



PUBLIC DISCLOSURE

February 22, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number 9888

400 East 1st Street
Heavener, Oklahoma 74937

Office of the Comptroller of the Currency

8282 S. Memorial Drive
Suite 300
Tulsa, Oklahoma 74133

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	1
Lending Test	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
Multistate Metropolitan Statistical Area Rating.....	5
Fort Smith, AR-OK.....	5
State Rating.....	8
State of Oklahoma.....	8
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the Fort Smith, AR-OK multistate metropolitan statistical area (MMSA) rating for 2018 and the state rating for the state of Oklahoma for 2019 and 2020.
- The loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of loans were originated or purchased inside the bank's (assessment area) AA.
- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.
- The bank originated 30 Small Business Administration Payroll Protection Program loans totaling \$711 thousand during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is more than reasonable.

First National Bank's (FNB or bank) quarterly LTD ratio since the previous CRA Performance Evaluation (PE) averaged 81.7 percent. We compared the bank's LTD ratio to five similarly situated banks in their market area. The aggregate LTD ratio for the competing banks was 48.8 percent, with a low average of 25.3 percent and a high average of 81.1 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	116	88.5	15	11.5	131	11,073	86.7	1,695	13.3	12,768
Small Business	61	76.3	19	23.7	80	4,015	65.2	2,143	34.8	6,158
Total	177	83.9	34	16.1	211	15,088	79.7	3,838	20.3	18,926

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

The bank originated and purchased 83.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Description of Institution

FNB is a \$91 million community bank located in Heavener, Oklahoma. FNB is a single-state institution with the main bank facility located in downtown Heavener, Oklahoma. The bank is a wholly owned subsidiary of Sooner Southwest Bancshares, Inc., a three-bank holding company, headquartered in Tulsa, Oklahoma. No subsidiaries were considered for this evaluation.

The bank has one AA located in the state of Oklahoma. The AA was part of the Fort Smith, AR-OK MMSA in 2018. It was removed from the MMSA at the beginning of 2019 and became part of the Oklahoma non-metropolitan statistical area (MSA). For the purposes of this evaluation, the bank has separate rating areas for each of these time periods. The Fort Smith, AR-OK MMSA was used for 2018 and the state of Oklahoma was used for 2019-2020. The AA includes all census tracts (CT) in LeFlore County, Oklahoma. The bank has three locations within their AA, including the main bank and one branch in Heavener, and a branch in Poteau, Oklahoma. Automated teller machine service is available at the Heavener branch drive-thru and the Poteau branch.

The bank offers a diverse line of loan and deposit products to meet the needs of the local community. As of December 31, 2020, tier 1 capital was approximately \$7 million and net loans totaled \$58 million, or 65.5 percent of total assets. The loan portfolio consists of 37.5 percent agricultural loans, 31.1 percent residential real estate loans, 24.1 percent commercial loans, 4.6 percent consumer loans, and 2.7 percent other loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. A CRA PE was last prepared January 9, 2017, and the bank received an overall rating of "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed full-scope reviews of FNB's CRA activities in its AA under the Small Bank CRA procedures. This includes the Lending Test which evaluates the bank's record of meeting the credit needs of the AA through its lending activities.

Conclusions regarding the Lending Test are based on Home Mortgage Disclosure Act (HMDA) data collected from January 1, 2018 through December 31, 2019, a sample of residential mortgage loans originated from January 1, 2020 through December 31, 2020, and samples of commercial loans originated from January 1, 2018 through December 31, 2020.

The bank was not a HMDA-reporter in 2020, and home mortgage information is considered in context because the analysis for this period is based on a sample of loans, rather than on total bank originations and purchases.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, MMSA, or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

For 2018, FNB's AA was part of the Fort Smith, AR-OK, MMSA, and 2018 lending activity will be evaluated in the MMSA Rating section. Due to Office of Management and Budget changes to the area, the bank's AA was removed from the MMSA beginning in 2019 and became part of the Oklahoma non-MSA. Lending activity for 2019 and 2020 will be evaluated in the State Rating section for the state of Oklahoma.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

FNB has one AA which was part of the Fort Smith, AR-OK in 2018 and part of the state of Oklahoma non-MSA in 2019 and 2020. Ratings are based on the results of this AA with slightly more weight given to the state of Oklahoma rating due to the longer time period covered for this rating area.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

Multistate Metropolitan Statistical Area Rating

Fort Smith, AR-OK MMSA

CRA rating for the Fort Smith, AR-OK MMSA¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the AA.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.

Description of Institution's Operations in Fort Smith, AR-OK

FNB operates three locations within the Fort Smith, AR-OK MMSA. The AA consists of 12 CTs all within Le Flore County, Oklahoma. Within the AA, there are three moderate-income CTs, eight middle-income CTs, and one upper-income CT. There are no low-income CTs in the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Heavener MMSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	66.7	8.3	0.0
Population by Geography	49,899	0.0	22.2	67.7	10.2	0.0
Housing Units by Geography	21,652	0.0	21.0	68.7	10.3	0.0
Owner-Occupied Units by Geography	13,322	0.0	19.8	68.6	11.6	0.0
Occupied Rental Units by Geography	4,842	0.0	23.2	70.0	6.9	0.0
Vacant Units by Geography	3,488	0.0	22.3	67.6	10.1	0.0
Businesses by Geography	2,001	0.0	15.3	72.6	12.0	0.0
Farms by Geography	123	0.0	15.4	69.1	15.4	0.0
Family Distribution by Income Level	12,601	23.4	17.6	20.1	38.9	0.0
Household Distribution by Income Level	18,164	27.1	15.8	17.3	39.8	0.0
Median Family Income MSA - 22900 Fort Smith, AR-OK MSA		\$48,075	Median Housing Value			\$82,462
			Median Gross Rent			\$581
			Families Below Poverty Level			17.3%
<i>Source: 2015 ACS and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

¹ This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

The level of competition in the bank's market area is moderate. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Data, FNB's deposit market share in their AA was 11.8 percent. The bank is ranked fourth among five depository institutions in the AA.

We completed one community contact within the AA, a government entity, to gain a better understanding of the general community credit needs, as well as, the local economic conditions. The community contact indicated that there is a need for more jobs and credit to support job creation.

Scope of Evaluation in Fort Smith, AR-OK

FNB has only one AA which consists of all of Le Flore County in Oklahoma. The AA was part of the Fort Smith, AR-OK MMSA rating area in 2018 only. The AA will be evaluated under the state of Oklahoma rating area for 2019 and 2020. The one FNB AA received a full-scope review.

Refer to the Scope of the Evaluation table in appendix A for a listing of all bank AAs.

LENDING TEST

The bank's performance under the Lending Test in the Fort Smith, AR-OK MMSA is rated Satisfactory.

Based on a full-scope review, the bank's performance in the Fort Smith, AR-OK MMSA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in the MMSA.

There were no low-income CTs in the AA during the evaluation period.

Home Mortgage Loans

Refer to table O in the "MMSA" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The percentage of bank loans in moderate-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate lending in those geographies.

Small Loans to Businesses

Refer to table Q in the "MMSA" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The bank's small business lending in moderate-income geographies was somewhat lower than the percentage of businesses and near to the aggregate lending in those CTs.

Lending Gap Analysis

There were no unexplained conspicuous gaps based on the geographic distribution of loans, branch locations, and the performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to table P in the “MMSA” section of appendix D for the facts and data used to evaluate the borrower distribution of the bank’s home mortgage loan originations and purchases.

The percentage of bank loans to low-income borrowers was lower than the percentage of low-income families but exceeded the aggregate lending to those borrowers. The percentage of bank loans to moderate-income borrowers was somewhat lower than the percentage of moderate-income families and near to the aggregate lending.

Small Loans to Businesses

Refer to table R in the “MMSA” section of appendix D for the facts and data used to evaluate the borrower distribution of the bank’s originations and purchases of small loans to businesses.

The percentage of bank loans to businesses with revenues of less than or equal to \$1 million exceeded both the percentage of businesses identified as having revenues of less than or equal to \$1 million and the aggregate lending to those businesses.

Responses to Complaints

FNB received no CRA-related complaints during the evaluation period.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma²: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution throughout the AA.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.

Description of Institution's Operations in Oklahoma

FNB operates three locations within the state of Oklahoma. The AA consists of 12 CTs all within Le Flore County, Oklahoma. Within the AA, there are three moderate-income CTs and nine middle-income CTs. There were no low- or upper-income CTs in the AA during the 2019-2020 evaluation period.

Oklahoma Non-MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Heavener Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	75.0	0.0	0.0
Population by Geography	49,899	0.0	22.2	77.8	0.0	0.0
Housing Units by Geography	21,652	0.0	21.0	79.0	0.0	0.0
Owner-Occupied Units by Geography	13,322	0.0	19.8	80.2	0.0	0.0
Occupied Rental Units by Geography	4,842	0.0	23.2	76.8	0.0	0.0
Vacant Units by Geography	3,488	0.0	22.3	77.7	0.0	0.0
Businesses by Geography	2,316	0.0	15.5	84.5	0.0	0.0
Farms by Geography	140	0.0	15.7	84.3	0.0	0.0
Family Distribution by Income Level	12,601	23.4	17.6	20.1	38.9	0.0
Household Distribution by Income Level	18,164	27.1	15.8	17.3	39.8	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$82,462
			Median Gross Rent			\$581
			Families Below Poverty Level			17.3%

Source: 2015 ACS and 2019 D&B Data
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

The level of competition in the bank's market area is moderate. According to the FDIC Deposit Market Share Data, FNB's deposit market share in their AA was 11.8 percent. The bank is ranked fourth among five depository institutions in the AA.

We completed one community contact within the AA, a government entity, to gain a better understanding of the general community credit needs, as well as, the local economic conditions. The community contact indicated that there is a need for more jobs and credit to support job creation.

Scope of Evaluation in Oklahoma

FNB has only one AA which consists of all of Le Flore County in Oklahoma. The AA was part of the state of Oklahoma rating area in 2019 and 2020. The AA will be evaluated under the Fort Smith, AR-OK MMSA rating area for 2018. The one FNB AA received a full-scope review.

Refer to the Scope of the Evaluation table in appendix A for a listing of all bank AAs.

LENDING TEST

The bank's performance under the Lending Test in Oklahoma is rated Satisfactory.

Conclusion for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Oklahoma non-MSA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

There were no low-income CTs in the AA during the evaluation period.

Home Mortgage Loans

Refer to table O in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The percentage of bank loans in moderate-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate lending in those geographies.

Small Loans to Businesses

Refer to table Q in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The bank's small business lending in moderate-income CTs exceeded both the percentage of businesses and the aggregate lending in those CTs.

Lending Gap Analysis

There were no unexplained conspicuous gaps based on the geographic distribution of loans, branch locations, and the performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to table P in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The percentage of bank loans to low-income borrowers was somewhat lower than the percentage of low-income families but exceeded the aggregate percentage of lending to those borrowers. The percentage of bank loans to moderate-income borrowers was somewhat lower than both the percentage of moderate-income families and the aggregate lending to those borrowers.

Small Loans to Businesses

Refer to table R in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The percentage of bank loans to businesses with revenues of less than or equal to \$1 million exceeded both the percentage of businesses identified as having revenues of less than or equal to \$1 million and the aggregate lending for those businesses.

Responses to Complaints

FNB received no CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope.”

Time Period Reviewed:	01/01/2018 to 12/31/2021	
Bank Products Reviewed:	Home mortgage Small business	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Fort Smith, AR-OK	Full-scope	Le Flore County, Oklahoma
Oklahoma		
Non-MSA	Full-scope	Le Flore County, Oklahoma

Appendix B: Summary of MMSA and State Ratings

RATINGS		First National Bank
Overall Bank:		Lending Test Rating
FNB		Satisfactory
MMSA or State:		
Fort Smith, AR-OK		Satisfactory
Oklahoma		Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low-Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Fort Smith, AR-OK Multistate Metropolitan Area

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
FNB Heavener MMSA AA	44	3,974	100.0	935	0.0	0.0	0.0	19.8	36.4	17.9	68.6	54.5	69.6	11.6	9.1	12.5	0.0	0.0	0.0
Total	44	3,974	100.0	935	0.0	0.0	0.0	19.8	36.4	17.9	68.6	54.5	69.6	11.6	9.1	12.5	0.0	0.0	0.0

*Source: 2015 ACS Census; 10/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
FNB Heavener MMSA AA	44	3,974	100.0	935	23.4	6.8	6.3	17.6	11.4	13.4	20.1	18.2	19.3	38.9	50.0	39.7	0.0	13.6	21.4
Total	44	3,974	100.0	935	23.4	6.8	6.3	17.6	11.4	13.4	20.1	18.2	19.3	38.9	50.0	39.7	0.0	13.6	21.4

*Source: 2015 ACS Census; 10/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2018
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
FNB Heavener MMSA AA	26	1,183	100.0	402	0.0	0.0	0.0	15.3	11.5	11.9	72.6	69.3	79.6	12.0	19.2	8.5	0.0	0.0	0.0	
Total	26	1,183	100.0	402	0.0	0.0	0.0	15.3	11.5	11.9	72.6	69.3	79.6	12.0	19.2	8.5	0.0	0.0	0.0	

*Source: 2018 D&B Data; 10/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
FNB Heavener MMSA AA	26	1,183	100.0	402	77.9	100.0	40.1	5.5	0.0	16.6	0.0	
Total	26	1,183	100.0	402	77.9	100.0	40.1	5.5	0.0	16.6	0.0	

*Source: 2018 D&B Data; 10/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

State of Oklahoma

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2020	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
FNB Heavener Non-MSA AA	72	7,099	100.0	861	0.0	0.0	0.0	19.8	22.2	17.4	80.2	77.8	82.6	0.0	0.0	0.0	0.0	0.0	0.0	
Total	72	7,099	100.0	861	0.0	0.0	0.0	19.8	22.2	17.4	80.2	77.8	82.6	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2020	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
FNB Heavener Non-MSA AA	72	7,099	100.0	861	23.4	15.3	6.2	17.6	11.1	16.0	20.1	18.0	20.7	38.9	43.1	38.9	0.0	12.5	18.2	
Total	72	7,099	100.0	861	23.4	15.3	6.2	17.6	11.1	16.0	20.1	18.0	20.7	38.9	43.1	38.9	0.0	12.5	18.2	

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-2020	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
FNB Heavener Non-MSA AA	35	2,312	100.0	454	0.0	0.0	0.0	15.5	20.0	13.7	84.5	80.0	86.3	0.0	0.0	0.0	0.0	0.0	0.0	
Total	35	2,312	100.0	454	0.0	0.0	0.0	15.5	20.0	13.7	84.5	80.0	86.3	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
FNB Heavener Non-MSA AA	35	2,312	100.0	454	81.2	91.4	38.5	4.3	0.0	14.6	8.6		
Total	35	2,312	100.0	454	81.2	91.4	38.5	4.3	0.0	14.6	8.6		

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%