Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
BAXTER COUNTY (005), 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	1	106	2	1,250	2	456	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	106	2	1,250	2	456	0	0

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount Origination >\$100,000 Bu <=\$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)
BENTON COUNTY (007), AR 2/										
MSA 22220										
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	0	0	0	0	2	1,259	2	1,259	0	0
Upper Income	2	80	3	450	0	0	5	530	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	80	3	450	2	1,259	7	1,789	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	5	159	0	0	2	650	5	159	0	0
Upper Income	6	213	0	0	1	760	7	973	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	12	402	0	0	3	1,410	13	1,162	0	0
Totals For County: (007) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	5	159	0	0	4	1,909	7	1,418	0	0
Upper Income	8	293	3	450	1	760	12	1,503	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	482	3	450	5	2,669	20	2,951	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
BOONE COUNTY (009), 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	744	1	744	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	744	1	744	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	4	1	145	0	0	2	149	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	1	145	0	0	2	149	0	0
CLAY COUNTY (021), AR										
MSA NA										
Inside AA 0004										
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	99	2,517	12	1,998	4	1,644	97	4,002	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	99	2,517	12	1,998	4	1,644	97	4,002	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at ination 00,000	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)
CLEBURNE COUNTY (023), AR										
MSA NA										
Inside AA 0004										
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	20	720	5	947	2	1,013	26	2,640	0	0
Upper Income	5	304	0	0	0	0	5	304	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	25	1,024	5	947	2	1,013	31	2,944	0	0
CRAIGHEAD COUNTY (031), AR										
MSA 27860										
Inside AA 0002										
Low Income	12	406	6	1,030	2	819	18	2,085	0	0
Moderate Income	39	1,023	3	515	4	1,795	43	2,933	0	0
Middle Income	131	4,184	16	2,673	20	10,096	139	11,989	0	0
Upper Income	49	1,363	8	1,311	7	3,128	55	4,095	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	231	6,976	33	5,529	33	15,838	255	21,102	0	0
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	1	107	0	0	1	107	0	0
Upper Income	1	50	0	0	0	0	1	50	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	107	0	0	2	157	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	oans 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)	
GRANT COUNTY (053), 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	385	1	385	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	385	1	385	0	0	
GREENE COUNTY (055), AR											
MSA NA											
Inside AA 0004											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	21	430	6	1,036	3	1,127	27	2,064	0	0	
Middle Income	68	2,280	20	3,558	12	5,123	69	5,144	0	0	
Upper Income	94	2,623	14	2,278	11	4,743	101	6,017	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	183	5,333	40	6,872	26	10,993	197	13,225	0	0	
HEMPSTEAD COUNTY (057), AR											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	50	0	0	0	0	1	50	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	1	50	0	0	0	0	1	50	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses Memo Item: coss Annual Loans by ues <= \$1 Affiliates illion		
	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)
INDEPENDENCE COUNTY (063), 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	12	1	150	1	298	3	460	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	12	1	150	1	298	3	460	0	0
JACKSON COUNTY (067), 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	1	139	1	983	1	139	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	139	1	983	1	139	0	0
LAWRENCE COUNTY (075), 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	12	553	2	322	1	300	14	875	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	12	553	2	322	1	300	14	875	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses oss Annual ues <= \$1 illion		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)	
MISSISSIPPI COUNTY (093), 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	140	1	145	0	0	4	285	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	140	1	145	0	0	4	285	0	0	
POINSETT COUNTY (111), AR											
MSA 27860											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	8	256	1	113	0	0	7	269	0	0	
Middle Income	13	333	0	0	0	0	13	333	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	21	589	1	113	0	0	20	602	0	0	
PULASKI COUNTY (119), AR											
MSA 30780											
Inside AA 0003											
Low Income	0	0	0	0	1	300	0	0	0	0	
Moderate Income	8	629	9	1,455	5	2,826	7	1,005	0	0	
Middle Income	6	287	3	536	1	350	6	678	0	0	
Upper Income	26	1,351	7	1,332	7	2,995	32	3,626	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	2,267	19	3,323	14	6,471	45	5,309	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Annual Loans by <= \$1 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)	
RANDOLPH COUNTY (121), AR											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	13	0	0	1	350	2	363	0	0	
Middle Income	2	31	0	0	0	0	2	31	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	44	0	0	1	350	4	394	0	0	
SALINE COUNTY (125), AR											
MSA 30780											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	2	55	0	0	0	0	2	55	0	0	
Middle Income	1	25	0	0	4	1,908	3	1,327	0	0	
Upper Income	1	25	0	0	0	0	1	25	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	105	0	0	4	1,908	6	1,407	0	0	
SEARCY COUNTY (129), 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	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)	
WASHINGTON COUNTY (143), AR											
MSA 22220											
Inside AA 0001											
Low Income	0	0	0	0	1	950	1	950	0	0	
Moderate Income	1	38	1	200	2	1,433	2	788	0	0	
Middle Income	4	283	1	200	1	919	2	188	0	0	
Upper Income	13	990	0	0	0	0	2	35	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	18	1,311	2	400	4	3,302	7	1,961	0	0	
WHITE COUNTY (145), 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	3	680	0	0	3	680	0	0	
Upper Income	1	100	0	0	0	0	1	100	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	100	3	680	0	0	4	780	0	0	
TOTAL INSIDE AA IN STATE	598	19,508	114	19,519	85	40,520	639	50,332	0	0	
TOTAL OUTSIDE AA IN STATE	61	2,074	12	1,907	15	7,628	79	8,070	0	0	
STATE TOTAL	659	21,582	126	21,426	100	48,148	718	58,402	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Origination >\$250,000		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)
BAY COUNTY (005), FL										
MSA 37460										
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	0	0	1	352	1	352	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	352	1	352	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	1	319	1	319	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	1	75	0	0	1	319	1	319	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
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	1	30	0	0	0	0	1	30	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

PAGE: 11 OF

Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Orig	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
TOTAL OUTSIDE AA IN STATE	2	105	0	0	2	671	3	701	0	0
STATE TOTAL	2	105	0	0	2	671	3	701	0	0

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000 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)
LEE COUNTY (081), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	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	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1 State: MISSOURI (29)

Area Income Characteristics	Origi	mount at nation 00,000	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)
DUNKLIN COUNTY (069), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	175	0	0	0	0	4	175	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	4	175	0	0	0	0	4	175	0	0
RIPLEY COUNTY (181), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	71	0	0	0	0	2	71	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	2	71	0	0	0	0	2	71	0	0
ST. LOUIS CITY (510), MO										
MSA 41180										
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	100	0	0	1	500	2	600	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	100	0	0	1	500	2	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

PAGE: 14 OF

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
TOTAL OUTSIDE AA IN STATE	7	346	0	0	1	500	8	846	0	0
STATE TOTAL	7	346	0	0	1	500	8	846	0	0

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loai	no Item: ans by filiates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Amount (000s)	
OSAGE COUNTY (113), 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	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	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0	
STATE TOTAL	1	30	0	0	0	0	1	30	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	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)
FAYETTE COUNTY (047), TN										
MSA 32820										
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	1	18	0	0	0	0	1	18	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	18	0	0	0	0	1	18	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
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	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	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	25	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	2	43	0	0	0	0	1	18	0	0
STATE TOTAL	2	43	0	0	0	0	1	18	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
DENTON COUNTY (121), TX										
MSA 19124										
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	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	950	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	0	0	0	0	1	950	0	0	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
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	175	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	175	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000010004

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	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)	
TARRANT COUNTY (439), TX											
MSA 23104											
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	1	500	1	500	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	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	0	0	0	0	1	500	1	500	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	175	2	1,450	1	500	0	0	
STATE TOTAL	0	0	1	175	2	1,450	1	500	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	598	19,508	114	19,519	85	40,520	639	50,332	0	0	
TOTAL OUTSIDE AA	74	2,623	13	2,082	20	10,249	94	10,190	0	0	
TOTAL INSIDE & OUTSIDE	672	22,131	127	21,601	105	50,769	733	60,522	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.