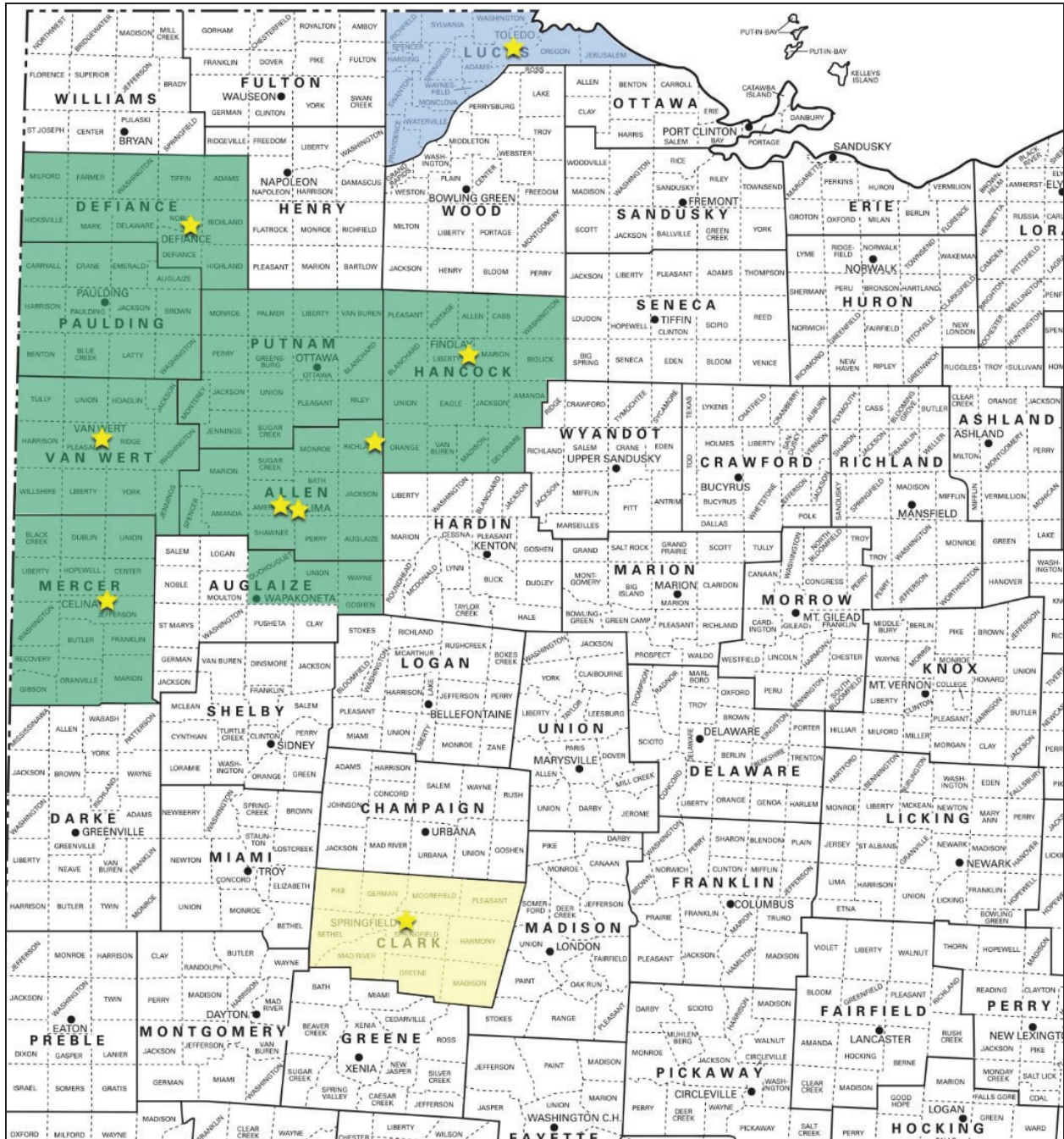# Citizens National Bank Assessment Area

Office Location ⭐ | Assessment Area #1 | Assessment Area #2 | Assessment Area 3

Map provided courtesy of: ODNR/Ohio Geological Survey

Map updated 6/2018

ASSESSMENT AREA DEMOGRAPHICS
2023 FFIEC Census Report

The Citizens National Bank shall endeavor to serve the legitimate credit needs of all creditworthy loan applicants within its assessment areas. The bank will also attempt to serve creditworthy borrowers outside these areas provided the bank can adequately service the loan. The assessment area includes the following geographies:

Assessment Area #1
Lima, OH MSA Assessment Area:
      Allen County   All tracts within county, including all townships

Non-MSA Assessment Area:
Auglaize County	Tracts: # 0401.00 (Union, Wayne, and Goshen Twps.)
	# 0402.00 (Duchouquet Twp.)
Defiance County	All tracts within county, including all townships
Hancock County	All tracts within county, including all townships
Mercer County	All tracts within county, including all townships
Paulding County	All tracts within county, including all townships
Putnam County	All tracts within county, including all townships
Van Wert County	All tracts within county, including all townships

DEMOGRAPHIC INFORMATION – LIMA, OH ASSESSMENT AREA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	35	14.29%	25.71%	40%	20%
Population by Geography	97,661	8.89%	26.02%	41.25%	23.84%
Minority Population by Geography	22,515	21.19%	40.10%	26.53%	12.18%
Owner-Occupied Housing by Geography	27,373	5.10%	18.73%	50.30%	25.87%
Family Distribution by Income Level	25,580	8.32%	23.04%	43.89%	24.75 %

DEMOGRAPHIC INFORMATION – NON-MSA ASSESSMENT AREA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	59	0	8.47%	64.41%	27.12%
Population by Geography	293,626	0	4.60%	67.45%	27.95%
Minority Population by Geography	30,665	0	7.19%	73.20%	19.61%
Owner-Occupied Housing by Geography	90,661	0	3.13%	68.53%	28.34%
Family Distribution by Income Level	80,377	0	4.25%	68.50%	27.25%

THE CITIZENS NATIONAL BANK OF BLUFFTON
ASSESSMENT AREA DEMOGRAPHICS (Con't)

Assessment Area #2
Springfield, OH MSA Assessment Area:
Clark County — All tracts within county, including all townships

DEMOGRAPHIC INFORMATION – SPRINGFIELD, OH ASSESSMENT AREA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	45	11.11%	22.22%	40%	26.67%
Population by Geography	136,001	7.61%	20.73%	41.44%	30.22%
Minority Population by Geography	26,207	20.51%	28.58%	38.04%	12.87%
Owner-Occupied Housing by Geography	36,833	4.43%	14.59%	42.84%	38.14%
Family Distribution by Income Level	35,354	6.74%	19.38%	39.03%	34.86%

Assessment Area #3
Toledo, OH MSA Assessment Area:
Lucas County — All tracts within county, including all townships

DEMOGRAPHIC INFORMATION – TOLEDO, OH ASSESSMENT AREA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	157	16.56%	27.39%	29.94%	26.11%
Population by Geography	408,126	12.02%	23.80%	31.95%	32.23%
Minority Population by Geography	133,013	25.15%	32.91%	26.05%	15.89%
Owner-Occupied Housing by Geography	105,528	7.10%	20.98%	34.14%	37.78%
Family Distribution by Income Level	102,102	10.25%	23.36%	32.60%	33.79%