

Assessment Area

&

Facilities Based

Assessment Area

First National Bank of Fort Smith

March 2025

Current CRA Assessment Area

First National Bank of Fort Smith (FNBFS) is the largest locally owned bank in Fort Smith and has locations in the Fort Smith region as well as Northwest Arkansas and Eastern Oklahoma. FNBFS operates (27) twenty-seven locations and (33) thirty- three automated teller machines (ATM/ITMs) and 1 LPO. There is 1 branch location in a low-income census tract and the Conway LPO is in a Low-income census tract. These locations are divided into regions and details on each region are listed below.

In 2024, preparing for the new CRA Modernization Standards we added the remaining few census tracts in each county to complete the 'entire counties' in our Assessment Area. Those Modernization standards remain held up in court. We now count in our AA Sebastian, Franklin, Benton, Washington, Sequoyah, LeFlore, Haskell and Crawford Counties. In our FBAA we do not count Crawford County. Faulkner County is not counted in either the AA or FBAA, since it is a non-deposit taking, LPO only facility.

Fort Smith Region

The Fort Smith Region has (13) thirteen locations with (9) nine locations in Fort smith and 1 each in Charleston, Greenwood, Lavaca and Roland, OK. Each of the 13 locations have an ATM/ITM and there are additionally 4 off-site ATM/ITMs. Five of these locations and one off site ATM/ITM are located in moderate income census tracts.

Our Assessment Area for the Fort Smith Region includes all of Sebastian County, Crawford County and Franklin County all in Arkansas. Sebastian and Crawford County in AR and Sequoyah County in OK are in the Fort Smith MSA #22900. Franklin County for the year 2024 in not in the MSA but is classified as a non-MSA area.

While Crawford County is in our Trade Area, it is not included in our FBAA (Facilities Based Assessment Area) since we do not occupy any brick- and- mortar locations branded as First National Bank. The holding company however owning Citizens Bank and Trust provides a presence in the County while providing services to our customer base. Citizens Bank consists of 8 locations. Four locations are in Van Buren and 1 each in Alma, Cedarville, Mountainburg and Mulberry with all 8 locations having ATM/ITMs. Two of these locations are in Moderate census tracts. Crawford County is a contiguous county to Washington County in the Fayetteville MSA region and Sebastian County in the FS MSA region.

Northwest Arkansas Region

The NWA Region has (6) six locations with (2) two locations in Rogers and one each in Lowell, Centerton, Fayetteville and Bentonville. Each of the (6) six locations have an ATM/ITM on site. The Dixieland location in Rogers is located in a moderate -income census tract. There is an additional ITM at UA in Fayetteville. This is a low- income census tract.

This Region includes Benton and Washington Counties. These 2 counties are in the Fayetteville #22220 MSA.

Oklahoma Region

The Oklahoma Region consists of 8 locations, (2) two locations in Sallisaw, (2) two in Poteau and 1 each in Panama, Pocola, Stigler and Heavener. Six (6) of the locations have on-site ATM/ITMs. One location is in a Low census tract and 3 in Moderate income tracts. There are (3) three off site ATM/ITMs. One (1) is in a moderate- income tract and (1) in a low- income tract.

The Oklahoma Region consists of Sequoyah County, which is included in the #22900 FSM MSA. LeFlore and Haskell Counties which are non-MSA areas.

Facilities Based Assessment Area

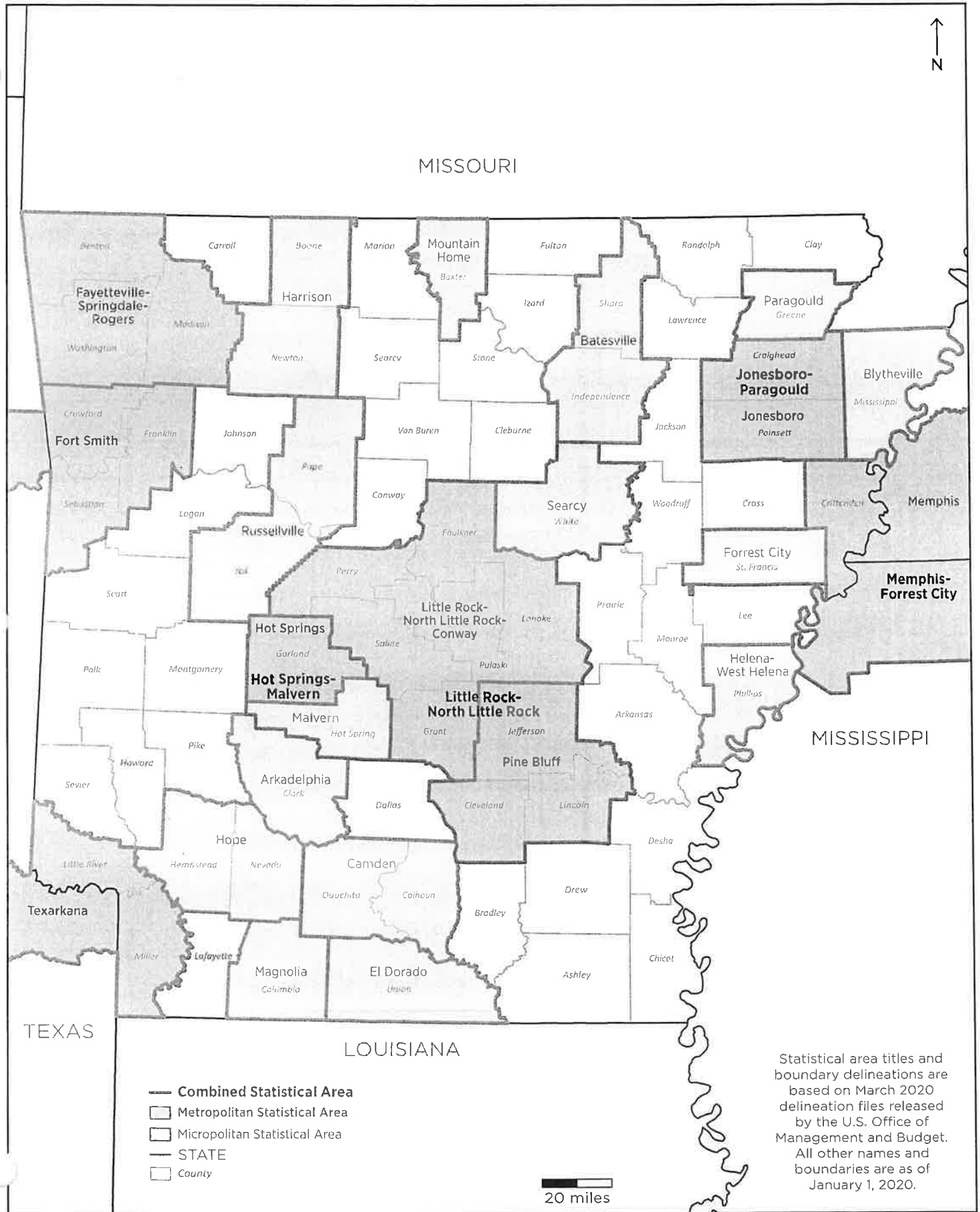
The Fort Smith MSA includes Sebastian and Crawford in Arkansas and Sequoyah County in Oklahoma. First National Bank of Fort Smith does not have physical locations in Crawford County. Our state bank affiliate, Citizens Bank & Trust is based in that county and has 8 facilities and 8 ATMs. The geographical area of Crawford County covers north of FS up to the Fayetteville MSA, which contain the FNBNWA Division of FNBFS. Customers can use the Citizens Bank locations for convenience for many of their daily transactions. While we include Crawford County in our Assessment Area due to our customer base, we do not include it in our FBAA due to the lack of brick- and- mortar presence, branded as FNBFS.

The Fayetteville MSA #22220 includes Benton, Washington and Madison Counties in Arkansas. While Madison County is in the MSA we do not include that in our Assessment Area, nor our FBAA since we do not have locations that northeast in the region.

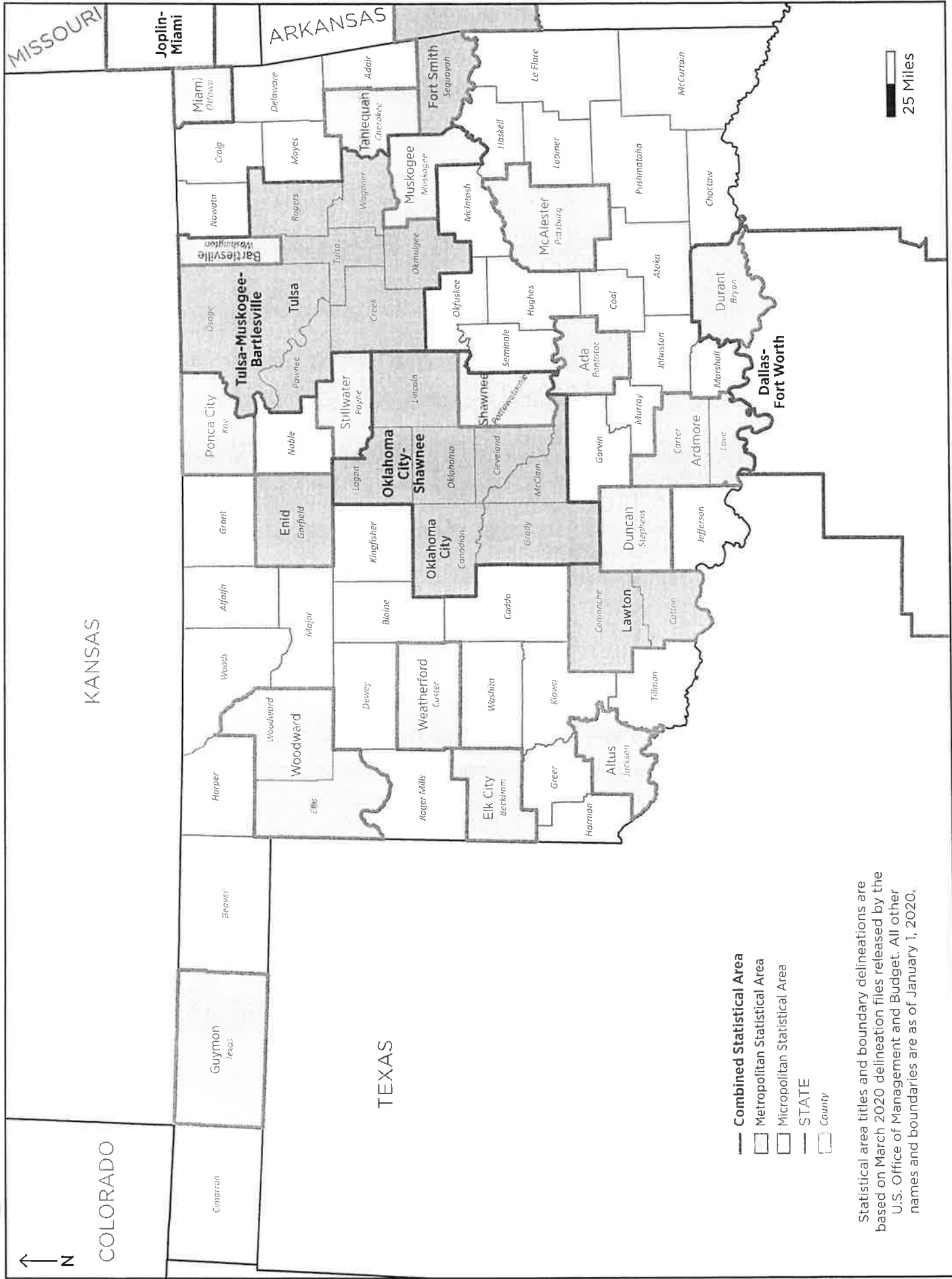
The whole counties that will be in our Retail Lending Assessment Area are Sebastian, Franklin, Benton, Washington in Arkansas and Sequoyah, LeFore and Haskell counties in Oklahoma. LeFlore and Haskell Counties are very rural areas and are a non- MSA. Franklin County is also a rural area and for year 2024 is not included in the FSM #22900 MSA.

Faulkner county in Arkansas is roughly 4 counties (non- contiguous) to the east of our AA. Faulkner is in the Little Rock MSA #30780. FNB Mortgage has 1 LPO office in the town of Conway. This LPO opened the winter of 2022 and moved locations in town, in June of 2024. This office is purely a Loan Production Office and is a non-deposit taking facility. The LPO is in a Low income census tract. Faulkner County is not included in our Assessment Area (AA) or Facilities Based Assessment Area (FBAA) since it is purely an LPO.

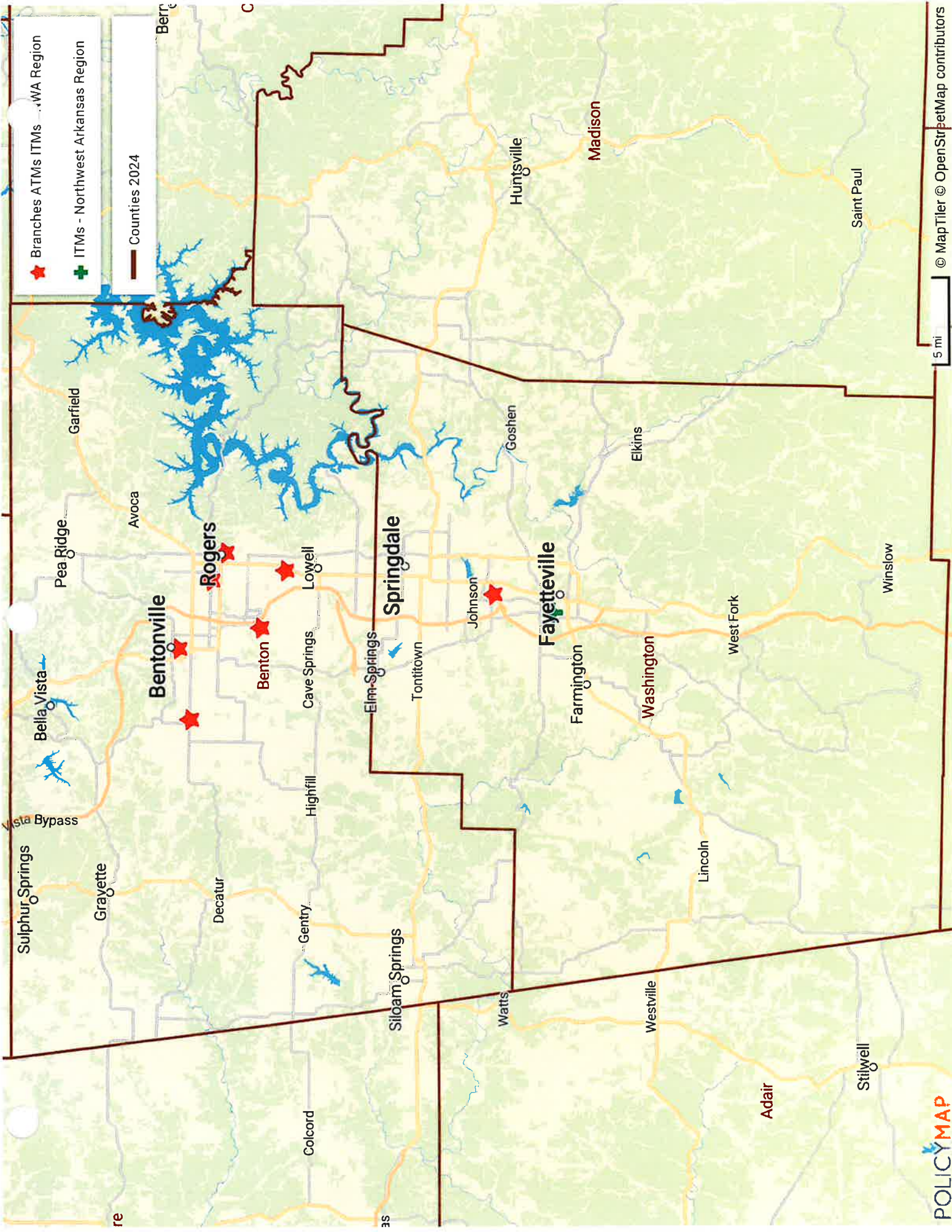
Arkansas: 2020 Core Based Statistical Areas and Counties

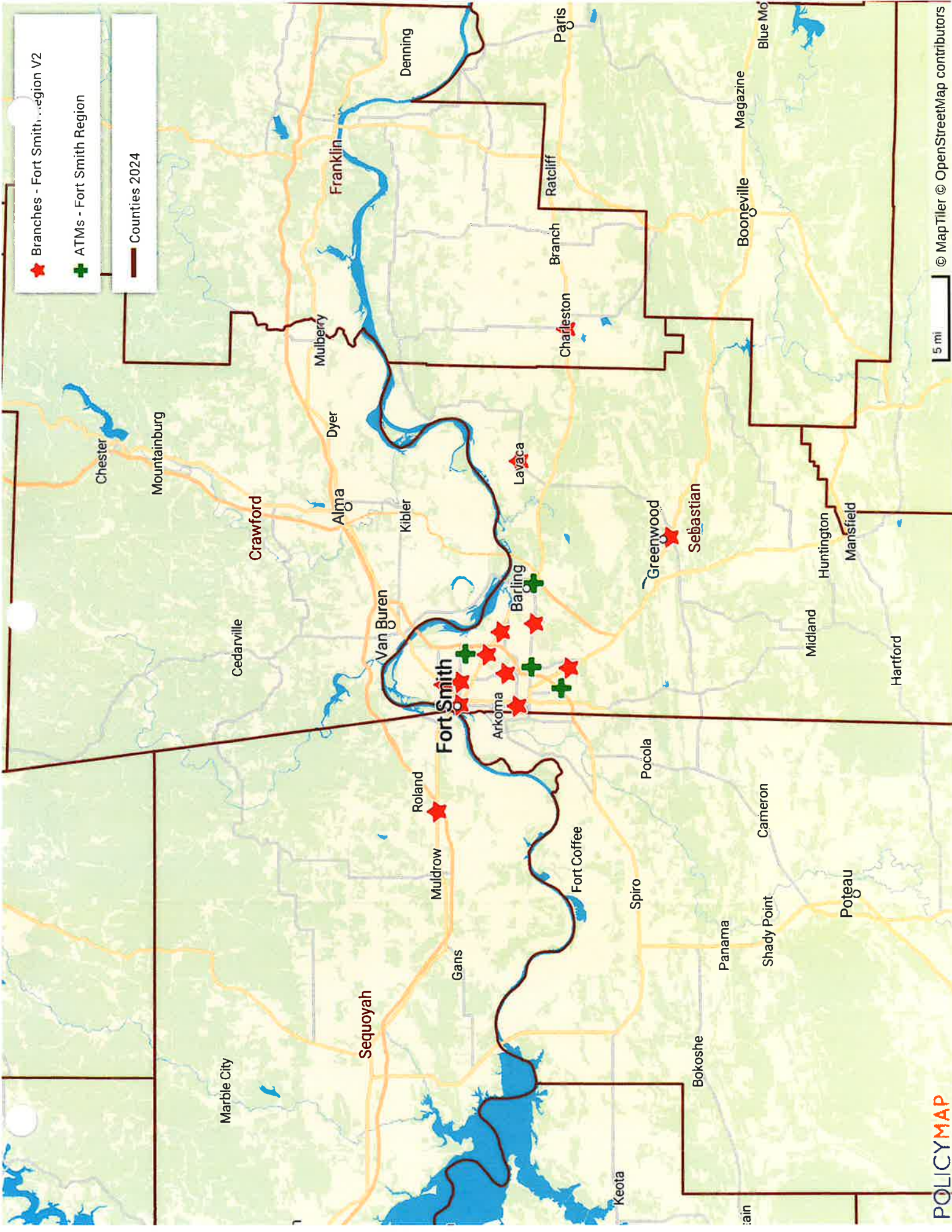


Oklahoma: 2020 Core Based Statistical Areas and Counties



Statistical area titles and boundary delineations are based on March 2020 delineation files released by the U.S. Office of Management and Budget. All other names and boundaries are as of January 1, 2020.





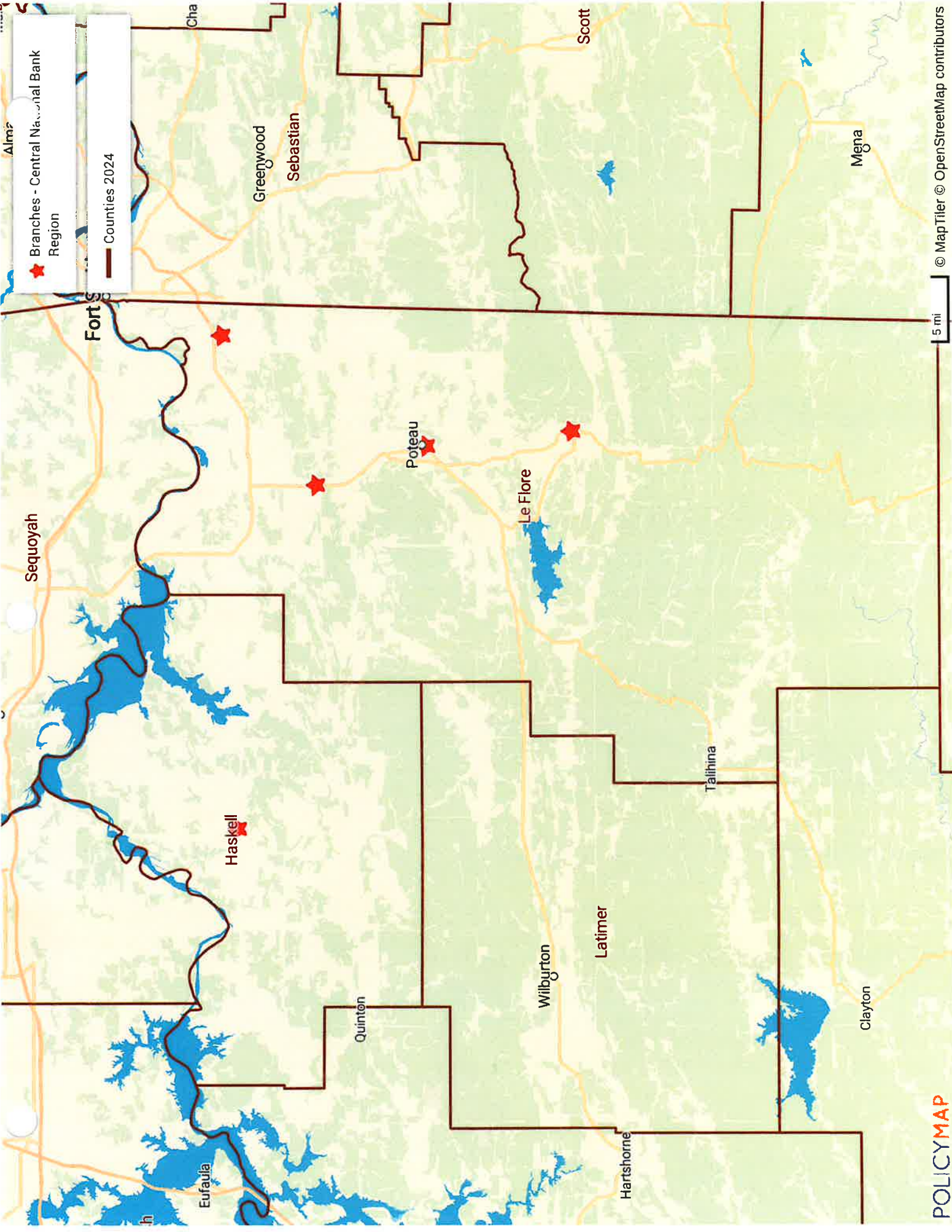
★ Branches - Fort Smith Region V2
+ ATMs - Fort Smith Region

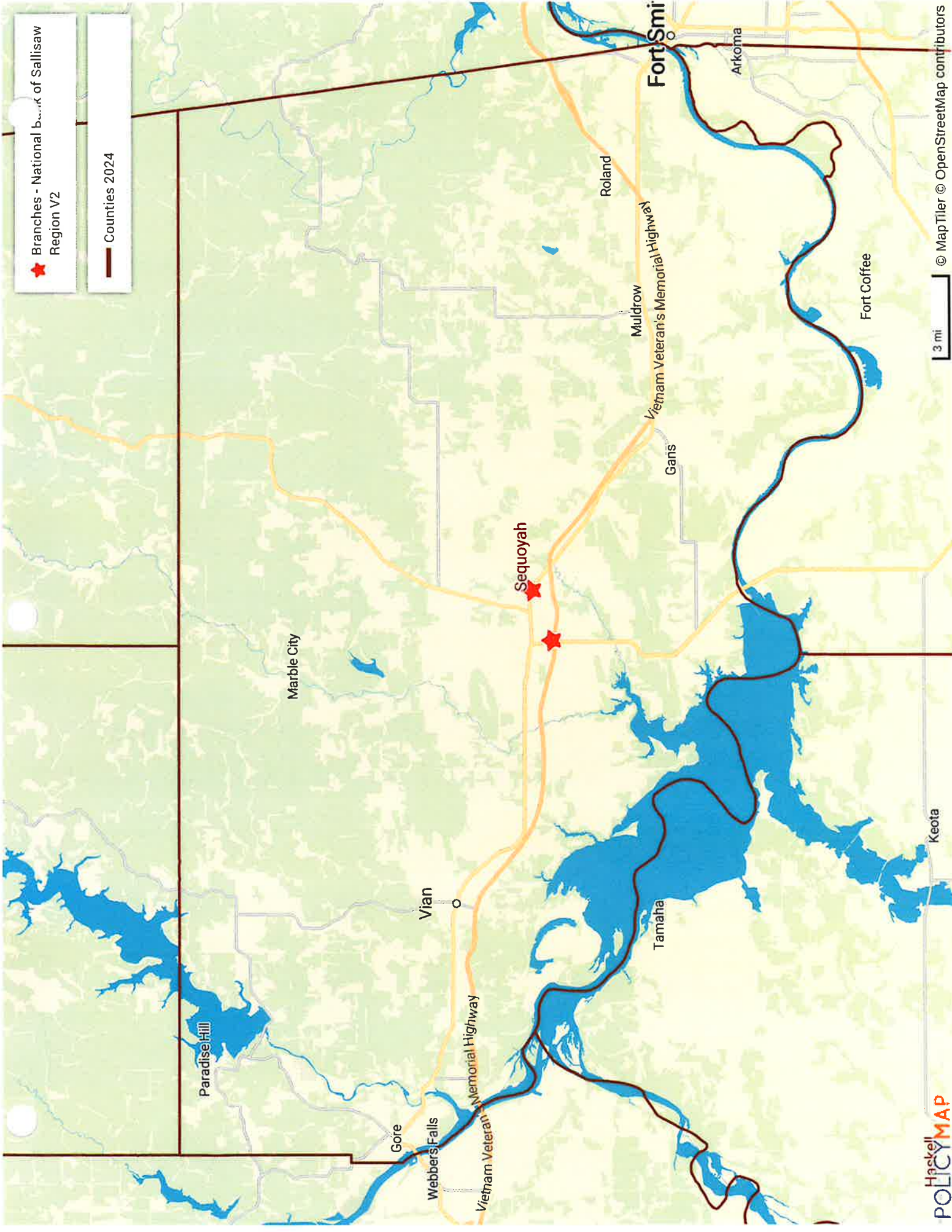
Counties 2024

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POLICYMAP

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★ Branches - National Branch of Sallisaw Region V2

— Counties 2024

Paradise Hill

Marble City

Gore

Webbers Falls

Vian

Vietnam Veteran's Memorial Highway

Sequoyah

Roland

Muldrow

Vietnam Veteran's Memorial Highway

Gans

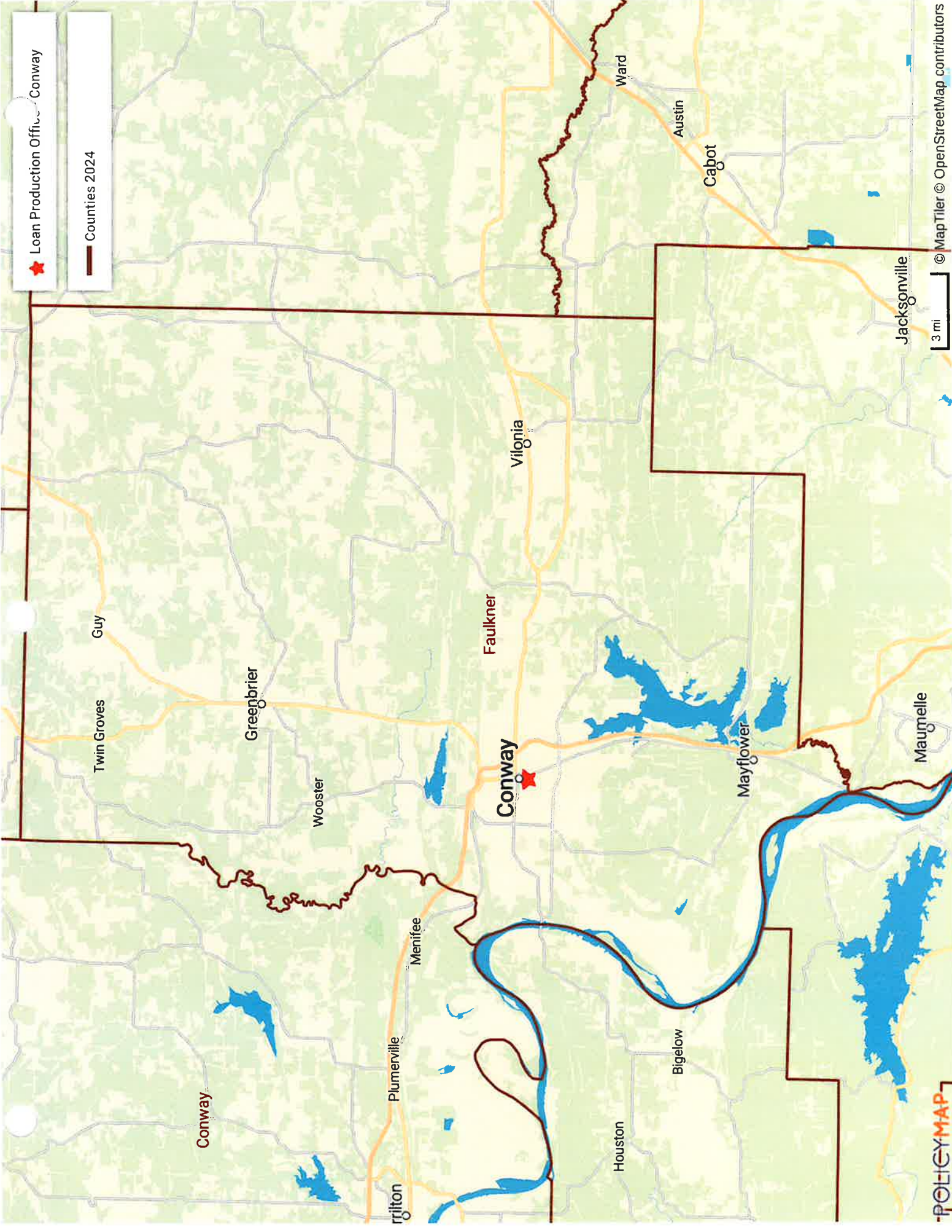
Fort Smi

Tamaha

Arkoma

Fort Coffee

Keota



★ Loan Production Office - Conway

— Counties 2024

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POLICYMAP