

Loans by County

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
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	2	139	0	0	1	350	3	489	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	139	0	0	1	350	3	489	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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 0005										
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	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	373	0	0	0	0
Inside AA 0007										
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
Inside AA 0008										
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
Inside AA 0009										
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	513	1	513	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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	513	1	513	0	0
Inside AA 0010										
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	2	700	2	700	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	700	2	700	0	0
Inside AA 0013										
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	357	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	357	0	0	0	0
Inside AA 0014										
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
Inside AA 0016										
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	240	0	0	1	240	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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
County Total	0	0	1	240	0	0	1	240	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	3	91	0	0	0	0	3	91	0	0
Upper Income	1	62	0	0	2	1,587	3	1,649	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	183	0	0	2	1,587	7	1,770	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	4	121	0	0	3	1,386	6	1,134	0	0
Upper Income	1	62	2	440	5	2,644	7	2,789	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	213	2	440	8	4,030	14	3,953	0	0
CLAY COUNTY (021), AR										
MSA NA										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	29	1,033	5	763	1	300	26	1,190	0	0
Middle Income	52	2,392	3	407	1	266	52	2,665	0	0
Upper Income	15	720	2	285	1	460	14	1,140	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	96	4,145	10	1,455	3	1,026	92	4,995	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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 0024										
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	8	382	4	728	3	945	14	2,025	0	0
Upper Income	5	237	1	173	0	0	5	310	0	0
Income Not Known	2	82	0	0	0	0	2	82	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	701	5	901	3	945	21	2,417	0	0
CRAIGHEAD COUNTY (031), AR										
MSA 27860										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	62	3,069	10	1,636	6	2,403	70	5,789	0	0
Middle Income	67	2,913	12	2,119	6	4,199	77	6,631	0	0
Upper Income	67	2,438	8	1,392	3	1,478	71	4,663	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	196	8,420	30	5,147	15	8,080	218	17,083	0	0
CRITTENDEN COUNTY (035), AR										
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	1	30	0	0	0	0	1	30	0	0
Upper Income	1	48	0	0	0	0	1	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	0	0	2	78	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
CROSS COUNTY (037), 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	80	0	0	0	0	0	0	0	0
Upper Income	0	0	1	206	0	0	1	206	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	80	1	206	0	0	1	206	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	1	14	0	0	0	0	1	14	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	2	64	0	0	0	0	2	64	0	0
GARLAND COUNTY (051), AR										
MSA 26300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	1	250	2	736	4	1,001	0	0
Middle Income	2	85	0	0	0	0	2	85	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	100	1	250	2	736	6	1,086	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
GREENE COUNTY (055), AR										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	389	6	1,069	4	1,458	12	1,665	0	0
Middle Income	66	2,249	13	2,362	15	7,945	71	6,002	0	0
Upper Income	42	1,682	7	1,377	4	1,712	41	3,052	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	116	4,320	26	4,808	23	11,115	124	10,719	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	188	0	0	1	188	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	188	0	0	1	188	0	0
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	3	212	1	150	0	0	3	283	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	212	1	150	0	0	3	283	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
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	4	173	1	165	0	0	2	225	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	173	1	165	0	0	2	225	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	1	27	0	0	0	0	1	27	0	0
Middle Income	5	227	2	376	0	0	7	603	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	254	2	376	0	0	8	630	0	0
LEE COUNTY (077), 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	120	0	0	1	120	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	120	0	0	1	120	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
MARION COUNTY (089), 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	35	1	209	0	0	2	244	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	1	209	0	0	2	244	0	0
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	1	75	1	145	0	0	2	220	0	0
Upper Income	1	10	1	250	0	0	2	260	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	85	2	395	0	0	4	480	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	2	119	0	0	0	0	2	119	0	0
Middle Income	0	0	1	225	1	553	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	119	1	225	1	553	2	119	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
PULASKI COUNTY (119), AR										
MSA 30780										
Inside AA 0020										
Low Income	3	99	1	170	4	2,361	2	526	0	0
Moderate Income	4	360	2	400	4	1,750	6	2,060	0	0
Middle Income	6	358	4	811	2	1,260	8	1,308	0	0
Upper Income	16	845	2	383	7	3,542	18	3,842	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	29	1,662	9	1,764	17	8,913	34	7,736	0	0
RANDOLPH COUNTY (121), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	2	287	0	0	3	323	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	2	287	0	0	3	323	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	275	2	300	0	0
Upper Income	1	16	0	0	0	0	1	16	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	41	0	0	1	275	3	316	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
SEBASTIAN COUNTY (131), AR										
MSA 22900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	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	85	0	0	0	0	1	85	0	0
WASHINGTON COUNTY (143), AR										
MSA 22220										
Inside AA 0019										
Low Income	1	25	0	0	1	750	2	775	0	0
Moderate Income	1	95	0	0	0	0	1	95	0	0
Middle Income	6	271	3	531	4	1,960	7	542	0	0
Upper Income	1	100	1	200	2	1,078	3	1,178	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	491	4	731	7	3,788	13	2,590	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	1	78	1	240	1	500	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	78	1	240	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	462	19,769	86	15,246	74	36,310	509	47,723	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: 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)
TOTAL OUTSIDE AA IN STATE	38	1,762	15	2,811	8	4,001	51	6,706	0	0
STATE TOTAL	500	21,531	101	18,057	82	40,311	560	54,429	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: FLORIDA (12)

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)
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	1	721	1	721	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	721	1	721	0	0
OKALOOSA COUNTY (091), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	1	164	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	55	0	0	0	0	1	55	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	55	1	164	0	0	1	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	1	164	1	721	2	776	0	0
STATE TOTAL	1	55	1	164	1	721	2	776	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)
CLARK COUNTY (023), IL										
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: LOUISIANA (22)

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)
JEFFERSON PARISH (051), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	196	0	0	1	196	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	196	0	0	1	196	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	196	0	0	1	196	0	0
STATE TOTAL	0	0	1	196	0	0	1	196	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)
LAFAYETTE COUNTY (071), MS										
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
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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
BUTLER COUNTY (023), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	2	1,450	1	5	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	5	0	0	2	1,450	1	5	0	0
DUNKLIN COUNTY (069), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	126	0	0	0	0	2	126	0	0
Middle Income	1	75	0	0	1	301	2	376	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	201	0	0	1	301	4	502	0	0
PEMISCOT COUNTY (155), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
RIPLEY COUNTY (181), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	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
TOTAL OUTSIDE AA IN STATE	6	311	0	0	4	2,251	8	1,112	0	0
STATE TOTAL	6	311	0	0	4	2,251	8	1,112	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

State: MONTANA (30)

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)
POWDER RIVER COUNTY (075), MT										
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	470	1	470	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	470	1	470	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	470	1	470	0	0
STATE TOTAL	0	0	0	0	1	470	1	470	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)
DELAWARE COUNTY (041), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
DAVIDSON COUNTY (037), TN										
MSA 34980										
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	1	842	1	842	0	0
Median Family Income 70-80%	1	6	0	0	0	0	1	6	0	0
Median Family Income 80-90%	2	48	0	0	0	0	2	48	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	17	0	0	0	0	1	17	0	0
Median Family Income 110-120%	0	0	0	0	1	500	1	500	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	4	71	0	0	2	1,342	6	1,413	0	0
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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	3	48	1	101	1	350	5	499	0	0
Moderate Income	3	88	0	0	0	0	3	88	0	0
Middle Income	0	0	1	153	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	6	136	2	254	1	350	8	587	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	531	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	0	0	0	0	1	531	0	0	0	0
RUTHERFORD COUNTY (149), 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	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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
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	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%	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	1	175	0	0	1	175	0	0
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	2	78	0	0	1	330	2	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	1	330	2	78	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0025										
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	260	1	260	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	260	1	260	0	0
Inside AA 0026										
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	5	297	1	107	0	0	6	404	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	297	1	107	0	0	6	404	0	0
Inside AA 0027										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	92	0	0	0	0	2	42	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	92	0	0	0	0	2	42	0	0
Inside AA 0028										
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	438	0	0	0	0	12	438	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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	438	0	0	0	0	12	438	0	0
Inside AA 0029										
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	9	189	0	0	0	0	9	189	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	189	0	0	0	0	9	189	0	0
Inside AA 0030										
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	526	0	0	0	0	9	374	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	526	0	0	0	0	9	374	0	0
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	115	0	0	1	300	3	415	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	115	0	0	1	300	3	415	0	0
Inside AA 0032										
Low Income	3	89	0	0	0	0	1	51	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

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
County Total	3	89	0	0	0	0	1	51	0	0
Inside AA 0033										
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	90	0	0	0	0	1	40	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	90	0	0	0	0	1	40	0	0
Inside AA 0034										
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	0	0	1	35	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	0	0	1	35	0	0
Inside AA 0035										
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	43	0	0	0	0	1	43	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	43	0	0	0	0	1	43	0	0
Inside AA 0036										
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	2	1,598	3	1,633	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	2	1,598	3	1,633	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
Inside AA 0037										
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	80	0	0	0	0	2	80	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	0	0	0	0	2	80	0	0
Inside AA 0040										
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	64	0	0	0	0	1	64	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	64	0	0	0	0	1	64	0	0
Inside AA 0043										
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	44	1	115	0	0	2	159	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	44	1	115	0	0	2	159	0	0
Inside AA 0044										
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	111	1	616	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	111	1	616	0	0	0	0
Inside AA 0046										

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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
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
Inside AA 0047										
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	42	0	0	0	0	2	42	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	42	0	0	0	0	2	42	0	0
Inside AA 0048										
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	44	0	0	0	0	1	44	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	44	0	0	0	0	1	44	0	0
Outside Assessment Area										
Moderate Income	13	340	3	451	1	886	15	1,627	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	2	87	0	0	0	0	2	87	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	16	457	3	451	1	886	18	1,744	0	0
Totals For County: (165) 2/										
Low Income	3	89	0	0	0	0	1	51	0	0
Moderate Income	18	547	3	451	2	1,186	20	2,084	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
Middle Income	42	1,538	2	226	3	2,214	41	3,049	0	0
Upper Income	12	556	1	107	1	260	14	923	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	75	2,730	6	784	6	3,660	76	6,107	0	0
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0050										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	32	1,109	2	371	1	455	31	1,438	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	32	1,109	2	371	1	455	31	1,438	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Outside Assessment Area										
Low Income	1	20	0	0	0	0	1	20	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	1	35	1	145	2	817	1	35	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	4	131	1	145	2	817	4	131	0	0
TOTAL INSIDE AA IN STATE	91	3,382	5	704	6	3,229	89	5,801	0	0
TOTAL OUTSIDE AA IN STATE	34	939	7	1,025	8	4,256	41	4,194	0	0
STATE TOTAL	125	4,321	12	1,729	14	7,485	130	9,995	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

Respondent ID: 0000010004

Small Business Loans - Originations

Agency: OCC - 1

Institution: First National Bank

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)
DALLAS COUNTY (113), 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%	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	553	23,151	91	15,950	80	39,539	598	53,524	0	0
TOTAL OUTSIDE AA	83	3,261	24	4,196	22	11,699	108	13,648	0	0
TOTAL INSIDE & OUTSIDE	636	26,412	115	20,146	102	51,238	706	67,172	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)
BENTON COUNTY (007), AR 2/										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	410	0	0	2	410	0	0
Middle Income	0	0	1	104	0	0	1	104	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	3	514	0	0	3	514	0	0
CLAY COUNTY (021), AR										
MSA NA										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	381	5	793	6	1,840	17	2,432	0	0
Middle Income	18	630	14	2,644	12	4,923	37	5,935	0	0
Upper Income	7	384	7	953	4	1,600	12	1,659	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	33	1,395	26	4,390	22	8,363	66	10,026	0	0
CRAIGHEAD COUNTY (031), AR										
MSA 27860										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	502	5	1,737	8	2,239	0	0
Middle Income	2	48	2	482	1	421	5	951	0	0
Upper Income	1	92	3	640	2	801	5	1,033	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	8	1,624	8	2,959	18	4,223	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)
CROSS COUNTY (037), 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	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
GREENE COUNTY (055), AR										
MSA NA										
Inside AA 0023										
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	29	968	10	1,422	13	5,079	50	7,025	0	0
Upper Income	11	616	8	1,460	8	2,818	24	4,319	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	41	1,604	18	2,882	21	7,897	75	11,364	0	0
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	25	1	132	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	1	132	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 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)
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	12	601	3	574	1	415	8	636	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	601	3	574	1	415	8	636	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	1	11	2	270	2	775	3	611	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	2	270	2	775	3	611	0	0
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	1	30	4	833	0	0	4	833	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	4	833	0	0	4	833	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)
POINSETT COUNTY (111), AR										
MSA 27860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	0	0	0	0
Middle Income	0	0	1	248	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	373	1	500	0	0	0	0
RANDOLPH COUNTY (121), 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	8	0	0	3	1,007	2	435	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	8	0	0	3	1,007	2	435	0	0
TOTAL INSIDE AA IN STATE	77	3,139	52	8,896	51	19,219	159	25,613	0	0
TOTAL OUTSIDE AA IN STATE	18	731	15	2,696	7	2,697	22	3,104	0	0
STATE TOTAL	95	3,870	67	11,592	58	21,916	181	28,717	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)
BUTLER COUNTY (023), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	2	680	3	720	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	40	0	0	2	680	3	720	0	0
DUNKLIN COUNTY (069), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	2	805	4	885	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	80	0	0	2	805	4	885	0	0
PEMISCOT COUNTY (155), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	249	0	0	1	249	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	249	0	0	1	249	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)
RIPLEY COUNTY (181), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	124	1	249	4	1,485	9	1,858	0	0
STATE TOTAL	4	124	1	249	4	1,485	9	1,858	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)
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	1	36	0	0	0	0	1	36	0	0
Moderate Income	2	10	0	0	0	0	2	10	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	46	0	0	0	0	3	46	0	0
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	3	174	0	0	0	0	1	22	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	174	0	0	0	0	1	22	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)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0026										
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	44	0	0	0	0	1	44	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	44	0	0	0	0	1	44	0	0
Inside AA 0027										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	135	0	0	0	0	1	30	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	135	0	0	0	0	1	30	0	0
Inside AA 0028										
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	215	0	0	0	0	4	190	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	215	0	0	0	0	4	190	0	0
Inside AA 0029										
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	56	1	128	0	0	4	184	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

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	56	1	128	0	0	4	184	0	0
Inside AA 0030										
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	199	1	284	2	483	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	199	1	284	2	483	0	0
Inside AA 0033										
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
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	264	1	137	1	384	8	401	0	0
Middle Income	0	0	3	541	0	0	3	541	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	264	4	678	1	384	11	942	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	399	1	137	1	384	9	431	0	0
Middle Income	9	371	5	868	1	284	14	1,498	0	0
Upper Income	1	44	0	0	0	0	1	44	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

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)
County Total	21	814	6	1,005	2	668	24	1,973	0	0
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0050										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	474	1	127	1	450	16	1,051	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	14	474	1	127	1	450	16	1,051	0	0
WILSON COUNTY (189), TN										
MSA 34980										
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	1	65	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	0	0	0	0	2	115	0	0
TOTAL INSIDE AA IN STATE	28	1,024	3	454	2	734	29	2,082	0	0
TOTAL OUTSIDE AA IN STATE	15	599	4	678	1	384	17	1,125	0	0
STATE TOTAL	43	1,623	7	1,132	3	1,118	46	3,207	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	105	4,163	55	9,350	53	19,953	188	27,695	0	0
TOTAL OUTSIDE AA	37	1,454	20	3,623	12	4,566	48	6,087	0	0
TOTAL INSIDE & OUTSIDE	142	5,617	75	12,973	65	24,519	236	33,782	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.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: First National Bank

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/	1	373	0	0	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	1	500	1	500	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	1	30	1	30	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	1	513	1	513	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	2	700	2	700	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	1	357	0	0	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	1	200	1	200	0	0
AR - BENTON COUNTY (007) - MSA 22220 2/	1	240	1	240	0	0
AR - WASHINGTON COUNTY (143) - MSA 22220	20	5,010	13	2,590	0	0
AR - PULASKI COUNTY (119) - MSA 30780	55	12,339	34	7,736	0	0
AR - CRAIGHEAD COUNTY (031) - MSA 27860	241	21,647	218	17,083	0	0
AR - CLAY COUNTY (021) - MSA NA	109	6,626	92	4,995	0	0
AR - GREENE COUNTY (055) - MSA NA	165	20,243	124	10,719	0	0
AR - CLEBURNE COUNTY (023) - MSA NA	23	2,547	21	2,417	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	260	1	260	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	6	404	6	404	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	3	92	2	42	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	12	438	12	438	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	9	189	9	189	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	12	526	9	374	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	3	415	3	415	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	3	89	1	51	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	90	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.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: First National Bank

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)
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	35	1	35	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	43	1	43	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	3	1,633	3	1,633	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	80	2	80	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	64	1	64	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	159	2	159	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	727	0	0	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	50	1	50	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	42	2	42	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	44	1	44	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	35	1,935	31	1,438	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.

2022 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	19	4,723	18	4,223	0	0
AR - CLAY COUNTY (021) - MSA NA	81	14,148	66	10,026	0	0
AR - GREENE COUNTY (055) - MSA NA	80	12,383	75	11,364	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	44	1	44	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	4	135	1	30	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	5	215	4	190	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	4	184	4	184	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	483	2	483	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	1	100	1	100	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	16	1,051	16	1,051	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.

2022 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	22	50,244	0	0
Purchased	0	0	0	0
Total	22	50,244	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

ASSESSMENT AREA - 0001

BENTON COUNTY (007), AR 2/

MSA: 22220

Moderate Income

0202.05*

ASSESSMENT AREA - 0002

BENTON COUNTY (007), AR 2/

MSA: 22220

Moderate Income

0202.06*

ASSESSMENT AREA - 0003

BENTON COUNTY (007), AR 2/

MSA: 22220

Moderate Income

0203.01*

ASSESSMENT AREA - 0004

BENTON COUNTY (007), AR 2/

MSA: 22220

Middle Income

0203.02*

ASSESSMENT AREA - 0005

BENTON COUNTY (007), AR 2/

MSA: 22220

Middle Income

0203.04

ASSESSMENT AREA - 0006

BENTON COUNTY (007), AR 2/

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: First National Bank

MSA: 22220

Middle Income

0203.05*

ASSESSMENT AREA - 0007

BENTON COUNTY (007), AR 2/

MSA: 22220

Middle Income

0204.01

ASSESSMENT AREA - 0008

BENTON COUNTY (007), AR 2/

MSA: 22220

Middle Income

0204.02

ASSESSMENT AREA - 0009

BENTON COUNTY (007), AR 2/

MSA: 22220

Middle Income

0204.04

ASSESSMENT AREA - 0010

BENTON COUNTY (007), AR 2/

MSA: 22220

Upper Income

0204.05

ASSESSMENT AREA - 0011

BENTON COUNTY (007), AR 2/

MSA: 22220

Middle Income

0205.03*

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

ASSESSMENT AREA - 0012

BENTON COUNTY (007), AR 2/

MSA: 22220

Moderate Income

0205.04*

ASSESSMENT AREA - 0013

BENTON COUNTY (007), AR 2/

MSA: 22220

Upper Income

0206.04

ASSESSMENT AREA - 0014

BENTON COUNTY (007), AR 2/

MSA: 22220

Upper Income

0213.04

ASSESSMENT AREA - 0015

BENTON COUNTY (007), AR 2/

MSA: 22220

Upper Income

0213.06*

ASSESSMENT AREA - 0016

BENTON COUNTY (007), AR 2/

MSA: 22220

Upper Income

0213.08

ASSESSMENT AREA - 0017

BENTON COUNTY (007), AR 2/

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

MSA: 22220

Middle Income

0214.06*

ASSESSMENT AREA - 0018

BENTON COUNTY (007), AR 2/

MSA: 22220

Moderate Income

0214.08*

ASSESSMENT AREA - 0019

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 - 0020

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

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 - 0021

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 - 0022

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

MSA: NA

Moderate Income

9504.00 9506.00

Middle Income

9501.00 9502.00 9505.00

Upper Income

9503.00

ASSESSMENT AREA - 0023

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 - 0024

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

ASSESSMENT AREA - 0025

SUMNER COUNTY (165), TN 2/

MSA: 34980

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

0205.01

ASSESSMENT AREA - 0026

SUMNER COUNTY (165), TN 2/

MSA: 34980

Upper Income

0205.02

ASSESSMENT AREA - 0027

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0205.03

ASSESSMENT AREA - 0028

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0206.01

ASSESSMENT AREA - 0029

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0206.02

ASSESSMENT AREA - 0030

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0206.03

ASSESSMENT AREA - 0031

SUMNER COUNTY (165), TN 2/

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

MSA: 34980

Moderate Income

0207.00

ASSESSMENT AREA - 0032

SUMNER COUNTY (165), TN 2/

MSA: 34980

Low Income

0208.00

ASSESSMENT AREA - 0033

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0209.01

ASSESSMENT AREA - 0034

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0209.03

ASSESSMENT AREA - 0035

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0210.02

ASSESSMENT AREA - 0036

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle 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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

0210.05

ASSESSMENT AREA - 0037

SUMNER COUNTY (165), TN 2/

MSA: 34980

Upper Income

0210.06

ASSESSMENT AREA - 0038

SUMNER COUNTY (165), TN 2/

MSA: 34980

Upper Income

0210.07*

ASSESSMENT AREA - 0039

SUMNER COUNTY (165), TN 2/

MSA: 34980

Upper Income

0210.08*

ASSESSMENT AREA - 0040

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0210.09

ASSESSMENT AREA - 0041

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0211.03*

ASSESSMENT AREA - 0042

SUMNER COUNTY (165), TN 2/

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: First National Bank

MSA: 34980

Moderate Income

0211.04*

ASSESSMENT AREA - 0043

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0211.05

ASSESSMENT AREA - 0044

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0211.06

ASSESSMENT AREA - 0045

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0211.07*

ASSESSMENT AREA - 0046

SUMNER COUNTY (165), TN 2/

MSA: 34980

Upper Income

0212.01

ASSESSMENT AREA - 0047

SUMNER COUNTY (165), TN 2/

MSA: 34980

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

0212.03

ASSESSMENT AREA - 0048

SUMNER COUNTY (165), TN 2/

MSA: 34980

Middle Income

0212.04

ASSESSMENT AREA - 0049

SUMNER COUNTY (165), TN 2/

MSA: 34980

Upper Income

0212.05*

ASSESSMENT AREA - 0050

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00 0902.00

OUTSIDE ASSESSMENT AREA

BAXTER COUNTY (005), AR

MSA: NA

Middle Income

9506.00 9507.00

BENTON COUNTY (007), AR 2/

MSA: 22220

Moderate Income

0210.01 0211.01

Middle Income

0211.02 0213.14 0214.05

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

0201.02 0206.05 0213.16

CRITTENDEN COUNTY (035), AR

MSA: 32820

Middle Income

0308.07

Upper Income

0308.06

CROSS COUNTY (037), AR

MSA: NA

Middle Income

9502.00

Upper Income

9506.00

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

0301.01

Upper Income

0305.04

GARLAND COUNTY (051), AR

MSA: 26300

Moderate Income

0109.00 0111.01 0113.00

Middle Income

0104.01 0112.01

HEMPSTEAD COUNTY (057), AR

MSA: NA

Middle Income

4803.02

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: First National Bank

INDEPENDENCE COUNTY (063), AR

MSA: NA

Middle Income

4904.00 4908.00

JACKSON COUNTY (067), AR

MSA: NA

Middle Income

4801.00 4802.00 4804.01 4805.00

LAWRENCE COUNTY (075), AR

MSA: NA

Moderate Income

4705.01

Middle Income

4701.00 4702.00 4704.00 4705.02

LEE COUNTY (077), AR

MSA: NA

Middle Income

4704.00

MARION COUNTY (089), AR

MSA: NA

Middle Income

9602.01 9602.02

MISSISSIPPI COUNTY (093), AR

MSA: NA

Middle Income

0108.01

Upper Income

0108.02

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

POINSETT COUNTY (111), AR

MSA: 27860

Moderate Income

4903.00 4905.02 4907.00

Middle Income

4902.00 4904.00

RANDOLPH COUNTY (121), AR

MSA: NA

Middle Income

9601.00 9602.02 9603.01

SALINE COUNTY (125), AR

MSA: 30780

Middle Income

0103.02 0104.06

Upper Income

0105.12

SEBASTIAN COUNTY (131), AR

MSA: 22900

Moderate Income

0008.00

WHITE COUNTY (145), AR

MSA: NA

Middle Income

0704.02

BAY COUNTY (005), FL

MSA: 37460

Middle Income

0027.09

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

OKALOOSA COUNTY (091), FL

MSA: 18880

Low Income

0233.07

Upper Income

0233.08

CLARK COUNTY (023), IL

MSA: NA

Middle Income

0603.00

JEFFERSON PARISH (051), LA

MSA: 35380

Moderate Income

0283.00

LAFAYETTE COUNTY (071), MS

MSA: NA

Middle Income

9501.00

BUTLER COUNTY (023), MO

MSA: NA

Moderate Income

9502.02

Middle Income

9509.00

DUNKLIN COUNTY (069), MO

MSA: NA

Moderate Income

3603.00 3608.00 3610.00

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

Middle Income

3602.00 3606.00

PEMISCOT COUNTY (155), MO

MSA: NA

Middle Income

4705.00

RIPLEY COUNTY (181), MO

MSA: NA

Middle Income

8703.00 8704.00

ST. LOUIS CITY (510), MO

MSA: 41180

Upper Income

1174.00

POWDER RIVER COUNTY (075), MT

MSA: NA

Middle Income

0001.00

DELAWARE COUNTY (041), OK

MSA: NA

Middle Income

3758.05

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0106.02

Median Family Income 70-80%

0156.30

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

Median Family Income 80-90%

0156.09 0189.02

Median Family Income 100-110%

0102.02

Median Family Income 110-120%

0188.03

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

RUTHERFORD COUNTY (149), TN

MSA: 34980

Middle Income

0403.09

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 50-60%

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010004

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

Agency: OCC - 1

Institution: First National Bank

0211.11

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 0203.00 0209.04 0209.05

Middle Income

0202.06 0202.09 0204.04

Upper Income

0204.03

WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00

Moderate Income

0305.00 0308.00

Middle Income

0301.02 0302.02

Upper Income

0302.07

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0136.08

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.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000010004

Institution: First National Bank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	203	203	0	0.00%
Small Farm Loans	67	67	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	50	50	0	0.00%
Total	322	322	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.