

**Contact for HMDA Data, Disclosure Statements,
& Modified LARs for CRA**

FIRST NATIONAL BANK OF AMERICA

March 31, 2026

HMDA Data

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

Disclosure Statements and Modified LARs

All HMDA and CRA Disclosures are maintained electronically through the FFIEC website. The HMDA Disclosures for 2017 and later years may be obtained from the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.

In addition, CRA Disclosures are available through branch employees who can obtain them from the V (AVO) drive. HMDA Disclosures for 2016 and prior years and Modified LARs for CRA and HMDA can also be made available through branch employees who can obtain them from the V (AVO) drive.

V:\HMDA & CRA Disclosures\HMDA & CRA DISCLOSURES for the disclosures

or

V:\HMDA & CRA Disclosures\HMDA & CRA MODIFIED LARS for the modified LARs

These are maintained by reporting entity/year.