

To: CRA Public File

Date: April 1, 2023

Subject: CRA Related Public Comment Letters

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the banks performance in helping to meet community credit needs and response to the comments by the bank.

As of December 31, 2022, The First Bank did not have any public comment letters for the Public File since 2022.