



TO: Board of Directors

RE: Approval of First National Bank's CRA to expand Assessment Area in Benton County

Board Approved: June 21, 2022

This is a request to approve to expand our assessment area in Benton County adding the following tracts: 202.05, 202.06, 214.08 to our current tracts: 203.01, 203.02, 203.04, 203.05, 204.01, 204.02, 204.04, 204.05, 205.03, 205.04, 206.03, 206.04, 213.06, 213.08, 213.04, 213.10, 213.11, and 214.06. In researching the tracts and population of the tracts of this county in regard to CRA, it bears more benefit to take the tracts above of the county in our assessment area.

Approval is being requested to expand the CRA Assessment area to the following:

All of the Arkansas counties of Greene, Craighead, Clay, Cleburne, Pulaski and Washington counties and tracts: 202.05, 202.06, 203.01, 203.02, 203.04, 203.05, 204.01, 204.02, 204.04, 204.05, 205.03, 205.04, 206.03, 206.04, 213.04, 213.06, 213.08, 213.10, 213.11, 214.06 and 214.08 of Benton County, Arkansas. All of Trousdale County and tracts 205.01, 205.02, 205.03, 206.01, 206.02, 206.03, 207.00, 208.00, 209.01, 209.02, 209.03, 210.02, 210.05, 210.06, 210.07, 210.08, 210.09, 211.03, 211.04, 211.05, 211.06, 211.07, 212.01, 212.03, 212.04, 212.05 of Sumner County, Tennessee.

JONESBORO MSA

Craighead County Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0001.01	Moderate	3,700	41.43%
0001.02	Middle	3,718	34.72%
0002.00	Moderate	4,115	48.21%
0003.00	Upper	7,044	28.88%
0004.01	Middle	6,540	36.97%
0004.03	Moderate	4,797	53.05%
0004.04	Middle	4,832	42.63%
0005.01	Upper	8,250	18.35%
0005.02	Middle	6,517	37.07%
0006.01	Moderate	7,054	48.87%
0006.02	Low	6,117	55.86%
0007.01	Upper	4,002	14.94%
0007.02	Middle	3,763	36.73%
0008.03	Upper	6,004	18.62%
0008.04	Upper	2,870	11.78%
0008.05	Middle	3,566	33.31%
0008.06	Upper	3,984	12.42%
0009.00	Middle	5,713	8.86%
0010.00	Middle	4,008	8.41%
0011.01	Upper	4,785	7.38%

0011.02	Middle	5,014	11.25%
0012.00	Moderate	4,838	11.49%

Number of Upper Income Tracts: 7	Total Population: 36,939
Number of Middle Income Tracts: 9	Total Population: 43,671
Number of Moderate Income Tracts: 5	Total Population: 24,504
Number of Low Income Tracts: 1	Total Population: <u>6,117</u>
	111,231

Branches Includes:

Hilltop Branch=5.01/Upper Income Tract

Elk Park Branch=3.00/Middle Income Tract

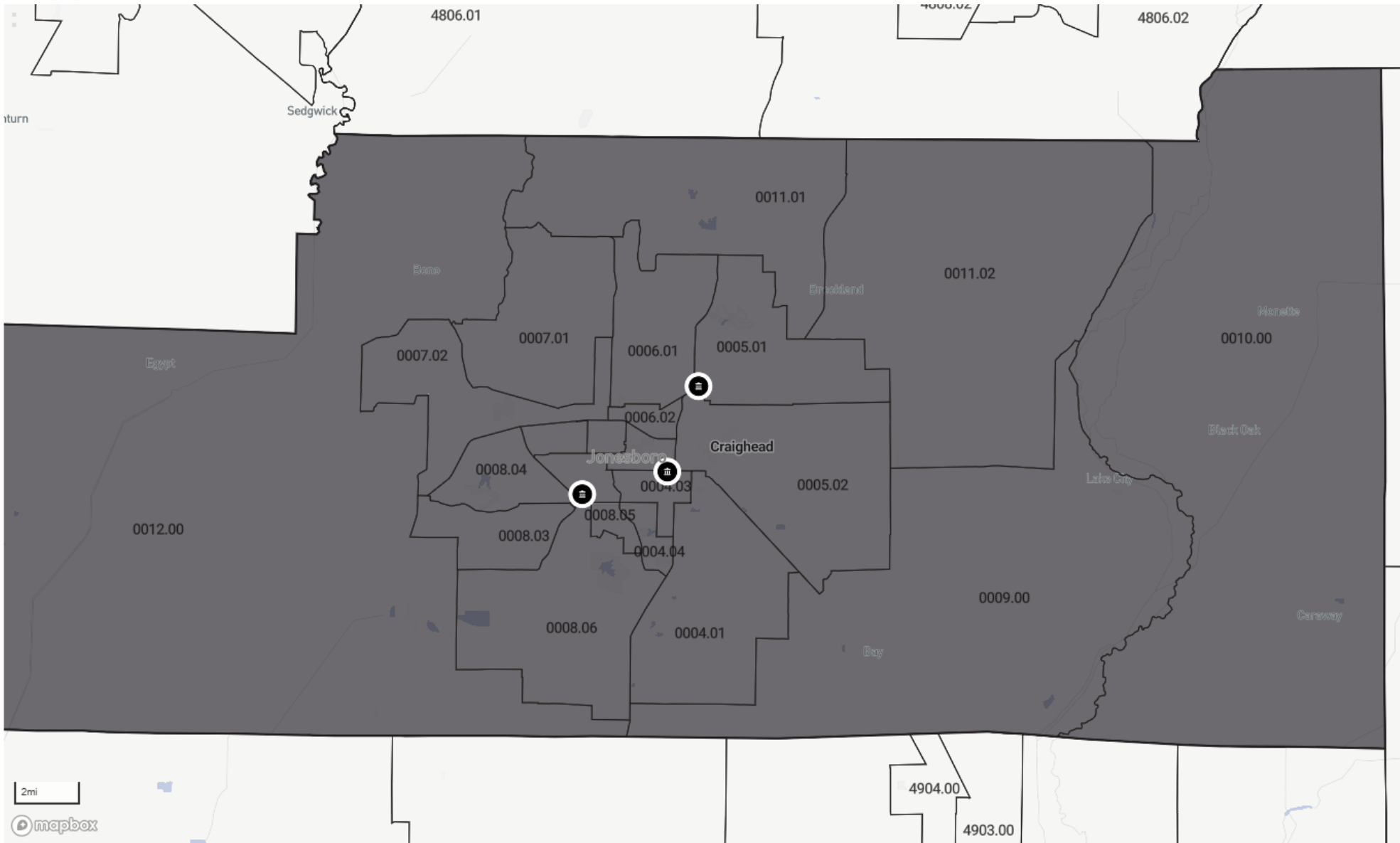
Highland Branch=4.03/Moderate Income Tract

RiskExec Assessment Areas/REMA

Assessment Set: FIRST NATIONAL BANK-2025

Assessment Area: JONESBORO MSA

Jonesboro MSA- Craighead County



LITTLE ROCK MSA
PULASKI COUNTY CENSUS TRACTS
2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>% Minority</u>
0005.00	Low	2,234	96.33%
0011.00	Moderate	1,984	94.15%
0012.00	Low	2,359	92.37%
0013.00	Moderate	1,969	88.88%
0015.01	Upper	3,956	16.61%
0015.02	Upper	4,096	23.49%
0016.00	Upper	6,011	16.64%
0018.00	Moderate	3,943	86.66%
0019.00	Moderate	3,934	82.56%
0020.01	Moderate	5,475	85.19%
0020.02	Low	4,811	91.96%
0021.02	Moderate	4,799	74.14%
0021.03	Middle	3,636	58.88%
0021.04	Upper	4,559	20.93%
0022.03	Middle	5,207	37.14%
0022.06	Upper	3,776	61.60%
0022.08	Middle	2,152	48.70%
0022.09	Moderate	3,468	62.72%
0022.10	Upper	1,598	14.14%
0022.11	Upper	5,441	42.69%
0024.03	Moderate	3,988	82.57%
0024.05	Moderate	4,920	84.84%

0024.06	Moderate	3,004	78.06%
0024.07	Middle	2,544	38.40%
0024.09	Low	3,134	85.80%
0024.10	Middle	3,780	82.54%
0025.00	Middle	1,732	51.96%
0026.00	Low	902	80.38%
0027.00	Low	5,811	81.40%
0028.00	Low	1,771	96.78%
0029.00	Moderate	1,141	85.71%
0030.01	Low	2,988	73.66%
0030.02	Low	2,637	73.42%
0031.00	Low	963	83.90%
0032.02	Moderate	6,997	64.16%
0032.07	Middle	1,911	46.73%
0032.08	Low	4,497	67.67%
0033.03	Upper	4,651	22.77%
0033.05	Middle	3,899	43.24%
0033.06	Middle	3,597	55.71%
0033.07	Moderate	1,740	34.25%
0033.08	Upper	4,304	20.49%
0034.03	Middle	2,681	17.53%
0034.04	Middle	4,561	15.35%
0034.05	Moderate	1,454	25.03%
0034.06	Middle	4,780	31.80%
0036.04	Middle	6,397	49.98%
0036.05	Middle	5,703	57.67%
0036.06	Low	2,655	64.78%

0036.07	Moderate	5,013	67.09%
0036.08	Middle	4,883	57.51%
0036.09	Middle	4,478	49.55%
0037.03	Upper	6,580	23.86%
0037.04	Middle	3,879	47.00%
0037.07	Middle	4,226	40.16%
0037.11	Middle	5,953	41.29%
0037.12	Upper	4,041	23.90%
0037.13	Upper	4,922	33.30%
0037.14	Middle	4,449	33.94%
0038.00	Moderate	4,765	77.33%
0039.00	Middle	4,503	55.65%
0040.01	Moderate	2,547	83.31%
0040.04	Middle	3,480	34.51%
0040.05	Moderate	3,268	57.07%
0040.06	Moderate	3,630	38.98%
0040.07	Middle	2,454	77.26%
0041.03	Moderate	3,832	87.37%
0041.04	Middle	2,140	51.82%
0041.05	Moderate	6,096	87.27%
0041.06	Moderate	6,081	93.78%
0041.07	Low	3,177	89.11%
0041.08	Moderate	5,668	93.68%
0042.01	Upper	2,510	14.14%
0042.02	Upper	4,167	12.46%
0042.05	Upper	4,933	36.14%
0042.13	Upper	5,658	23.49%

0042.14	Upper	2,875	28.94%
0042.15	Upper	5,314	31.33%
0042.18	Middle	3,288	39.72%
0042.19	Upper	5,629	24.09%
0042.20	Middle	6,712	76.46%
0042.22	Middle	2,692	50.22%
0042.23	Upper	3,531	38.69%
0042.24	Upper	6,230	34.80%
0042.25	Moderate	3,978	34.06%
0042.26	Moderate	3,264	70.31%
0042.27	Middle	1,605	20.62%
0042.28	Middle	2,399	28.26%
0042.29	Upper	4,461	24.79%
0043.02	Middle	5,370	29.98%
0043.06	Middle	5,671	35.43%
0043.07	Moderate	5,148	63.38%
0043.08	Middle	3,359	31.47%
0043.09	Upper	4,496	36.57%
0043.10	Upper	4,278	32.19%
0043.11	Upper	3,823	23.62%
0044.00	Upper	1,942	36.97%
0045.00	Moderate	2,441	88.00%
0046.00	Low	2,446	65.62%
0047.00	Middle	3,357	63.42%
0048.01	Middle	2,415	33.83%
0049.01	Middle	2,477	22.69%
0049.02	Upper	3,804	10.65%

9801.00	Unknown	4	100%
9802.00	Unknown	565	47.61%
9803.00	Moderate	3,136	41.26%
9804.00	Moderate	532	77.82%

Number of Upper Income Tracts: 27	Total Population: 117,586
Number of Middle Income Tracts: 35	Total Population: 132,370
Number of Moderate Income Tracts: 29	Total Population: 108,215
Number of Low Income Tracts: 14	Total Population: 40,385
Number of Unknown Tracts: 2	Total Population: 569
	399,125

Branches includes:

Capitol Branch= 44.00/Upper Income Tract

Baptist Branch= 24.09/Low Income Tract

Chenal Branch= 42.18/Middle Income Tract

Rodney Parham Branch= 22.09/Moderate Income Tract

Kavanaugh Blvd Branch= 16.00/Upper Income Tract

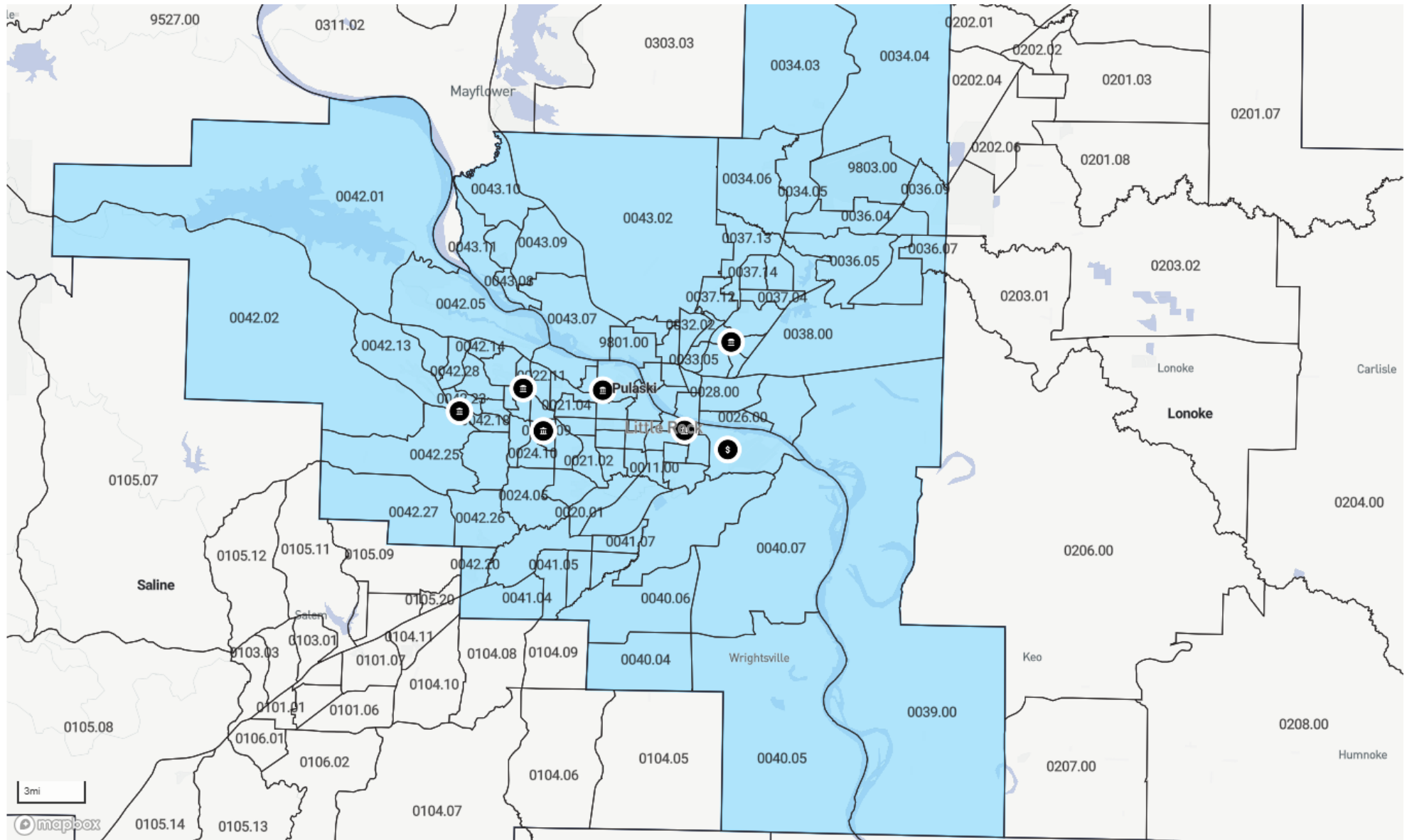
Lakewood Branch= 33.03/Upper Income Tract

RiskExec Assessment Areas/REMA

Assessment Set: FIRST NATIONAL BANK-2025

Assessment Area: LITTLE ROCK MSA

Little Rock MSA-Pulaski County



NON-MSA

**Greene County Census Tracts
2025**

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
4801.00	Middle	2,929	6.28%
4802.00	Middle	4,615	6.61%
4803.00	Middle	3,177	6.42%
4804.01	Middle	4,506	10.41%
4804.02	Middle	3,083	17.26%
4805.01	Middle	3,680	17.39%
4805.02	Moderate	3,542	19.31%
4806.01	Upper	3,231	7.21%
4806.02	Upper	4,528	7.84%
4807.00	Moderate	2,092	21.56%
4808.01	Upper	5,213	9.59%
4808.02	Upper	5,140	13.04%

Number of Upper Income Tracts: 4

Total Population: 18,112

Number of Middle Income Tracts: 6

Total Population: 21,990

Number of Moderate Income Tracts: 2

Total Population: 5,634

Total Population: 45,736

Branches includes:

Main Branch=4804.02/Middle Income Tract

West Branch=4804.02/Middle Income Tract

Reynolds Road Branch=4804.01/Middle Income Tract

**Clay County Census Tracts
2025**

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
9501.00	Middle	1,874	5.12%
9502.00	Middle	2,047	5.42%
9503.00	Upper	1,699	7.06%
9504.00	Moderate	3,182	7.29%
9505.00	Middle	2,028	8.73%
9506.00	Moderate	3,722	6.50%

Number of Moderate Income Tracts: 2

Total Population: 6,904

Number of Middle Income Tracts: 3

Total Population: 5,949

Number of Upper Income Tracts: 1

Total Population: 1,699

Total Population: 14,552

Branches includes:

Corning Branch=9504.00/Moderate Income Tract

Piggott Branch=9506.00/Moderate Income Tract

Cleburne County CRA Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
4801.00	Middle	3,913	8.25%
4802.01	Middle	1,452	8.13%
4802.03	Middle	2,423	5.24%
4802.04	Unknown	934	6.75%
4803.01	Middle	2,060	10.78%
4803.02	Upper	2,994	7.92%
4804.00	Middle	4,319	8.45%
4805.01	Middle	2,944	8.90%
4805.02	Upper	3,672	6.70%

Number of Upper Income Tracts: 2
Number of Middle Income Tracts: 6
Number of Unknown Tracts: 1

Total Population: 6,666
Total Population: 17,111
Total Population: 934
Total population for all tracts: 24,711

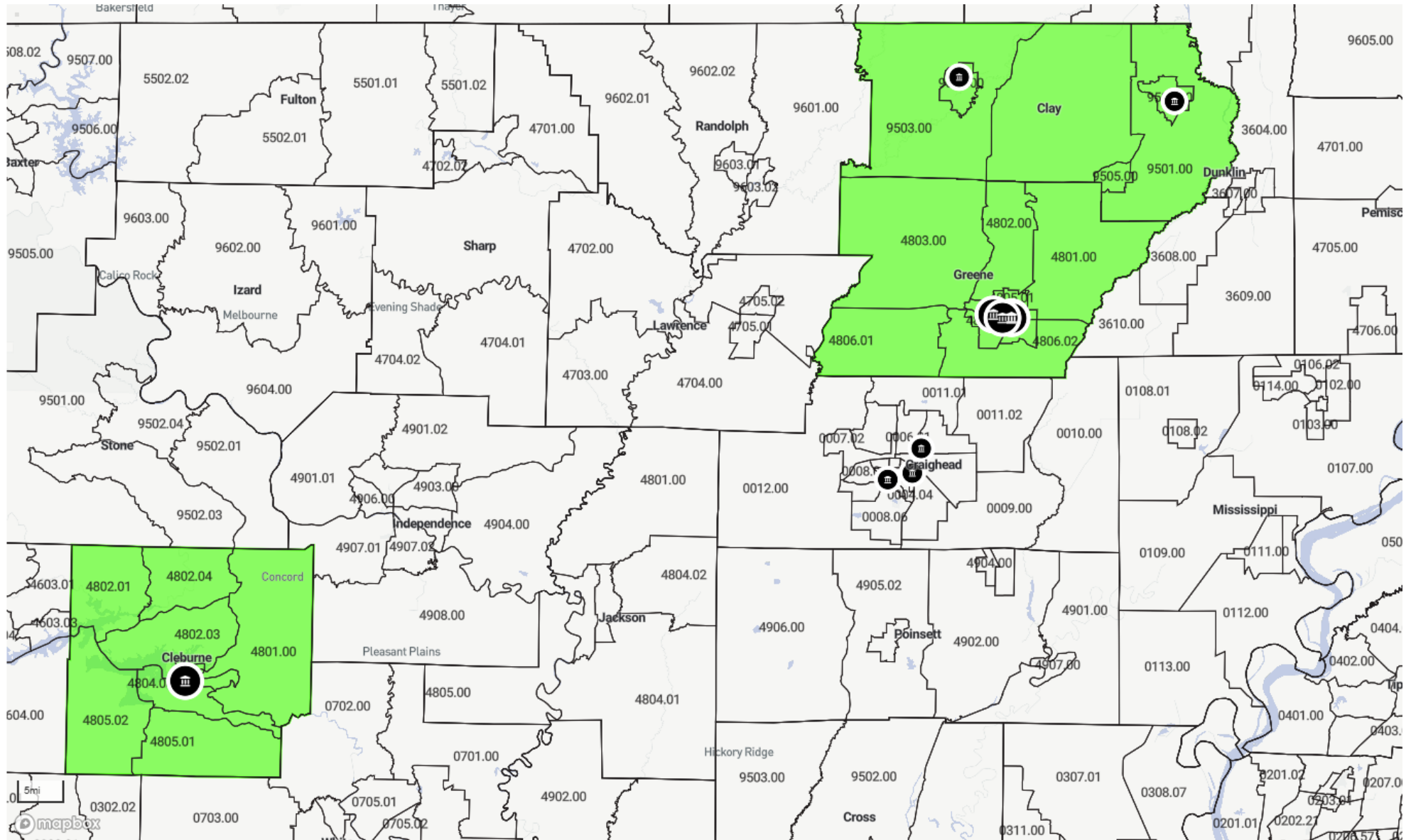
Branches includes:
Heber Springs Branch=4803.02/Upper

RiskExec Assessment Areas/REMA

Assessment Set: FIRST NATIONAL BANK-2025

Assessment Area: NON MSA

Non MSA- Greene County, Clay County and Cleburne County



NWA MSA

BENTON COUNTY (ROGERS AND BENTONVILLE) CRA Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
202.05	Moderate	6,353	64.33%
202.06	Moderate	7,335	69.73%
203.01	Moderate	4,305	58.21%
203.02	Middle	4,298	56.47%
203.04	Middle	4,380	35.78%
203.05	Middle	4,068	47.05%
204.01	Middle	7,286	36.38%
204.02	Middle	4,687	46.55%
204.04	Middle	4,953	54.59%
204.05	Upper	5,479	27.27%
205.03	Middle	4,727	51.62%
205.04	Moderate	2,819	35.08%
206.04	Upper	4,571	29.32%
206.07	Upper	9,451	48.89%
206.08	Upper	3,259	40.53%
213.04	Upper	12,149	38.60%
213.06	Upper	4,625	20.24%
213.08	Upper	6,511	20.44%
214.06	Middle	5,918	54.88%
214.08	Moderate	5,920	50.32%

Number of Upper Income Tracts: 7
Number of Middle Income Tracts: 8
Number of Moderate Income Tracts: 5

Total Population: 46,045
Total Population: 40,317
Total Population: 26,732
Total population for all tracts: 113,094

Branches Includes:

Rogers Branch=204.05/Upper Income Tract

Bentonville Branch=206.07/Upper Income Tract

Washington County (Springdale, Fayetteville and Johnson) CRA Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0101.01	Middle	4,900	34.71%
0101.07	Upper	6,040	17.75%
0101.08	Upper	6,090	18.93%
0101.09	Middle	3,726	21.90%
0101.10	Middle	4,675	23.51%
0101.11	Middle	1,794	10.20%
0101.12	Middle	2,897	14.05%
0101.13	Upper	6,955	19.02%
0101.14	Moderate	3,153	29.56%
0101.15	Upper	3,044	15.83%
0102.01	Moderate	4,163	76.10%
0102.02	Moderate	4,133	83.57%
0103.03	Middle	5,931	62.35%
0103.04	Low	4,491	66.07%
0103.05	Middle	6,038	68.02%
0103.06	Moderate	5,007	81.03%
0103.07	Low	4,830	85.67%
0104.01	Moderate	7,381	61.94%
0104.02	Moderate	5,119	57.67%
0104.04	Low	2,577	80.13%
0104.05	Middle	5,119	39.30%
0105.01	Middle	6,666	19.74%

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0105.08	Middle	7,663	26.65%
0105.10	Middle	4,812	50.17%
0105.11	Middle	5,176	23.57%
0105.12	Moderate	4,474	35.72%
0105.13	Moderate	3,890	29.05%
0105.14	Middle	4,060	19.56%
0105.15	Upper	6,290	18.41%
0105.16	Middle	4,185	30.73%
0105.17	Middle	5,483	22.25%
0105.18	Upper	4,338	25.98%
0105.19	Middle	4,984	40.99%
0105.20	Middle	4,165	28.45%
0105.21	Middle	3,473	33.49%
0106.01	Moderate	2,927	26.14%
0106.02	Low	4,052	35.19%
0107.03	Low	3,397	39.59%
0107.04	Low	4,333	33.00%
0107.05	Moderate	3,502	32.64%
0107.06	Upper	2,128	14.80%
0110.02	Moderate	4,933	18.22%
0110.03	Middle	4,942	15.54%
0110.04	Moderate	3,661	13.99%
0110.05	Middle	4,463	17.01%
0110.06	Middle	6,522	21.14%
0111.03	Middle	4,074	14.43%
0111.04	Moderate	3,753	29.98%

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0111.05	Moderate	5,116	27.19%
0111.06	Middle	3,734	19.79%
0111.07	Middle	4,952	24.27%
0112.00	Moderate	2,033	64.39%
0113.01	Low	6,520	24.25%
0113.02	Unknown	3,107	18.51%

Number of Upper Income Tracts: 7	Total Population: 34,885
Number of Middle Income Tracts: 24	Total Population: 114,434
Number of Moderate Income Tracts: 15	Total Population: 63,245
Number of Low Income Tracts: 7	Total Population: 30,200
Number of Unknown Tracts: 1	Total Population: 3,107
	Total population for all tracts: 245,871

Branches included:

Fayetteville Branch= 101.10/Middle Income Tract

Springdale Branch= 104.04/Low Income Tract

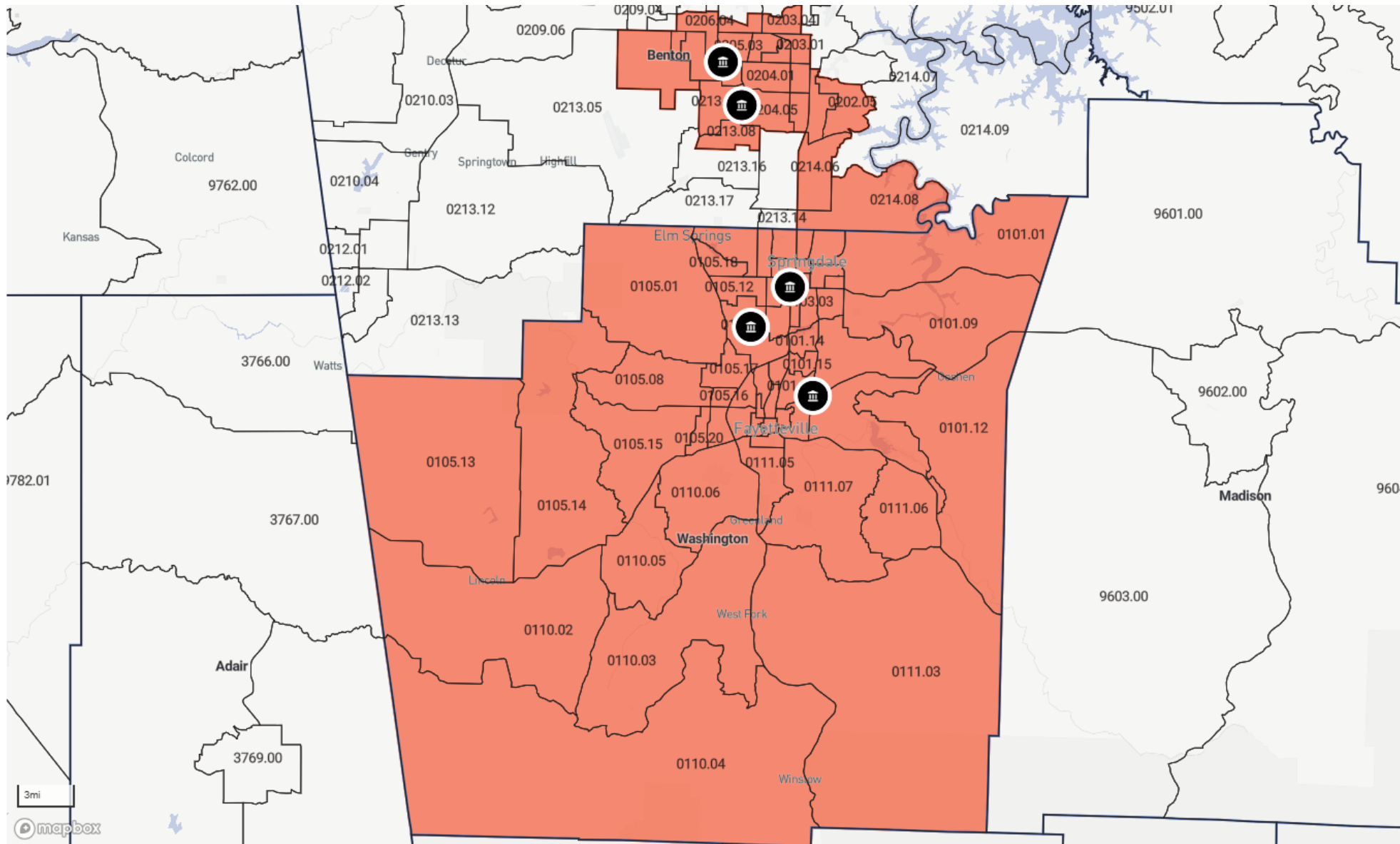
Johnson Branch= 105.11/Upper Income Tract

RiskExec Assessment Areas/REMA

Assessment Set: FIRST NATIONAL BANK-2025

Assessment Area: NWA MSA

NWA- Benton County and Washington County



TENNESSEE MSA
SUMNER COUNTY TENNESSEE
CENSUS TRACTS
2025

<u>Tract:</u>	<u>Income Level:</u>	<u>Population:</u>	<u>Tract Minority %:</u>
205.01	Upper	9,087	18.21%
205.02	Upper	6,772	18.81%
205.03	Moderate	2,753	13.11%
206.01	Middle	3,616	8.46%
206.02	Middle	4,548	12.73%
206.03	Middle	3,688	13.80%
207.00	Moderate	5,636	30.11%
208.00	Low	7,233	65.13%
209.01	Middle	1,352	27.96%
209.03	Middle	4,668	17.80%
209.04	Moderate	4,054	43.51%
209.05	Moderate	4,113	37.37%
210.02	Middle	8,739	25.83%
210.05	Middle	6,063	19.21%
210.06	Upper	3,755	14.01%
210.07	Upper	4,309	18.73%
210.08	Upper	7,382	11.76%
210.09	Middle	5,559	25.42%
211.03	Middle	6,143	19.60%

211.04	Moderate	2,073	32.13%
211.05	Middle	6,672	30.80%
211.06	Middle	4,040	26.01%
211.07	Middle	5,733	22.95%
212.01	Upper	7,634	11.63%
212.03	Upper	8,433	15.29%
212.04	Middle	7,891	24.98%
212.05	Upper	2,903	11.47%

Number of Low Income Tracts: 1	Total Population: 7,233
Number of Moderate Income Tracts: 5	Total Population: 18,629
Number of Middle Income Tracts: 13	Total Population: 68,712
Number of Upper Income Tracts: 8	Total Population: 50,275
	Total Population: 144,849

Branches include:

Gallatin Branch= 207.00/Moderate Income Tract

Hendersonville Branch= 210.08/Upper Income Tract

**TROUSDALE COUNTY TENNESSEE
CENSUS TRACTS
2025**

<u>Tract:</u>	<u>Income Level:</u>	<u>Population:</u>	<u>Tract Minority %:</u>
0901.00	Moderate	8,700	23.44%
0902.00	Moderate	2,915	27.10%

Number of Moderate Income Tracts: 2

Total Population: 11,615

Branches include:

Hartsville Branch= 902.00/Moderate Income Tract

RiskExec Assessment Areas/REMA

Assessment Set: FIRST NATIONAL BANK-2025

Assessment Area: TENNESSEE MSA

Tennessee MSA- Sumner County and Trousdale County

