

CRA Disclosure Statement

To: CRA Public File

From: Paula Sangster, CRA Officer

Date: March 12, 2024

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 2023, with data reported in 2024.

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

2022 Disclosure Statement

Report did not generate in December of 2023 from FFIEC.

2022 data was resubmitted February of 2024.

Awaiting results.

2021

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	25	0	0	2	753	3	778	0	0
Moderate Income	3	242	1	250	2	1,405	5	1,847	0	0
Middle Income	17	917	16	3,103	38	15,057	42	9,974	0	0
Upper Income	33	1,375	20	3,740	29	13,648	44	8,929	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	54	2,559	37	7,093	71	30,863	94	21,528	0	0
CARROLL COUNTY (015), 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	1	108	0	0	2	133	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	1	108	0	0	2	133	0	0
CRAWFORD COUNTY (033), AR										
MSA 22900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	161	2	295	3	1,112	2	91	0	0
Middle Income	19	521	6	931	0	0	8	415	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	23	682	8	1,226	3	1,112	10	506	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	
	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)

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)

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)
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	0	1	930	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	930	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
	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
Moderate Income	4	166	3	521	3	1,343	3	545	0
Middle Income	13	630	6	978	9	2,963	22	3,944	0
Upper Income	10	383	14	2,736	32	11,994	24	4,493	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	27	1,179	23	4,235	44	16,300	49	8,982	0

YELL COUNTY (149), AR

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)	
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	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	10	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
TOTAL OUTSIDE AA IN STATE	86	3,831	61	11,436	117	48,348	148	30,953	0
STATE TOTAL	297	10,034	116	21,351	167	71,018	275	41,500	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 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%	1	41	0	0	0	0	1	41	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	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	41	0	0	0	0	1	41	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	41	0	0	0	0	1	41	0	0
STATE TOTAL	1	41	0	0	0	0	1	41	0	0

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

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)
ARCHULETA COUNTY (007), CO										
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	400	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	400	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	0	0	1	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

Respondent ID: 0000001950
 Agency: OCC - 1
 State: MISSISSIPPI (28)

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)
HARRISON COUNTY (047), MS						
MSA 25060						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	10	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	10	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0
STATE TOTAL	1	10	0	0	0	0

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	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)	Loans	Amount (000s)	Loans	Amount (000s)
JASPER COUNTY (097), MO					
MSA 27900					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1	500	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	500	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	500	0
STATE TOTAL	0	0	1	500	0

Respondent ID: 0000001950

Agency: OCC - 1

State: NORTH CAROLINA (37)

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)
IREDELL COUNTY (097), NC										
MSA 16740										
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	920	1	920	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	920	1	920	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	920	1	920	0	0
STATE TOTAL	0	0	0	0	1	920	1	920	0	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	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)
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

Loans by County

Respondent ID: 0000001950

Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK

Agency: OCC - 1
 State: OKLAHOMA (40)

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)
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	0
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	1	150	1	150	0
Median Family Income 80-90%	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	957	1	957
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	1	150	2	1,398
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

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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates	
	Origination <=\$100,000	Origination >\$100,000 <=\$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)
WAGONER COUNTY (145), OK						
MSA 46140						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	1	128	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	1	128	0	0	0
TOTAL INSIDE AA IN STATE	157	3,602	11	6,524	15	1,274
TOTAL OUTSIDE AA IN STATE	16	385	2	1,398	3	1,548
STATE TOTAL	173	3,987	24	7,922	18	2,822
TOTAL ACROSS ALL STATES	368	9,805	76	29,194	142	11,821
TOTAL INSIDE AA	105	4,342	64	51,566	153	33,462
TOTAL OUTSIDE AA	473	14,147	140	80,760	295	45,283
TOTAL INSIDE & OUTSIDE						

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
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	45	2	294	1	317	4	636	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	45	2	294	1	317	4	636	0

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	2	32	0	0	0	0	2	32	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	32	0	0	0	0	2	32	0

POLK COUNTY (113), 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	0	0	1	265	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	265	0	0	0

2021 Institution Disclosure Statement - Table 2-1
Loans by County

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

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	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
 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	0	0	1	325	1	325	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	0	0	1	325	1	325	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	33	0	0	1	345	1	345	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	33	0	0	1	345	1	345	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	1	71	0	0	0	0	1	71	0	0
Middle Income	2	15	1	220	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	3	86	1	220	0	0	1	71	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

2021 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)
ASSESSMENT AREA LOANS						
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

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 - 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

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/Third Party Loans (optional)

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000001950

Assessment Area(s) by Tract

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 0205.04									
Middle Income									
0201.01	0202.01	0202.03	0202.05	0202.06	0205.03	0206.04	0208.01	0208.06	0209.02 0210.02
0213.01	0213.05	0214.06	0214.07						
Upper Income									
0201.02	0205.01	0206.03	0206.06	0207.01	0207.03	0207.04	0208.05	0209.01	0213.04 0213.06
0213.08	0213.10	0213.11	0214.09						
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

* 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

PAGE: 1 OF 1

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

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: ALABAMA (01)

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)
BALDWIN COUNTY (003), AL										
MSA 19300										
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	978	1	978	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	978	1	978	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	978	1	978	0	0
STATE TOTAL	0	0	0	0	1	978	1	978	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	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	
	Num of Loans (000s)	Num of Loans (000s)	Num of Loans (000s)	Num of Loans (000s)	Num of Loans (000s)
BENTON COUNTY (007), AR					
MSA 22220					
Outside Assessment Area					
Low Income	1	39	0	1	39
Moderate Income	0	0	0	0	0
Middle Income	26	913	13	29	4,056
Upper Income	19	933	22	27	4,595
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	46	1,865	35	57	8,690
CARROLL COUNTY (015), AR					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	0	1	225
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	0	1	225
CRAWFORD COUNTY (033), AR					
MSA 22900					
Inside AA 0001					
Low Income	0	0	0	0	0
Moderate Income	3	56	1	1	195
Middle Income	15	458	4	7	212
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	18	514	5	8	407

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
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	2	35	0	0	0	0	1	12	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	35	0	0	0	0	1	12	0
SEBASTIAN COUNTY (131), AR									
MSA 22900									
Inside AA 0001									
Low Income	0	1,584	0	1,241	0	7,377	0	0	0
Moderate Income	45	1,541	8	3,406	15	4,372	26	5,033	0
Middle Income	39	2,667	18	2,232	11	10,883	21	3,067	0
Upper Income	81	0	12	0	25	0	32	2,901	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	165	5,792	38	6,879	51	22,632	79	11,001	0
WASHINGTON COUNTY (143), AR									
MSA 22220									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	6	242	5	858	7	3,661	8	1,542	0
Middle Income	3	155	12	2,431	21	10,181	30	10,646	0
Upper Income	12	479	8	1,644	18	7,493	15	2,776	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	21	876	25	4,933	46	21,335	53	14,964	0

Loans by County
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: ARKANSAS (05)
 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)
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	3	10	0	0	0	0	2	9	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	10	0	0	0	0	2	9	0	0
TOTAL INSIDE AA IN STATE	212	6,596	43	7,753	56	25,508	113	11,745	0	0
TOTAL OUTSIDE AA IN STATE	75	2,883	133	26,534	81	37,615	114	23,900	0	0
STATE TOTAL	287	9,479	176	34,287	137	63,123	227	35,645	0	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	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)
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	50	0	1	50
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	50	0	1	50
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	1	50
STATE TOTAL	1	50	0	1	50

Loans by County
 Small Business Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: FLORIDA (12)

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	Amount (000s)	Loans by Affiliates
	Num of Loans	Num of Loans	Num of Loans	Num of Loans	Num of Loans	Num of Loans
WALTON COUNTY (131), FL						
MSA 18880						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	4	0	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	4	111	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	111	0	0	0	0
STATE TOTAL	4	111	0	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 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)
MCDONALD COUNTY (119), MO										
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	1	108	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	1	108	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	108	0	0	0	0	0	0
STATE TOTAL	0	0	1	108	0	0	0	0	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)		
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

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

Loans by County

Agency: OCC - 1

Small Farm Loans - Originations

State: ARKANSAS (05)

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	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	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

Loans by County
 Small Farm Loans - Originations
 Institution: FIRST NATIONAL BANK
 Respondent ID: 0000001950
 Agency: OCC - 1
 State: INDIANA (18)

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)

DELAWARE COUNTY (035), IN

MSA 34620

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	65	0	0	0	0	1	65	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	65	0	0	0	0	1	65	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	65	0	0	0	0	1	65	0	0
STATE TOTAL	1	65	0	0	0	0	1	65	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)	
ADAIR COUNTY (001), OK									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	340	0	0	2	340	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	2	340	0	0	2	340	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	2	18	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	2	18	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
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	83	1	117	0	0	2	200	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	83	1	117	0	0	2	200	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)		
LE FLORE COUNTY (079), OK										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	182	1	150	0	4	332	0	0	0
Middle Income	11	223	2	318	0	7	421	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	14	405	3	468	0	11	753	0	0	0
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	11	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	11	0	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	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	106	0	0	0	3	106	0	0	0
Upper Income	1	75	2	295	0	3	370	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	181	2	295	0	6	476	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)	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	0
Moderate Income	1	6	0	0	0	0	0	0	0	0	0
Middle Income	58	1,357	1	209	1	317	12	708	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	59	1,363	1	209	1	317	12	708	0	0	0

WAGONER COUNTY (145), OK											
MSA 46140											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0	0
TOTAL INSIDE AA IN STATE	73	1,768	4	677	1	317	23	1,461	0	0	0
TOTAL OUTSIDE AA IN STATE	9	303	5	752	0	0	11	1,026	0	0	0
STATE TOTAL	82	2,071	9	1,429	1	317	34	2,487	0	0	0
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	84	2,341	8	1,359	2	667	37	2,979	0	0	0
TOTAL OUTSIDE AA	18	689	6	977	1	500	20	2,094	0	0	0
TOTAL INSIDE & OUTSIDE	102	3,030	14	2,336	3	1,167	57	5,073	0	0	0

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

PAGE: 1 OF 1
 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

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

PAGE: 1 OF 1
 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)				

2020 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

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

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

Respondent ID: 0000001950
Agency: OCC - 1

* denotes no loans made in specified tracts

Institution: FIRST NATIONAL BANK

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	

2020 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

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

Respondent ID: 0000001950

Agency: OCC - 1

* 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.

