

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)	Num of Loans	Amount (000s)
<b>BAXTER COUNTY (005), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	350	1	350	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	350	1	350	0	0

**Footnote:**

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.

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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)
<b>BENTON COUNTY (007), AR 2/</b>										
<b>MSA 22220</b>										
<b>Inside AA 0001</b>										
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	373	0	0	0	0
Upper Income	1	34	0	0	1	400	2	434	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	34	0	0	2	773	2	434	0	0
<b>Outside Assessment Area</b>										
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	4	193	0	0	0	0	4	193	0	0
Upper Income	2	105	0	0	2	1,012	4	1,117	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	298	0	0	2	1,012	8	1,310	0	0
<b>Totals For County: (007) 2/</b>										
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	4	193	0	0	1	373	4	193	0	0
Upper Income	3	139	0	0	3	1,412	6	1,551	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	332	0	0	4	1,785	10	1,744	0	0

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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)
<b>CLAY COUNTY (021), AR</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	24	878	3	490	2	800	23	1,468	0	0
Middle Income	27	951	3	377	1	900	26	1,091	0	0
Upper Income	4	118	1	115	1	460	4	536	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	55	1,947	7	982	4	2,160	53	3,095	0	0
<b>CLEBURNE COUNTY (023), AR</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
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	547	1	150	2	875	17	1,572	0	0
Upper Income	6	329	0	0	0	0	6	329	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	20	876	1	150	2	875	23	1,901	0	0
<b>CRAIGHEAD COUNTY (031), AR</b>										
<b>MSA 27860</b>										
<b>Inside AA 0003</b>										
Low Income	1	63	0	0	0	0	1	63	0	0
Moderate Income	38	1,699	3	455	3	2,233	36	1,854	0	0
Middle Income	68	2,577	12	1,905	5	2,509	71	4,294	0	0
Upper Income	68	2,415	15	2,503	9	4,140	82	7,653	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	175	6,754	30	4,863	17	8,882	190	13,864	0	0

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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)
<b>CROSS COUNTY (037), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	206	0	0	1	206	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	206	0	0	1	206	0	0
<b>FAULKNER COUNTY (045), AR</b>										
<b>MSA 30780</b>										
<b>Outside Assessment Area</b>										
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	125	0	0	0	0	2	125	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	125	0	0	0	0	2	125	0	0
<b>GARLAND COUNTY (051), AR</b>										
<b>MSA 26300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	1	325	2	340	0	0
Middle Income	1	20	0	0	0	0	1	20	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	35	0	0	1	325	3	360	0	0

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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)
<b>GRANT COUNTY (053), AR</b>										
<b>MSA 30780</b>										
<b>Outside Assessment Area</b>										
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	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	1	25	0	0	0	0	1	25	0	0
<b>GREENE COUNTY (055), AR</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	589	5	870	3	901	15	1,787	0	0
Middle Income	67	2,029	11	2,028	11	5,362	70	4,196	0	0
Upper Income	37	1,309	8	1,374	8	3,173	39	3,801	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	118	3,927	24	4,272	22	9,436	124	9,784	0	0
<b>INDEPENDENCE COUNTY (063), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	36	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	1	36	0	0

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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)
<b>JACKSON COUNTY (067), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	650	1	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	0	0	0	0	2	650	1	300	0	0
<b>LAWRENCE COUNTY (075), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	187	1	101	0	0	5	263	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	187	1	101	0	0	5	263	0	0
<b>LEE COUNTY (077), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	53	0	0	0	0	1	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	1	53	0	0	0	0	1	53	0	0

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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)
<b>MARION COUNTY (089), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	220	0	0	1	220	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	220	0	0	1	220	0	0
<b>MISSISSIPPI COUNTY (093), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	82	1	250	0	0	3	332	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	102	1	250	0	0	4	352	0	0
<b>POINSETT COUNTY (111), AR</b>										
<b>MSA 27860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	123	1	145	1	300	4	568	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	123	1	145	1	300	4	568	0	0

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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)
<b>PULASKI COUNTY (119), AR</b>										
<b>MSA 30780</b>										
<b>Inside AA 0002</b>										
Low Income	2	122	2	350	1	490	1	200	0	0
Moderate Income	5	341	1	150	0	0	1	85	0	0
Middle Income	5	345	0	0	1	300	4	295	0	0
Upper Income	20	1,003	6	990	2	696	19	1,619	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	32	1,811	9	1,490	4	1,486	25	2,199	0	0
<b>RANDOLPH COUNTY (121), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	159	0	0	0	0	2	89	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	159	0	0	0	0	2	89	0	0
<b>SALINE COUNTY (125), AR</b>										
<b>MSA 30780</b>										
<b>Outside Assessment Area</b>										
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	55	0	0	0	0	2	55	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	55	0	0	0	0	2	55	0	0

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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)
<b>WASHINGTON COUNTY (143), AR</b>										
<b>MSA 22220</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	1	119	1	278	4	467	0	0
Middle Income	8	215	3	679	0	0	9	669	0	0
Upper Income	1	50	0	0	1	300	2	350	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	11	335	4	798	2	578	15	1,486	0	0
<b>WHITE COUNTY (145), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	1	73	0	0	1	350	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	73	1	125	1	350	1	125	0	0
TOTAL INSIDE AA IN STATE	412	15,684	75	12,555	53	24,190	432	32,763	0	0
TOTAL OUTSIDE AA IN STATE	29	1,271	6	1,047	8	2,987	38	4,437	0	0
STATE TOTAL	441	16,955	81	13,602	61	27,177	470	37,200	0	0

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Agency: OCC - 1

State: FLORIDA (12)

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<b>OKALOOSA COUNTY (091), FL</b>										
<b>MSA 18880</b>										
<b>Outside Assessment Area</b>										
Low Income	2	96	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	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	96	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	96	0	0	0	0	0	0	0	0
STATE TOTAL	2	96	0	0	0	0	0	0	0	0

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Agency: OCC - 1

State: GEORGIA (13)

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)
<b>GLYNN COUNTY (127), GA</b>										
<b>MSA 15260</b>										
<b>Outside Assessment Area</b>										
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	319	1	319	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	319	1	319	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	319	1	319	0	0
STATE TOTAL	0	0	0	0	1	319	1	319	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: ILLINOIS (17)

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)
<b>TAZEWELL COUNTY (179), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
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	45	0	0	0	0	1	45	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	45	0	0	0	0	1	45	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	1	45	0	0
STATE TOTAL	1	45	0	0	0	0	1	45	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: IOWA (19)

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)
<b>POLK COUNTY (153), IA</b>										
<b>MSA 19780</b>										
<b>Outside Assessment Area</b>										
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
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	744	1	744	0	0
STATE TOTAL	0	0	0	0	1	744	1	744	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: KENTUCKY (21)

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)
<b>MONROE COUNTY (171), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	27	0	0	0	0	2	27	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	27	0	0	0	0	2	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	27	0	0	0	0	2	27	0	0
STATE TOTAL	2	27	0	0	0	0	2	27	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: MISSISSIPPI (28)

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)
<b>LAFAYETTE COUNTY (071), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
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

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)	Num of Loans	Amount (000s)
<b>BUTLER COUNTY (023), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	500	1	500	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	500	1	500	0	0
<b>DUNKLIN COUNTY (069), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	135	0	0	0	0	5	135	0	0
Middle Income	1	75	0	0	1	337	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	6	210	0	0	1	337	5	135	0	0
<b>GREENE COUNTY (077), MO</b>										
<b>MSA 44180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	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	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

## Footnote:

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.



Loans by County  
Small Business Loans - Originations  
Institution: First National Bank

Respondent ID: 0000010004  
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)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	210	0	0	3	1,337	7	1,135	0	0
STATE TOTAL	6	210	0	0	3	1,337	7	1,135	0	0

Footnote:

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: NORTH CAROLINA (37)

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)
<b>SCOTLAND COUNTY (165), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	145	0	0	1	145	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	1	145	0	0	1	145	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	145	0	0	1	145	0	0
STATE TOTAL	0	0	1	145	0	0	1	145	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)
<b>DELAWARE COUNTY (041), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	48	0	0	0	0	1	48	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	48	0	0	0	0	1	48	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	48	0	0	0	0	1	48	0	0
STATE TOTAL	1	48	0	0	0	0	1	48	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>CLAIBORNE COUNTY (025), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	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	26	0	0	0	0	1	26	0	0
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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%	1	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0

## Footnote:

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>FAYETTE COUNTY (047), TN</b>										
<b>MSA 32820</b>										
<b>Outside Assessment Area</b>										
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
<b>MACON COUNTY (111), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	3	126	0	0	1	350	3	397	0	0
Moderate Income	4	169	1	120	0	0	5	289	0	0
Middle Income	0	0	1	200	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	7	295	2	320	1	350	8	686	0	0
<b>ROBERTSON COUNTY (147), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	1	344	2	469	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	1	125	1	344	2	469	0	0

## Footnote:

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>RUTHERFORD COUNTY (149), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	0	0
<b>SEVIER COUNTY (155), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>SHELBY COUNTY (157), TN</b>										
<b>MSA 32820</b>										
<b>Outside Assessment Area</b>										
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	1	175	0	0	1	175	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%	1	20	0	0	0	0	1	20	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	20	1	175	0	0	2	195	0	0
<b>SMITH COUNTY (159), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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	150	0	0	1	150	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	150	0	0	1	150	0	0

## Footnote:

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>SUMNER COUNTY (165), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0005</b>										
Low Income	4	150	1	112	1	375	4	450	0	0
Moderate Income	8	238	2	236	3	1,622	10	670	0	0
Middle Income	39	1,557	4	535	0	0	35	1,546	0	0
Upper Income	10	379	2	237	0	0	11	486	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	61	2,324	9	1,120	4	1,997	60	3,152	0	0
<b>Outside Assessment Area</b>										
Moderate Income	8	260	0	0	2	770	8	646	0	0
Middle Income	3	80	0	0	0	0	3	80	0	0
Upper Income	2	70	0	0	0	0	2	70	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	13	410	0	0	2	770	13	796	0	0
<b>Totals For County: (165) 2/</b>										
Low Income	4	150	1	112	1	375	4	450	0	0
Moderate Income	16	498	2	236	5	2,392	18	1,316	0	0
Middle Income	42	1,637	4	535	0	0	38	1,626	0	0
Upper Income	12	449	2	237	0	0	13	556	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	74	2,734	9	1,120	6	2,767	73	3,948	0	0

**Footnote:**

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.



## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>TROUSDALE COUNTY (169), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	26	890	2	402	2	850	26	942	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	26	890	2	402	2	850	26	942	0	0
<b>WILLIAMSON COUNTY (187), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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	2	391	1	355	3	746	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	391	1	355	3	746	0	0
<b>WILSON COUNTY (189), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	1	20	0	0	0	0	1	20	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	4	180	1	170	1	485	3	230	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	218	1	170	1	485	5	268	0	0
TOTAL INSIDE AA IN STATE	87	3,214	11	1,522	6	2,847	86	4,094	0	0

## Footnote:

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.

Loans by County  
Small Business Loans - Originations  
Institution: First National Bank

Respondent ID: 0000010004  
Agency: OCC - 1  
State: TENNESSEE (47)

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)
TOTAL OUTSIDE AA IN STATE	32	1,103	8	1,331	6	2,304	39	3,470	0	0
STATE TOTAL	119	4,317	19	2,853	12	5,151	125	7,564	0	0

Footnote:

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TEXAS (48)

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)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0

**Footnote:**

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.

## Loans by County

## Small Business Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TEXAS (48)

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)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	1	400	1	400	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	400	1	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	400	2	500	0	0
STATE TOTAL	1	100	0	0	1	400	2	500	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	499	18,898	86	14,077	59	27,037	518	36,857	0	0
TOTAL OUTSIDE AA	75	2,925	15	2,523	20	8,091	94	10,895	0	0
TOTAL INSIDE & OUTSIDE	574	21,823	101	16,600	79	35,128	612	47,752	0	0

**Footnote:**

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)	Num of Loans	Amount (000s)
<b>BENTON COUNTY (007), AR 2/</b>										
<b>MSA 22220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	0	0	1	220	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	1	220	0	0	1	220	0	0
<b>CLAY COUNTY (021), AR</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	368	10	1,779	2	570	13	1,747	0	0
Middle Income	16	643	7	1,440	11	4,417	26	4,347	0	0
Upper Income	6	359	3	615	2	850	10	1,574	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	28	1,370	20	3,834	15	5,837	49	7,668	0	0
<b>CRAIGHEAD COUNTY (031), AR</b>										
<b>MSA 27860</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	1	250	5	1,869	6	1,762	0	0
Middle Income	2	34	3	535	0	0	2	34	0	0
Upper Income	3	65	1	220	1	271	4	336	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	119	5	1,005	6	2,140	12	2,132	0	0

## Footnote:

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)	Num of Loans	Amount (000s)
<b>CROSS COUNTY (037), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	0	0	0	0	1	50	0	0
<b>GREENE COUNTY (055), AR</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	135	0	0	0	0	1	90	0	0
Middle Income	21	806	9	1,664	10	3,788	34	4,959	0	0
Upper Income	12	614	7	1,220	1	450	13	1,666	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	35	1,555	16	2,884	11	4,238	48	6,715	0	0
<b>JACKSON COUNTY (067), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	273	4	585	2	633	7	1,035	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	273	4	585	2	633	7	1,035	0	0

## Footnote:

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)	Num of Loans	Amount (000s)
<b>LAWRENCE COUNTY (075), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	47	1	110	0	0	2	157	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	47	1	110	0	0	2	157	0	0
<b>POINSETT COUNTY (111), AR</b>										
<b>MSA 27860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	367	1	260	2	477	0	0
Middle Income	0	0	2	446	0	0	2	446	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	4	813	1	260	4	923	0	0
<b>RANDOLPH COUNTY (121), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	4	230	0	0	0	0	3	150	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	230	0	0	0	0	3	150	0	0

## Footnote:

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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)	Num of Loans	Amount (000s)
<b>SHARP COUNTY (135), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	100	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	0	0	1	100	0	0
<b>WHITE COUNTY (145), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	69	3,044	41	7,723	32	12,215	109	16,515	0	0
TOTAL OUTSIDE AA IN STATE	13	720	10	1,728	3	893	20	2,655	0	0
STATE TOTAL	82	3,764	51	9,451	35	13,108	129	19,170	0	0

## Footnote:

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.



## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

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 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)
<b>BUTLER COUNTY (023), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	35	0	0	1	300	2	335	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	35	0	0	1	300	2	335	0	0
<b>DUNKLIN COUNTY (069), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	154	0	0	3	1,025	6	1,179	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	3	154	0	0	3	1,025	6	1,179	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	189	0	0	4	1,325	8	1,514	0	0
STATE TOTAL	4	189	0	0	4	1,325	8	1,514	0	0

**Footnote:**

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>MACON COUNTY (111), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	2	81	0	0	0	0	1	6	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	3	181	0	0	0	0	1	6	0	0
<b>ROBERTSON COUNTY (147), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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	90	0	0	0	0	1	90	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	90	0	0	0	0	1	90	0	0
<b>RUTHERFORD COUNTY (149), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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	200	0	0	1	200	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	200	0	0	1	200	0	0

## Footnote:

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.

Loans by County  
Small Farm Loans - Originations  
Institution: First National Bank

Respondent ID: 0000010004  
Agency: OCC - 1  
State: TENNESSEE (47)

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)
SMITH COUNTY (159), TN										
MSA 34980										
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	98	2	251	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	98	2	251	0	0	0	0	0	0

Footnote:

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>SUMNER COUNTY (165), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	117	0	0	0	0	1	27	0	0
Middle Income	7	381	1	166	2	550	9	831	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	11	498	1	166	2	550	10	858	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	150	0	0	2	190	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	1	120	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	40	2	270	0	0	3	310	0	0
<b>Totals For County: (165) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	157	1	150	0	0	3	217	0	0
Middle Income	7	381	1	166	2	550	9	831	0	0
Upper Income	0	0	1	120	0	0	1	120	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	538	3	436	2	550	13	1,168	0	0

**Footnote:**

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.

## Loans by County

## Small Farm Loans - Originations

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

State: TENNESSEE (47)

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)
<b>TROUSDALE COUNTY (169), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	433	1	101	0	0	10	534	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	9	433	1	101	0	0	10	534	0	0
<b>WILSON COUNTY (189), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	200	0	0	1	50	0	0
Middle Income	2	105	0	0	0	0	2	105	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	155	1	200	0	0	3	155	0	0
TOTAL INSIDE AA IN STATE	20	931	2	267	2	550	20	1,392	0	0
TOTAL OUTSIDE AA IN STATE	9	564	6	921	0	0	9	761	0	0
STATE TOTAL	29	1,495	8	1,188	2	550	29	2,153	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	89	3,975	43	7,990	34	12,765	129	17,907	0	0
TOTAL OUTSIDE AA	26	1,473	16	2,649	7	2,218	37	4,930	0	0
TOTAL INSIDE & OUTSIDE	115	5,448	59	10,639	41	14,983	166	22,837	0	0

## Footnote:

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.

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: First National Bank**

PAGE: 1 OF 1

**Respondent ID: 0000010004**  
**Agency: OCC - 1**

ASSESSMENT AREA LOANS	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 2/	3	807	2	434	0	0
AR - WASHINGTON COUNTY (143) - MSA 22220	17	1,711	15	1,486	0	0
AR - PULASKI COUNTY (119) - MSA 30780	45	4,787	25	2,199	0	0
AR - CRAIGHEAD COUNTY (031) - MSA 27860	222	20,499	190	13,864	0	0
AR - CLAY COUNTY (021) - MSA NA	66	5,089	53	3,095	0	0
AR - CLEBURNE COUNTY (023) - MSA NA	23	1,901	23	1,901	0	0
AR - GREENE COUNTY (055) - MSA NA	164	17,635	124	9,784	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	74	5,441	60	3,152	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	30	2,142	26	942	0	0

**Footnote:**

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.

2023 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: First National Bank

Respondent ID: 0000010004  
Agency: OCC - 1

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 - CRAIGHEAD COUNTY (031) - MSA 27860	17	3,264	12	2,132	0	0
AR - CLAY COUNTY (021) - MSA NA	63	11,041	49	7,668	0	0
AR - GREENE COUNTY (055) - MSA NA	62	8,677	48	6,715	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	14	1,214	10	858	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	10	534	10	534	0	0

**Footnote:**  
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.

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: First National Bank

Respondent ID: 0000010004  
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	41	74,385	0	0
Purchased	0	0	0	0
Total	41	74,385	0	0
Consortium/Third Party Loans (optional)				



**2023 Institution Disclosure Statement - Table 6**

PAGE: 1 OF 11

**Assessment Area(s) by Tract**

**Respondent ID: 0000010004**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: First National Bank**

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**ASSESSMENT AREA - 0001**

**BENTON COUNTY (007), AR 2/**

**MSA: 22220**

**Moderate Income**

0202.05\* 0202.06\* 0203.01\* 0205.04\* 0214.08\*

**Middle Income**

0203.02\* 0203.04 0203.05\* 0204.01\* 0204.02\* 0204.04\* 0205.03\* 0214.06\*

**Upper Income**

0204.05 0206.04 0206.07\* 0206.08\* 0213.04\* 0213.06\* 0213.08\*

**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\*

**ASSESSMENT AREA - 0002**

**PULASKI COUNTY (119), AR**

**MSA: 30780**

**Low Income**

0005.00 0012.00\* 0020.02\* 0024.09 0026.00\* 0027.00\* 0028.00 0030.01\* 0030.02\* 0031.00\* 0032.08\*

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000010004****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: First National Bank**

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0036.06\* 0041.07\* 0046.00

**Moderate Income**

0011.00\* 0013.00\* 0018.00\* 0019.00\* 0020.01\* 0021.02\* 0022.09 0024.03\* 0024.05\* 0024.06\* 0029.00

0032.02\* 0033.07\* 0034.05\* 0036.07\* 0038.00 0040.01\* 0040.05\* 0040.06\* 0041.03\* 0041.05\* 0041.06\*

0041.08\* 0042.25\* 0042.26\* 0043.07\* 0045.00\* 9803.00\* 9804.00

**Middle Income**

0021.03\* 0022.03 0022.08 0024.07\* 0024.10\* 0025.00\* 0032.07\* 0033.05\* 0033.06\* 0034.03\* 0034.04\*

0034.06\* 0036.04\* 0036.05\* 0036.08\* 0036.09\* 0037.04 0037.07\* 0037.11\* 0037.14\* 0039.00 0040.04\*

0040.07\* 0041.04\* 0042.18\* 0042.20\* 0042.22\* 0042.27\* 0042.28\* 0043.02 0043.06\* 0043.08\* 0047.00\*

0048.01\* 0049.01\*

**Upper Income**

0015.01\* 0015.02 0016.00 0021.04 0022.06\* 0022.10 0022.11\* 0033.03 0033.08\* 0037.03\* 0037.12\*

0037.13\* 0042.01 0042.02\* 0042.05 0042.13\* 0042.14 0042.15 0042.19 0042.23 0042.24\* 0042.29

0043.09\* 0043.10\* 0043.11\* 0044.00 0049.02

**Income Not Known**

9801.00\* 9802.00\*

**ASSESSMENT AREA - 0003****CRAIGHEAD COUNTY (031), AR****MSA: 27860****Low Income**

0006.02

**Moderate Income**

0001.01 0002.00 0004.03 0006.01 0012.00

**Middle Income**

0001.02 0004.01 0004.04 0005.02 0007.02 0008.05\* 0009.00 0010.00 0011.02

**Upper Income**

0003.00 0005.01 0007.01 0008.03 0008.04 0008.06 0011.01

**ASSESSMENT AREA - 0004****CLAY COUNTY (021), AR****Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

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**Respondent ID: 0000010004**

**Agency: OCC - 1**

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**MSA: NA**

**Moderate Income**

9504.00 9506.00

**Middle Income**

9501.00 9502.00 9505.00

**Upper Income**

9503.00

**CLEBURNE COUNTY (023), AR**

**MSA: NA**

**Middle Income**

4801.00 4802.01\* 4802.03\* 4803.01 4804.00 4805.01

**Upper Income**

4803.02 4805.02

**Income Not Known**

4802.04\*

**GREENE COUNTY (055), AR**

**MSA: NA**

**Moderate Income**

4805.02 4807.00

**Middle Income**

4801.00 4802.00 4803.00 4804.01 4804.02 4805.01

**Upper Income**

4806.01 4806.02 4808.01 4808.02

**ASSESSMENT AREA - 0005**

**SUMNER COUNTY (165), TN 2/**

**MSA: 34980**

**Low Income**

0208.00

**Moderate Income**

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

PAGE: 4 OF 11

**Respondent ID: 0000010004**

**Agency: OCC - 1**

0205.03 0207.00 0209.04 0211.04\*

**Middle Income**

0206.01 0206.02 0206.03 0209.01 0209.03 0210.02\* 0210.05 0210.09\* 0211.03\* 0211.05 0211.06

0211.07\* 0212.04

**Upper Income**

0205.01 0205.02 0210.06 0210.07\* 0210.08\* 0212.01\* 0212.03 0212.05\*

**TROUSDALE COUNTY (169), TN**

**MSA: 34980**

**Moderate Income**

0901.00 0902.00

**OUTSIDE ASSESSMENT AREA**

**BAXTER COUNTY (005), AR**

**MSA: NA**

**Middle Income**

9507.00

**BENTON COUNTY (007), AR 2/**

**MSA: 22220**

**Moderate Income**

0211.01

**Middle Income**

0213.14 0214.05

**Upper Income**

0207.01 0213.17 0214.07

**CROSS COUNTY (037), AR**

**MSA: NA**

**Middle Income**

9502.00

**Upper Income**

9506.00

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

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**Respondent ID: 0000010004**

**Agency: OCC - 1**

**FAULKNER COUNTY (045), AR**

**MSA: 30780**

**Upper Income**

0305.04

**GARLAND COUNTY (051), AR**

**MSA: 26300**

**Moderate Income**

0111.01 0113.00

**Middle Income**

0112.01

**GRANT COUNTY (053), AR**

**MSA: 30780**

**Upper Income**

4701.00

**INDEPENDENCE COUNTY (063), AR**

**MSA: NA**

**Middle Income**

4908.00

**JACKSON COUNTY (067), AR**

**MSA: NA**

**Middle Income**

4802.00 4803.00 4804.01 4805.00

**LAWRENCE COUNTY (075), AR**

**MSA: NA**

**Middle Income**

4701.00 4705.02

**LEE COUNTY (077), AR**

**MSA: NA**

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

**Respondent ID: 0000010004**

**Agency: OCC - 1**

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**Middle Income**

4704.00

**MARION COUNTY (089), AR**

**MSA: NA**

**Middle Income**

9602.01

**MISSISSIPPI COUNTY (093), AR**

**MSA: NA**

**Moderate Income**

0113.00

**Upper Income**

0106.01 0108.02

**POINSETT COUNTY (111), AR**

**MSA: 27860**

**Moderate Income**

4903.00 4905.02

**Middle Income**

4902.00

**RANDOLPH COUNTY (121), AR**

**MSA: NA**

**Middle Income**

9601.00 9602.02 9603.01

**SALINE COUNTY (125), AR**

**MSA: 30780**

**Middle Income**

0104.06

**SHARP COUNTY (135), AR**

**MSA: NA**

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

**Respondent ID: 0000010004**

**Agency: OCC - 1**

---

**Middle Income**

4704.02

**WHITE COUNTY (145), AR**

**MSA: NA**

**Moderate Income**

0711.01

**Middle Income**

0704.02 0710.02

**OKALOOSA COUNTY (091), FL**

**MSA: 18880**

**Low Income**

0233.07

**GLYNN COUNTY (127), GA**

**MSA: 15260**

**Upper Income**

0010.02

**TAZEWELL COUNTY (179), IL**

**MSA: 37900**

**Middle Income**

0217.02

**POLK COUNTY (153), IA**

**MSA: 19780**

**Middle Income**

0102.11

**MONROE COUNTY (171), KY**

**MSA: NA**

**Upper Income**

9301.00

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

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**Respondent ID: 0000010004**

**Agency: OCC - 1**

**LAFAYETTE COUNTY (071), MS**

**MSA: NA**

**Middle Income**

9505.07

**BUTLER COUNTY (023), MO**

**MSA: NA**

**Middle Income**

9509.00

**DUNKLIN COUNTY (069), MO**

**MSA: NA**

**Moderate Income**

3603.00 3608.00 3610.00

**Middle Income**

3602.00 3606.00

**GREENE COUNTY (077), MO**

**MSA: 44180**

**Moderate Income**

0043.04

**SCOTLAND COUNTY (165), NC**

**MSA: NA**

**Moderate Income**

0105.02

**DELAWARE COUNTY (041), OK**

**MSA: NA**

**Middle Income**

3758.05

**CLAIBORNE COUNTY (025), TN**

**MSA: NA**

**Footnote:**

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.



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

**Respondent ID: 0000010004**

**Agency: OCC - 1**

---

**Moderate Income**

9705.00

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 90-100%**

0105.02

**FAYETTE COUNTY (047), TN**

**MSA: 32820**

**Upper Income**

0607.02

**MACON COUNTY (111), TN**

**MSA: 34980**

**Low Income**

9703.01

**Moderate Income**

9701.00 9703.02 9704.00

**Middle Income**

9702.00

**ROBERTSON COUNTY (147), TN**

**MSA: 34980**

**Moderate Income**

0804.01 0804.02

**Middle Income**

0801.01

**RUTHERFORD COUNTY (149), TN**

**MSA: 34980**

**Middle Income**

0404.04

**Upper Income**

**Footnote:**

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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First National Bank**

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**Respondent ID: 0000010004**

**Agency: OCC - 1**

0413.01

**SEVIER COUNTY (155), TN**

**MSA: NA**

**Middle Income**

0807.02

**SHELBY COUNTY (157), TN**

**MSA: 32820**

**Median Family Income 50-60%**

0211.11

**Median Family Income 110-120%**

0208.37

**SMITH COUNTY (159), TN**

**MSA: 34980**

**Middle Income**

9750.00

**SUMNER COUNTY (165), TN 2/**

**MSA: 34980**

**Moderate Income**

0201.01 0201.02 0202.08 0209.05

**Middle Income**

0202.09

**Upper Income**

0204.03

**WILLIAMSON COUNTY (187), TN**

**MSA: 34980**

**Upper Income**

0510.02 0511.00

**WILSON COUNTY (189), TN**

**Footnote:**

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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First National Bank

Respondent ID: 0000010004

Agency: OCC - 1

MSA: 34980

Low Income

0307.00

Moderate Income

0308.00

Middle Income

0301.02 0310.00

Upper Income

0302.07 0303.09 0303.11 0309.08

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0136.08

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 60-70%

1003.00

Footnote:

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.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000010004

Institution: First National Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	178	178	0	0.00%
Small Farm Loans	58	58	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	53	53	0	0.00%
Total	291	291	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.