



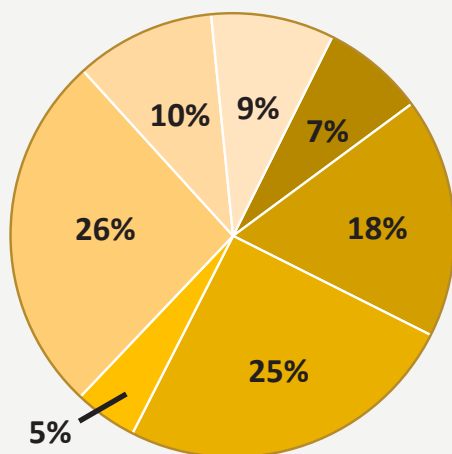
Regions Served: Arkansas and Missouri
Lending Focus: Commercial & Industrial and Single Family
Status: CDFI
Website: www.fnbc.us



U.N. Sustainable Development Goals *

Founded in 1912, FNBC Bank is a community-focused institution serving rural, low-income areas in north central Arkansas and southern Missouri. With deep knowledge of its communities and a commitment to flexible underwriting and loan terms, FNBC Bank effectively supports underserved populations within its footprint. By offering a range of financial products and services, alongside business technical assistance, credit counseling, and financial education, FNBC Bank plays a vital role in building the local economy and enhancing the financial well-being of its customers.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 39,352
Farm	\$ 92,043
Single Family	\$ 131,672
Multifamily	\$ 24,075
Commercial Real Estate	\$ 137,390
Commercial & Industrial	\$ 53,289
Consumer Loans	\$ 46,877
Other	\$ 530
TOTAL:	\$ 525,228

FNBC is the definition of a community bank: community is at the core of everything it does, because they are #BetterTogether.

CITY OF ASH FLAT: PARTNERING FOR GROWTH AND SAFETY

The City of Ash Flat has experienced substantial growth in recent years, driven by strategic partnerships and investments. In 2020, FNBC Bank collaborated with the city to attract 186 new manufacturing jobs through Emerson Professional Tools, and played a pivotal role as the lead donor in the launch of Ozarka College's new Carpenter Technical Center. This period of growth has also spurred new commercial and housing developments in the area.

To support this expansion, FNBC Bank provided the city with a \$209,000 loan for a new fire truck, enhancing public safety. The bank is also processing additional funding for a new pump station for the water department, underscoring FNBC's commitment to the community's infrastructure and well-being.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



2757
TOTAL LOANS



30
CONSTRUCTION & LAND
DEVELOPMENT



152
FARM



330
SINGLE
FAMILY



6
MULTIFAMILY



27
COMMERCIAL
REAL ESTATE



679
COMMERCIAL
& INDUSTRIAL

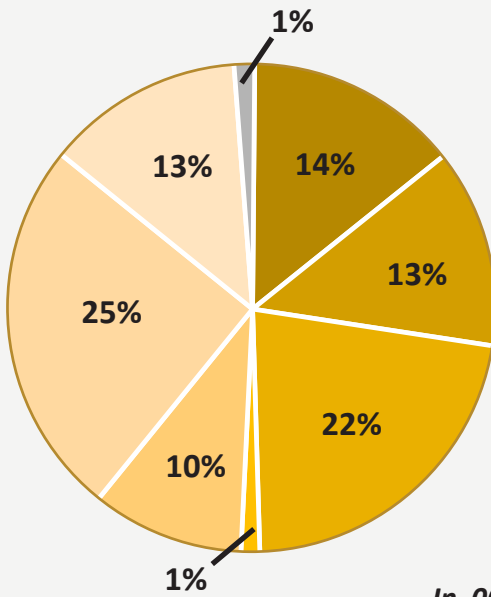


1439
CONSUMER
LOANS



94
OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



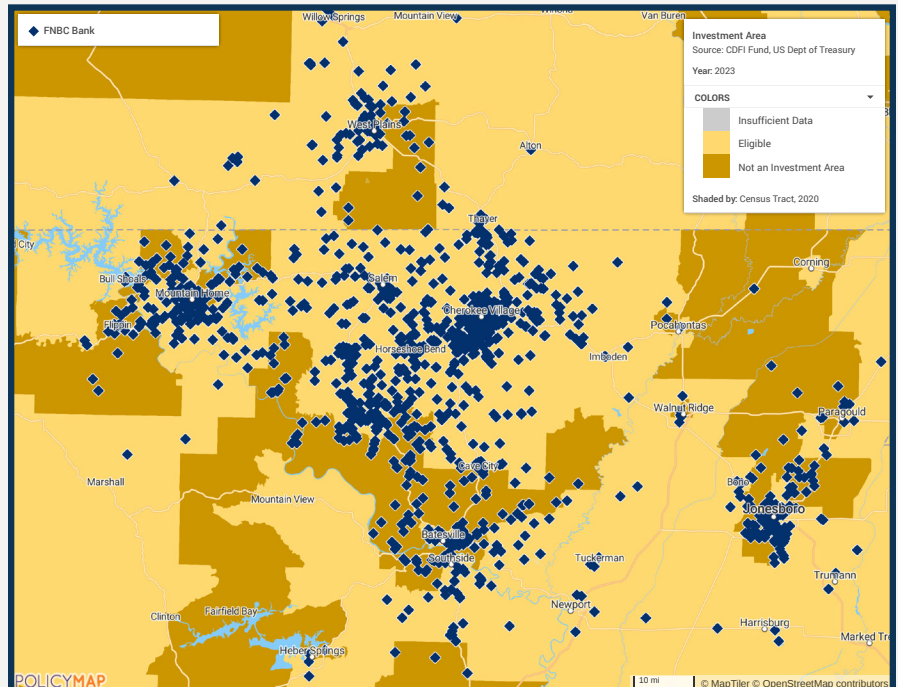
In 000's

Construction & Land Development	\$ 23,940,328
Farm	\$ 22,395,841
Single Family	\$ 37,533,122
Multifamily	\$ 2,106,513
Commercial Real Estate	\$ 17,122,709
Commercial & Industrial	\$ 42,414,360
Consumer Loans	\$ 22,020,531
Other	\$ 2,290,331
TOTAL:	\$ 169,823,735

First Chance Mortgage: Creating a Path to Homeownership

In 2023, FNBC's First Chance Mortgage Program enabled 19 families, who did not qualify for traditional mortgages, to purchase their own homes. By offering flexible underwriting options, including alternative credit methods, closing cost grants, and affordable terms, FNBC helped single mothers, disabled veterans, and young families achieve the dream of homeownership.

2023 LOAN ORIGINATIONS



IMPACT METRICS FY2023

1 LENDING IMPACT

2,867



Total loans made

\$181.2 Million



Total loan amount

\$2.22 Million



Persistent poverty counties loans

1.5 Million



Square feet of Real Estate constructed or rehabilitated

2 COMMUNITY DEVELOPMENT SERVICES

29



Credit counseling

375



Financial education

180



Homeownership counseling

GIVING BACK TO LOCAL COMMUNITIES

\$362,000

Philanthropic giving



1,380+

Employee volunteer hours