing and interpreting the CRA data. For example, depository institutions are asked to report the geographic location of the loan. If the proceeds of a small business loan are used in more than one location, the institution can record the loan location as either the address of the borrower's business

¹ 12 U.S.C. 2901 *et seq.* The CRA is implemented by the OCC in 12 CFR part 25, the Board in 12 CFR part 228 (Regulation BB), and the FDIC in 12 CFR part 345.

² <https://www.ffiec.gov/cra/reporter23.htm>

headquarters or the location where the greatest portion of the proceeds are applied, as indicated by the borrower. However, these locations may have different socioeconomic characteristics.

Further, although the CRA data provide information on extensions of credit in a geographic area, they do not indicate the amount or nature of the overall demand for credit in that area. Consequently, caution should be used in drawing conclusions from analyses using only CRA data, as differences in loan volume across areas may reflect differences in local demand for credit. Indeed, CRA performance assessments by the supervisory agencies focus on evaluating the volume and distribution of lending in the context of local credit needs.

Finally, the CRA small business and small farm lending data reported each year cover only a portion of the credit extended to small businesses and small farms. Depository institutions that do not report CRA data and nonbank financial institutions not covered by the CRA, such as commercial finance companies, also extend such loans.

General Description of the 2023 CRA Small Business and Small Farm Loan Data

For 2023, a total of 721 lenders reported data about originations and purchases of small loans (loans with original amounts of \$1 million or less) to businesses and farms, representing a 1.4 percent increase from the 711 lenders reporting data for 2022 (see Table 1).³ Of the 721 institutions reporting 2023 data, 73 had assets below the mandatory reporting threshold and reported either voluntarily or because they elected to be evaluated as a “large” institution during CRA examinations.

Small business and small farm lending reported in the CRA data covers a significant share of all small business and small farm lending by depository institutions. Analysis of data from Consolidated Reports of Condition and Income submitted by depository institutions indicates that CRA reporters account for about 76.9 percent of small business loans outstanding (by dollars) and about 35.2 percent of small farm loans outstanding (by dollars) at depository institutions (see Table 1). Larger institutions account for most of the reported lending. During 2023, financial institutions with assets of \$1.503 billion or more (as of December 31, 2022) accounted for 99.3 percent (by dollars) of reported small

³ For the purposes of this table, reporters with assets of less than \$250 million are categorized as ‘small’; reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as ‘large’; and the remainder of reporting institutions are categorized as ‘medium’. As a consequence of amendments to the CRA regulations, beginning in September 2005, banking institutions with assets below the mandatory reporting threshold (and, beginning in October 2004, savings associations with assets below that threshold) are not required to collect or report data on their small business or small farm lending. However, institutions with assets below the mandatory reporting threshold may voluntarily collect and report such information. In addition, depository institutions must report the information if they elect to be evaluated as “large” institutions during CRA examinations.

business loan originations (see Table 3). The very largest institutions – 153 reporters with assets of \$10 billion or more – accounted for about 73.8 percent of CRA reported small business loans originated in 2023 (by dollars, not shown in tables).

In the aggregate, about 8.4 million small business loans (originations and purchases) totaling nearly \$261.7 billion were reported in 2023 (see Table 1). The total number of loans (including purchases) decreased by 5.2 percent, while the number of loans originated decreased by 5.1 percent relative to 2022. The dollar amount of small business loans originated decreased by 8.9 percent. Regarding small farm loans, the number of originations decreased by about 5.6 percent and the dollar amount decreased by 5.2 percent in 2023 from 2022. The decrease in lending is likely due, at least in part, to rising interest rates and tighter lending standards.

The CRA data provide information about the size of small business and small farm loans. For small business loans, the maximum loan size reported is \$1 million; for small farm loans, the maximum is \$500,000. Measured by number of loan originations, about 94.9 percent of the small business loans and 80.2 percent of the small farm loans originated in 2023 were for amounts under \$100,000 (see Table 2). The distribution differs for the dollar amount of loans originated; about 43.0 percent of the small business loan dollars and about 28.3 percent of the small farm loan dollars were extended through loans of less than \$100,000 (see Table 2).

Loans to Smaller Businesses and Farms

The CRA data include information about loans to businesses or farms with revenues of \$1 million or less. Overall, 54.8 percent of the number of reported small business loan originations (34.7 percent measured by dollar amount of loans) and 58.1 percent of the number of reported small farm loan originations (about 62.0 percent measured by dollar amount of loans) were extended to firms with revenues of \$1 million or less (see Table 2).

The Geographic Distribution of Small Business and Small Farm Lending

The availability of information about the geographic location of businesses and farms receiving credit provides an opportunity to examine the distribution of small business and small farm lending across areas grouped by socioeconomic and demographic characteristics. Information on the distribution of businesses and population provides some context within which to view these distributions.

CRA performance assessments include an analysis of the distribution of small business and small farm loans (of all types) across census tracts grouped into four relative income categories: low-, moderate-, middle-, and upper-income.⁴ Overall, the distribution of the

⁴ For purposes of the regulations, a low-income census tract has a median family income that is less than 50 percent of the median family income for the broader area (the metropolitan area containing the tract or the entire non-metropolitan area of the state); a moderate-income census tract, 50 percent to less than 80 percent; a middle-income census tract, 80 percent to less than 120 percent; and an upper-income census tract, 120 percent

number (see Table 4.1) and the dollar amounts (see Table 4.2) of small business loans across these categories largely parallels the distribution of population and businesses across these four income groups, although lending activity in upper-income areas exceeds the share of businesses and population in such areas.⁵ For example, low-income census tracts include about 5.7 and 4.5 percent of the population and businesses respectively, and accounted for about 4.2 percent of the number and 4.6 percent of the total dollar amount of small business loans in 2023.⁶ Upper-income census tracts include about 29.1 percent of the population and about 35.1 percent of businesses, and had about 38.4 percent of the number and 37.2 percent of the total dollar amount of small business loans in 2023. The share of reported loans by dollar amount going to upper income tracts has been similar in previous years.

Analysis of the CRA data shows that small business loans are heavily concentrated in metropolitan areas (which are composed of principal cities and suburban areas), as are the bulk of the U.S. population and businesses (see Table 4.1 and Table 4.2). The majority of small farm loans were extended to farms located in rural (nonmetropolitan) areas (see Table 4.3 and Table 4.4).

Community Development Lending

Institutions reporting CRA data report the number and dollar amount of their community development loans. Among the 721 institutions reporting for 2023, 639 institutions reported community development lending activity (see Table 5). As in previous years, in 2023 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.503 billion in 2023) extended the vast majority of reported community development loans. Overall, lenders over the reporting threshold reported a combined total of over \$126 billion in community development loans in 2023, a 16 percent decrease from the amount reported in 2022.

or more. Data regarding census tract income categories are derived from the 2016-2020 American Community Survey. For more information refer to <http://www.census.gov/acs/>.

⁵ Beginning in 1998, institutions filing CRA data were allowed to report that the census tract location of a firm or farm receiving a loan was unknown. For 2023, about 1 percent of the reported small business loans by both number and dollar amount included such a designation.

⁶ Data on the share of population across census tract income categories are derived from the 2016-2020 American Community Survey. Data on the share of businesses across census tract income categories are derived from information from Dun and Bradstreet files of businesses. Calculations exclude agricultural-related firms.

2022 Disclosure Statement

Report did not generate in December of 2023 from FFIEC.

2022 data was resubmitted February of 2024.

Awaiting results.

2021

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination ≤\$100,000	Origination >\$100,000 But ≤\$250,000	Origination >\$250,000	with Gross Annual Revenues ≤\$1 Million	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (007), AR						
MSA 22220						
Outside Assessment Area						
Low Income	1	25	0	2	753	0
Moderate Income	3	242	1	2	1,405	0
Middle Income	17	917	16	38	15,057	0
Upper Income	33	1,375	20	29	13,648	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	54	2,559	37	71	30,863	0
CARROLL COUNTY (015), AR						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	25	1	108	0	133
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	25	1	108	0	133
CRAWFORD COUNTY (033), AR						
MSA 22900						
Inside AA 0001						
Low Income	0	0	0	0	0	0
Moderate Income	4	161	2	3	1,112	91
Middle Income	19	521	6	0	0	415
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	23	682	8	3	1,112	506

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
FRANKLIN COUNTY (047), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	40	531	1	148	2	1,268	37	451	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	531	1	148	2	1,268	37	451	0	0
GARLAND COUNTY (051), AR										
MSA 26300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	255	1	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	255	1	255	0	0
LOGAN COUNTY (083), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	8	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	8	0	0	0	0	1	5	0	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LONOKE COUNTY (085), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	930	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	930	1	0	0	0	0	0
MONTGOMERY COUNTY (097), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
SEBASTIAN COUNTY (131), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	45	1,531	17	3,220	8	3,647	21	1,861	0	0
Middle Income	30	1,225	11	2,000	22	9,397	26	4,707	0	0
Upper Income	73	2,234	18	3,321	15	7,246	33	3,022	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	4,990	46	8,541	45	20,290	80	9,590	0	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics

	Loan Amount at Origination <=\$100,000	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates
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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	166	3	521	3	1,343	3	545	0	0
Middle Income	13	630	6	978	9	2,963	22	3,944	0	0
Upper Income	10	383	14	2,736	32	11,994	24	4,493	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,179	23	4,235	44	16,300	49	8,982	0	0

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YELL COUNTY (149), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	211	6,203	55	9,915	50	22,670	127	10,547	0	0
TOTAL OUTSIDE AA IN STATE	86	3,831	61	11,436	117	48,348	148	30,953	0	0
STATE TOTAL	297	10,034	116	21,351	167	71,018	275	41,500	0	0

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination	Origination	Origination	with Gross Annual	
	<=\$100,000	>\$100,000 But	>\$250,000	Revenues <= \$1	Loans by
	Loans	Loans	Loans	Million	Affiliates
	Num of	Num of	Num of	Num of	Amount
	Loans	Loans	Loans	Loans	(000s)
	Amount	Amount	Amount	Amount	Amount
	(000s)	(000s)	(000s)	(000s)	(000s)
LOS ANGELES COUNTY (037), CA					
MSA 31084					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	1	41	0	1	41
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	41	0	1	41
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	41	0	1	41
STATE TOTAL	1	41	0	1	41

21 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)
ARCHULETA COUNTY (007), CO					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1 400	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1 400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1 400	0	0
STATE TOTAL	0	0	1 400	0	0

Respondent ID: 0000001950

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Agency: OCC - 1
State: INDIANA (18)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
					Amount (000s)
DELAWARE COUNTY (035), IN					
MSA 34620					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	75	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	75	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0
STATE TOTAL	1	75	0	0	0

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
JASPER COUNTY (097), MO									
MSA 27900									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	500	1	500	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	500	1	500	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	500	1	500	0	0	0
STATE TOTAL	0	0	0	500	1	500	0	0	0

Loans by County

Respondent ID: 0000001950

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination	Origination	Origination	with Gross Annual	Loans by
	<=\$100,000	>\$100,000 But	>\$250,000	Revenues <=\$1	Affiliates
	Num of	Num of	Num of	Million	Amount
	Loans	Loans	Loans	(000s)	(000s)
IREDELL COUNTY (097), NC					
MSA 16740					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1	920	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	920	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	920	0
STATE TOTAL	0	0	1	920	0

Respondent ID: 0000001950

Agency: OCC - 1

State: OKLAHOMA (40)

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
	Amount (000s)	Num of Loans	Amount (000s)	Amount (000s)	Amount (000s)
ADAIR COUNTY (001), OK					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	2	34	0	0	0
Middle Income	0	0	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	2	34	0	0	0
CHEROKEE COUNTY (021), OK					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	4	81	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	4	81	0	0	0
CLEVELAND COUNTY (027), OK					
MSA 36420					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	0	0	0
Upper Income	1	76	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	76	0	0	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: OKLAHOMA (40)

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK						
MSA 36420						
Outside Assessment Area						
Median Family Income < 10%	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	441	0	441
Median Family Income 40-50%	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	150
Median Family Income 80-90%	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	957	0	957
Median Family Income 100-110%	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	2	1,398	3	1,548
PITTSBURG COUNTY (121), OK						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	18	0	0	0	0

21 Institution Disclosure Statement - Table 2-1

Respondent ID: 0000001950

Agency: OCC - 1

State: ARKANSAS (05)

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
FRANKLIN COUNTY (047), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	2	294	1	317	4	636	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	2	294	1	317	4	636	0	0
LOGAN COUNTY (083), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	32	0	0	0	0	2	32	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	0	0	2	32	0	0
POLK COUNTY (113), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	265	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	265	0	0	0	0

Loans by County **Respondent ID: 0000001950**

Small Farm Loans - Originations **Agency: OCC - 1**

Institution: FIRST NATIONAL BANK **State: ARKANSAS (05)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
SCOTT COUNTY (127), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	0	0	1	368	2	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	1	368	2	78	0	0
SEBASTIAN COUNTY (131), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	190	0	0	0	0	2	190	0	0
Upper Income	3	275	0	0	0	0	3	275	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	465	0	0	0	0	5	465	0	0
TOTAL INSIDE AA IN STATE	7	510	2	294	1	317	9	1,101	0	0
TOTAL OUTSIDE AA IN STATE	4	110	0	0	2	633	4	110	0	0
STATE TOTAL	11	620	2	294	3	950	13	1,211	0	0

Respondent ID: 0000001950

Loans by County

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	

ADAIR COUNTY (001), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	325	1	325	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0

CHEROKEE COUNTY (021), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	33	0	0	1	345	1	345	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	1	345	1	345	0

HASKELL COUNTY (061), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	1	71	0
Middle Income	2	15	1	220	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	86	1	220	0	0	1	71	0

Response ID: 0000001950

Loans by County

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Farms with	Memo Item:
	Origination	Origination	Origination	Gross Annual	
	<=\$100,000	>\$100,000 But	>\$250,000	Revenues <=\$1	Loans by
	(000s)	<=\$250,000	(000s)	Million	Affiliates
	Num of	Num of	Num of	Amount	Num of
	Loans	Loans	Loans	(000s)	Loans
	Amount	Amount	Amount		Amount
	(000s)	(000s)	(000s)		(000s)
LATIMER COUNTY (077), OK					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	0	0	1	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	12	0	1	0
LE FLORE COUNTY (079), OK					
MSA NA					
Inside AA 0001					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	4	235	1	4	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	4	235	1	4	0
MCINTOSH COUNTY (091), OK					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	25	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	25	0	0	0

Respondent ID: 0000001950

Agency: OCC - 1

State: OKLAHOMA (40)

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	

MUSKOGEE COUNTY (101), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	25	1	250	0	0	0	0	0

SEQUOYAH COUNTY (135), OK

MSA 22900

Inside AA 0001

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0
Middle Income	38	1,100	2	413	1	388	5	704	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	39	1,130	2	413	1	388	6	734	0

WAGONER COUNTY (145), OK

MSA 46140

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	29	0	0	0	0	1	9	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	2	29	0	0	0	0	1	9	0
TOTAL INSIDE AA IN STATE	43	1,365	3	536	1	388	10	1,012	0

Respondent ID: 0000001950
 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: FIRST NATIONAL BANK

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AR - CRAWFORD COUNTY (033) - MSA 22900	34	3,020	10	506	0	0
AR - FRANKLIN COUNTY (047) - MSA 22900	43	1,947	37	451	0	0
AR - SEBASTIAN COUNTY (131) - MSA 22900	239	33,821	80	9,590	0	0
OK - LE FLORE COUNTY (079) - MSA NA	28	3,068	4	806	0	0
OK - SEQUOYAH COUNTY (135) - MSA 22900	161	10,303	11	468	0	0

2021 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity
Small Farm Loans

Respondent ID: 0000001950
Agency: OCC - 1

Institution: FIRST NATIONAL BANK

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AR - FRANKLIN COUNTY (047) - MSA 22900	5	656	4	636	0	0
AR - SEBASTIAN COUNTY (131) - MSA 22900	5	465	5	465	0	0
OK - LE FLORE COUNTY (079) - MSA NA	5	358	4	278	0	0
OK - SEQUOYAH COUNTY (135) - MSA 22900	42	1,931	6	734	0	0

ASSESSMENT AREA LOANS

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	13,458	0	0
Purchased	0	0	0	0
Total	12	13,458	0	0
Consortium/Thlr Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

Respondent ID: 0000001950

Agency: OCC - 1

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

ASSESSMENT AREA - 0001

CRAWFORD COUNTY (033), AR

MSA: 22900

Moderate Income

0205.01 0205.02

Middle Income

0201.00 0202.01 0202.03 0202.04 0203.01 0203.02 0204.01 0204.02 0206.00

FRANKLIN COUNTY (047), AR

MSA: 22900

Middle Income

9501.00 9502.00 9503.00

SEBASTIAN COUNTY (131), AR

MSA: 22900

Moderate Income

0001.00 0002.00 0003.00 0004.00 0005.01* 0007.00 0008.00 0010.01 0012.02

Middle Income

0005.02 0011.02 0012.01 0013.02 0013.03 0102.02 0103.02

Upper Income

0006.00 0010.02 0011.01 0013.01 0013.04 0013.05 0101.01 0101.02 0102.01 0103.01

LE FLORE COUNTY (079), OK

MSA: NA

Moderate Income

0401.98* 0406.01* 0406.02*

Middle Income

0401.02 0402.99 0403.01 0403.02 0403.03 0404.01 0404.02* 0405.00 0407.00*

SEQUOYAH COUNTY (135), OK

MSA: 22900

Moderate Income

Respondent ID: 0000001950
 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

0301.03	0303.01								
Middle Income									
0301.01	0301.04	0302.01	0302.02	0303.02	0304.01	0304.02			
<u>OUTSIDE ASSESSMENT AREA</u>									
BENTON COUNTY (007), AR									
MSA: 22220									
Low Income									
0203.01									
Moderate Income									
0204.02									
Middle Income									
0201.01	0202.01	0202.03	0202.05	0202.06	0205.03	0206.04	0208.01	0208.06	0209.02
0213.01	0213.05	0214.06	0214.07						0210.02
Upper Income									
0201.02	0205.01	0206.03	0206.06	0207.01	0207.03	0207.04	0208.05	0209.01	0213.04
0213.08	0213.10	0213.11	0214.09						0213.06
CARROLL COUNTY (015), AR									
MSA: NA									
Middle Income									
9501.00									
GARLAND COUNTY (051), AR									
MSA: 26300									
Middle Income									
0103.00									
LOGAN COUNTY (083), AR									
MSA: NA									
Middle Income									
9502.00									
9504.00									
9505.00									
LONOKE COUNTY (085), AR									

Respondent ID: 0000001950
 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

MSA: 31084	
Median Family Income 70-80%	
5361.03	
ARCHULETA COUNTY (007), CO	
MSA: NA	
Middle Income	
9744.00	
DELAWARE COUNTY (035), IN	
MSA: 34620	
Middle Income	
0025.00	
HARRISON COUNTY (047), MS	
MSA: 25060	
Middle Income	
0014.00	
JASPER COUNTY (097), MO	
MSA: 27900	
Middle Income	
0103.00	
0610.02	
ADAIR COUNTY (001), OK	
MSA: NA	
Moderate Income	
3767.00	
CHEROKEE COUNTY (021), OK	
MSA: NA	
Middle Income	
9776.00	9779.00
	9782.01
	9782.02
	9783.00

2021 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

Respondent ID: 0000001950

Agency: OCC - 1

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

CLEVELAND COUNTY (027), OK

MSA: 36420

Upper Income

2016.10

HASKELL COUNTY (061), OK

MSA: NA

Moderate Income

2792.00

Middle Income

2791.00 2793.00 2794.00

LATIMER COUNTY (077), OK

MSA: NA

Middle Income

0872.00

MCINTOSH COUNTY (091), OK

MSA: NA

Middle Income

7801.00

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

0009.00 0013.00

Upper Income

0014.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 30-40%

1041.00

Respondent ID: 0000001950
Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

Median Family Income 70-80%

1001.00

Median Family Income 90-100%

1080.09

PITTSBURG COUNTY (121), OK

MSA: NA

Middle Income

4858.00

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income >= 120%

0076.31

WAGONER COUNTY (145), OK

MSA: 46140

Middle Income

0303.00 0307.98

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001950

Institution: FIRST NATIONAL BANK

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	141	141	0	0.00%
Small Farm Loans	30	30	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	178	178	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2020

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000001950

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
BALDWIN COUNTY (003), AL					
MSA 19300					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	978	1	978
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	978	1	978
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	978	1	978
STATE TOTAL	0	0	978	1	978

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics

	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
BENTON COUNTY (007), AR									
MSA 22220									
Outside Assessment Area									
Low Income	1	39	1	145	0	0	1	39	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	26	913	21	3,608	13	5,428	29	4,056	0
Upper Income	19	933	83	17,271	22	10,852	27	4,595	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	46	1,885	105	21,024	35	16,280	57	8,690	0
CARROLL COUNTY (015), AR									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	424	0	0	1	225	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	2	424	0	0	1	225	0
CRAWFORD COUNTY (033), AR									
MSA 22900									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	3	56	1	195	1	1,000	1	195	0
Middle Income	15	458	2	367	4	1,876	7	212	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	18	514	3	562	5	2,876	8	407	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo/Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	35	0	0	0	0	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	0	0	1	12	0	0
SEBASTIAN COUNTY (131), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	45	1,584	8	1,241	15	7,377	26	5,033	0	0
Middle Income	39	1,541	18	3,406	11	4,372	21	3,067	0	0
Upper Income	81	2,667	12	2,232	25	10,883	32	2,901	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	165	5,792	38	6,879	51	22,632	79	11,001	0	0
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	242	5	858	7	3,661	8	1,542	0	0
Middle Income	3	155	12	2,431	21	10,181	30	10,646	0	0
Upper Income	12	479	8	1,644	18	7,493	15	2,776	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	876	25	4,933	46	21,335	53	14,964	0	0

2020 Institution Disclosure Statement - Table 1-1
 Loans by County

Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
YELL COUNTY (149), AR									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	3	10	0	0	0	0	2	9	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	10	0	0	0	0	2	9	0
TOTAL INSIDE AA IN STATE	212	6,596	43	7,753	56	25,508	113	11,745	0
TOTAL OUTSIDE AA IN STATE	75	2,883	133	26,534	81	37,615	114	23,900	0
STATE TOTAL	287	9,479	176	34,287	137	63,123	227	35,645	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: CALIFORNIA (06)

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	50	0	0	0	0	1	50	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000001950

Agency: OCC - 1

State: FLORIDA (12)

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
WALTON COUNTY (131), FL					
MSA 18880					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	4	111	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	4	111	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	111	0	0	0
STATE TOTAL	4	111	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: MISSOURI (29)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDONALD COUNTY (119), MO						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	108	0	0	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	108	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	108	0	0	0	0
STATE TOTAL	0	108	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County

Respondent ID: 0000001950
Agency: OCC - 1
State: TEXAS (48)

Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
					Amount (000s)
TOM GREEN COUNTY (451), TX					
MSA 41660					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	10	0	1	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	10	0	1	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	1	0
STATE TOTAL	1	10	0	1	0
TOTAL ACROSS ALL STATES	339	9,269	53	150	13,896
TOTAL INSIDE AA	95	3,412	135	118	25,020
TOTAL OUTSIDE AA	434	12,681	188	268	38,916
TOTAL INSIDE & OUTSIDE			144	66,262	0

Respondent ID: 0000001950

Agency: OCC - 1

State: ARKANSAS (05)

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
CRAWFORD COUNTY (033), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	250	0	0	2	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	250	0	0	2	300	0	0
FRANKLIN COUNTY (047), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	254	2	319	1	350	8	923	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	254	2	319	1	350	8	923	0	0
JOHNSON COUNTY (071), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

2020 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
LOGAN COUNTY (083), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	151	1	225	1	500	5	876	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	151	1	225	1	500	5	876	0	0
SCOTT COUNTY (127), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	0	0	0	0
SEBASTIAN COUNTY (131), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	0	0	0	0
Middle Income	2	105	0	0	0	0	2	105	0	0
Upper Income	2	161	1	113	0	0	2	190	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	269	1	113	0	0	4	295	0	0

Respondent ID: 0000001950

Agency: OCC - 1

State: ARKANSAS (05)

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Num of Loans
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	2	69	0	0	0	0	1	62	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	109	0	0	0	0	2	102	0	0
TOTAL INSIDE AA IN STATE	11	573	4	682	1	350	14	1,518	0	0
TOTAL OUTSIDE AA IN STATE	8	321	1	225	1	500	8	1,003	0	0
STATE TOTAL	19	894	5	907	2	850	22	2,521	0	0

2020 Institution Disclosure Statement - Table 2-1

Respondent ID: 0000001950
 Agency: OCC - 1
 State: INDIANA (18)

Loans by County
 Small Farm Loans - Originations
 Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
DELAWARE COUNTY (035), IN									
MSA 34620									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	1	65	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	65	0	0	0	0	1	65	0
STATE TOTAL	1	65	0	0	0	0	1	65	0

Respondent ID: 0000001950

Agency: OCC - 1

State: OKLAHOMA (40)

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
ADAIR COUNTY (001), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	340	0	0	2	340	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	340	0	0	2	340	0	0
CHEROKEE COUNTY (021), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	18	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	0	0	0	0
HASKELL COUNTY (061), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	1	117	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	1	117	0	0	2	200	0	0

2020 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000001950

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
LE FLORE COUNTY (079), OK									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	3	182	1	150	0	0	4	332	0
Middle Income	11	223	2	318	0	0	7	421	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	14	405	3	468	0	0	11	753	0
MCINTOSH COUNTY (091), OK									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0
MUSKOGEE COUNTY (101), OK									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	3	106	0	0	0	0	3	106	0
Upper Income	1	75	2	295	0	0	3	370	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	4	181	2	295	0	0	6	476	0

Respondent ID: 0000001950

Loans by County

Small Farm Loans - Originations

Institution: FIRST NATIONAL BANK

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEQUOYAH COUNTY (135), OK										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	0	0	0	0	0	0
Middle Income	58	1,357	1	209	1	317	12	708	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,363	1	209	1	317	12	708	0	0
WAGONER COUNTY (145), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	73	1,768	4	677	1	317	23	1,461	0	0
TOTAL OUTSIDE AA IN STATE	9	303	5	752	0	0	11	1,026	0	0
STATE TOTAL	82	2,071	9	1,429	1	317	34	2,487	0	0
TOTAL ACROSS ALL STATES	84	2,341	8	1,359	2	667	37	2,979	0	0
TOTAL INSIDE AA	18	689	6	977	1	500	20	2,094	0	0
TOTAL OUTSIDE AA	102	3,030	14	2,336	3	1,167	57	5,073	0	0

2020 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AR - CRAWFORD COUNTY (033) - MSA 22900	26	3,952	8	407	0	0
AR - FRANKLIN COUNTY (047) - MSA 22900	31	602	26	337	0	0
AR - SEBASTIAN COUNTY (131) - MSA 22900	254	35,303	79	11,001	0	0
OK - LE FLORE COUNTY (079) - MSA NA	21	1,231	6	275	0	0
OK - SEQUOYAH COUNTY (135) - MSA 22900	122	5,331	31	1,876	0	0

2020 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000001950
 Agency: OCC - 1

Institution: FIRST NATIONAL BANK

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
AR - CRAWFORD COUNTY (033) - MSA 22900	2	300	2	300	0	0
AR - FRANKLIN COUNTY (047) - MSA 22900	8	923	8	923	0	0
AR - SEBASTIAN COUNTY (131) - MSA 22900	6	382	4	295	0	0
OK - LE FLORE COUNTY (079) - MSA NA	17	873	11	753	0	0
OK - SEQUOYAH COUNTY (135) - MSA 22900	61	1,889	12	708	0	0

2020 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950
 Agency: OCC - 1

	Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	5	8,581	0	0
Purchased	0	0	0	0
Total	5	8,581	0	0
Consortium/Third Party Loans (optional)				

Respondent ID: 0000001950
 Agency: OCC - 1

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

ASSESSMENT AREA - 0001

CRAWFORD COUNTY (033), AR

MSA: 22900

Moderate Income

0205.01 0205.02

Middle Income

0201.00 0202.01 0202.03* 0202.04 0203.01* 0203.02* 0204.01 0204.02 0206.00

FRANKLIN COUNTY (047), AR

MSA: 22900

Middle Income

9501.00 9502.00* 9503.00

SEBASTIAN COUNTY (131), AR

MSA: 22900

Moderate Income

0001.00 0002.00 0003.00 0004.00 0005.01* 0007.00 0008.00 0010.01 0012.02

Middle Income

0005.02 0011.02 0012.01 0013.02 0013.03 0102.02* 0103.02

Upper Income

0006.00 0010.02 0011.01 0013.01 0013.04 0013.05 0101.01 0101.02 0102.01 0103.01

LE FLORE COUNTY (079), OK

MSA: NA

Moderate Income

0401.98 0406.01 0406.02

Middle Income

0401.02 0402.99 0403.01 0403.02 0403.03 0404.01 0404.02* 0405.00 0407.00*

SEQUOYAH COUNTY (135), OK

MSA: 22900

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001950

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

0301.03	0303.01								
Middle Income									
0301.01	0301.04	0302.01	0302.02	0303.02	0304.01	0304.02			
<u>OUTSIDE ASSESSMENT AREA</u>									
BALDWIN COUNTY (003), AL									
MSA: 19300									
Middle Income									
0115.01									
BENTON COUNTY (007), AR									
MSA: 22220									
Low Income									
0203.01									
Middle Income									
0201.01	0202.01	0202.03	0202.05	0202.06	0203.02	0205.03	0206.04	0208.01	0208.03- 0208.06
0209.02	0210.02	0211.02	0212.01	0213.01	0213.05				
Upper Income									
0201.02	0204.05	0205.01	0206.03	0206.05	0206.06	0207.01	0207.03	0207.04	0208.05 0209.01
0213.04	0213.06	0213.08	0213.10	0213.11					
CARROLL COUNTY (015), AR									
MSA: NA									
Middle Income									
9501.00 9503.00									
JOHNSON COUNTY (071), AR									
MSA: NA									
Middle Income									
9518.00									
LOGAN COUNTY (083), AR									
MSA: NA									

Respondent ID: 0000001950
 Agency: OCC - 1

2020 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

Middle Income									
9502.00	9504.00	9506.00							
MADISON COUNTY (087), AR									
MSA: 22220									
Middle Income									
9601.00									
PULASKI COUNTY (119), AR									
MSA: 30780									
Upper Income									
0044.00									
SCOTT COUNTY (127), AR									
MSA: NA									
Middle Income									
9501.00									
WASHINGTON COUNTY (143), AR									
MSA: 22220									
Moderate Income									
0102.00	0103.01	0103.02	0104.01	0104.03	0106.00	0110.03	0111.01	0111.03	
Middle Income									
0101.06	0105.01	0105.08	0107.02	0110.01	0110.02	0113.00			
Upper Income									
0101.02	0101.04	0101.05	0101.07	0105.06	0105.07	0105.09			
YELL COUNTY (149), AR									
MSA: NA									
Middle Income									
9526.00									
LOS ANGELES COUNTY (037), CA									
MSA: 31084									

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950

Agency: OCC - 1

Median Family Income 70-80%

5361.03

WALTON COUNTY (131), FL

MSA: 18880

Middle Income

9505.02 9506.02

DELAWARE COUNTY (035), IN

MSA: 34620

Middle Income

0025.00

ROOKS COUNTY (163), KS

MSA: NA

Middle Income

9747.00

MCDONALD COUNTY (119), MO

MSA: NA

Middle Income

0703.00

ADAIR COUNTY (001), OK

MSA: NA

Moderate Income

3769.00

CHEROKEE COUNTY (021), OK

MSA: NA

Middle Income

9776.00 9779.00 9781.00 9782.01

CLEVELAND COUNTY (027), OK

MSA: 36420

Respondent: ID: 0000001950
Agency: OCC - 1

2020 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

Upper Income	
2016.10	
CRAIG COUNTY (035), OK	
MSA: NA	
Middle Income	
3731.00	
HASKELL COUNTY (061), OK	
MSA: NA	
Middle Income	
2793.00	
MCINTOSH COUNTY (091), OK	
MSA: NA	
Middle Income	
7796.00	
MUSKOGEE COUNTY (101), OK	
MSA: NA	
Moderate Income	
0003.00	
Middle Income	
0011.00 0015.00	
Upper Income	
0014.00	
PITTSBURG COUNTY (121), OK	
MSA: NA	
Middle Income	
4858.00	
TULSA COUNTY (143), OK	
MSA: 46140	

2020 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

Median Family Income 50-60%

0090.04

WAGONER COUNTY (145), OK

MSA: 46140

Middle Income

0303.00

TOM GREEN COUNTY (451), TX

MSA: 41660

Middle Income

0017.04

2020 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: FIRST NATIONAL BANK

Respondent ID: 0000001950

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	130	130	0	0.00%
Small Farm Loans	37	37	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	174	174	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

