

Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	98	0	0	1	265	2	363	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	113	0	0	1	265	3	378	0	0
STEUBEN COUNTY (151), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	242	1	400	2	642	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	442	1	400	3	842	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	113	2	442	2	665	6	1,220	0	0
STATE TOTAL	2	113	2	442	2	665	6	1,220	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LENAWEE COUNTY (091), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	848	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	848	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	1	848	1	45	0	0
STATE TOTAL	1	45	0	0	1	848	1	45	0	0

Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	0	0	3	1,141	4	1,186	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	3	1,141	4	1,186	0	0
ALLEN COUNTY (003), OH										
MSA 30620										
Inside AA 0001										
Low Income	0	0	0	0	1	1,000	0	0	0	0
Moderate Income	0	0	1	104	6	3,700	0	0	0	0
Middle Income	4	325	8	1,710	11	5,050	15	3,654	0	0
Upper Income	10	385	5	1,042	9	4,312	14	3,197	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	710	14	2,856	27	14,062	29	6,851	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Small Business Loans - Originations

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Institution: The Citizens National Bank

State: OHIO (39)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUGLAIZE COUNTY (011), OH 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	1	200	1	500	2	211	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	1	200	1	500	2	211	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	575	1	275	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	2	575	2	360	0	0
Totals For County: (011) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	0	0
Middle Income	1	11	1	200	1	500	2	211	0	0
Upper Income	0	0	0	0	2	575	1	275	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	1	200	3	1,075	4	571	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (021), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	250	0	0	0	0	0	0
Upper Income	1	75	0	0	1	295	2	370	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	1	250	1	295	2	370	0	0
CLARK COUNTY (023), OH										
MSA 44220										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	98	1	116	0	0	1	98	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	1	116	0	0	1	98	0	0
CLINTON COUNTY (027), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	581	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	581	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DARKE COUNTY (037), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
DEFIANCE COUNTY (039), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	71	0	0	0	0	0	0	0	0
Middle Income	6	578	3	571	3	1,550	8	1,518	0	0
Upper Income	1	50	1	250	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	699	4	821	3	1,550	9	1,568	0	0
FAYETTE COUNTY (047), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	232	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	232	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	907	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	907	0	0	0	0
HANCOCK COUNTY (063), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	6	1,192	0	0	3	510	0	0
Middle Income	5	310	7	1,331	5	2,312	10	1,391	0	0
Upper Income	10	579	3	512	8	3,414	9	1,623	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	989	16	3,035	13	5,726	22	3,524	0	0

Footnote:

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (065), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	1	526	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	1	526	1	100	0	0
LOGAN COUNTY (091), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	2	71	0	0	3	1,087	2	71	0	0
Upper Income	0	0	2	284	0	0	1	134	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	171	2	284	3	1,087	3	205	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUCAS COUNTY (095), OH										
MSA 45780										
Inside AA 0003										
Low Income	0	0	0	0	1	300	1	300	0	0
Moderate Income	0	0	1	239	0	0	0	0	0	0
Middle Income	0	0	2	500	1	308	3	808	0	0
Upper Income	1	75	3	476	3	1,365	2	332	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	6	1,215	5	1,973	6	1,440	0	0
MADISON COUNTY (097), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	0	0	1	56	0	0
Middle Income	0	0	1	200	1	769	2	969	0	0
Upper Income	0	0	0	0	1	475	1	475	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	1	200	2	1,244	4	1,500	0	0
MERCER COUNTY (107), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	123	2	288	0	0	3	371	0	0
Upper Income	2	52	7	1,154	4	2,850	4	542	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	175	9	1,442	4	2,850	7	913	0	0

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Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (109), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,200	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	2	1,200	0	0	0	0
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	380	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	175	0	0	1	175	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	415	1	415	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	2	795	2	590	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORROW COUNTY (117), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
PAULDING COUNTY (125), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	528	4	654	2	732	9	650	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	528	5	779	2	732	10	775	0	0
PERRY COUNTY (127), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTAGE COUNTY (133), OH										
MSA 10420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	734	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	734	0	0	0	0
PREBLE COUNTY (135), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	225	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	0	0	0	0
PUTNAM COUNTY (137), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	50	3	509	3	1,751	5	685	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	3	509	3	1,751	5	685	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROSS COUNTY (141), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	2	927	3	970	0	0
Middle Income	1	88	0	0	6	3,120	7	3,208	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	0	0	8	4,047	10	4,178	0	0
SENECA COUNTY (147), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	380	1	380	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	380	1	380	0	0
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	1	1,000	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	1	1,000	1	175	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VAN WERT COUNTY (161), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	519	5	908	6	4,100	15	1,741	0	0
Upper Income	6	327	1	130	0	0	7	457	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	846	6	1,038	6	4,100	22	2,198	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0	0
WILLIAMS COUNTY (171), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	3	1,129	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	3	1,129	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (173), OH										
MSA 45780										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	250	2	470	2	777	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	2	470	2	777	1	300	0	0
WYANDOT COUNTY (175), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	1	220	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	1	220	0	0
TOTAL INSIDE AA IN STATE	76	4,431	67	12,481	66	34,021	114	18,563	0	0
TOTAL OUTSIDE AA IN STATE	16	1,038	11	2,096	35	16,266	36	10,144	0	0
STATE TOTAL	92	5,469	78	14,577	101	50,287	150	28,707	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	76	4,431	67	12,481	66	34,021	114	18,563	0	0
TOTAL OUTSIDE AA	19	1,196	13	2,538	38	17,779	43	11,409	0	0
TOTAL INSIDE & OUTSIDE	95	5,627	80	15,019	104	51,800	157	29,972	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	135	0	0	1	135	0	0
STATE TOTAL	0	0	1	135	0	0	1	135	0	0

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HURON COUNTY (063), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	375	0	0	0	0
STATE TOTAL	0	0	0	0	1	375	0	0	0	0

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), OH										
MSA 30620										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	29	1,584	13	2,241	5	2,140	42	5,150	0	0
Upper Income	0	0	2	270	1	325	3	595	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,584	15	2,511	6	2,465	45	5,745	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUGLAIZE COUNTY (011), OH 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	1	230	0	0	3	295	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	230	0	0	3	295	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
Totals For County: (011) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	1	230	0	0	3	295	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	230	1	450	4	745	0	0

Footnote:

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Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (021), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	359	0	0	1	300	7	659	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	359	0	0	1	300	7	659	0	0
DEFIANCE COUNTY (039), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	235	6	868	3	1,150	10	1,333	0	0
Upper Income	8	647	4	633	2	790	13	1,720	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	882	10	1,501	5	1,940	23	3,053	0	0
GALLIA COUNTY (053), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	1	200	0	0	2	230	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	200	0	0	2	230	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (063), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	637	5	795	1	500	17	1,699	0	0
Upper Income	2	35	2	340	0	0	4	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	672	7	1,135	1	500	21	2,074	0	0
HARDIN COUNTY (065), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	206	1	165	3	1,195	7	1,091	0	0
Middle Income	4	190	6	813	3	1,199	9	1,455	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	396	8	1,228	6	2,394	17	2,796	0	0
HENRY COUNTY (069), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	0	0	2	642	3	442	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	2	642	3	442	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOGAN COUNTY (091), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	1	165	0	0
Upper Income	0	0	0	0	2	565	2	565	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	2	565	3	730	0	0
MADISON COUNTY (097), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	627	5	2,110	4	1,340	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	627	5	2,110	4	1,340	0	0
MARION COUNTY (101), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	500	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	500	1	50	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (107), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	2	350	0	0	3	450	0	0
Upper Income	4	185	5	730	2	625	11	1,540	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	285	7	1,080	2	625	14	1,990	0	0
PAULDING COUNTY (125), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	437	4	833	2	845	12	2,075	0	0
Upper Income	3	194	1	225	1	450	5	869	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	631	5	1,058	3	1,295	17	2,944	0	0
PERRY COUNTY (127), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	1	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKAWAY COUNTY (129), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	375	1	375	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	1	375	0	0
PUTNAM COUNTY (137), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	7	264	4	658	2	670	11	1,222	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	264	4	658	3	1,020	12	1,572	0	0
SENECA COUNTY (147), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (149), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	1	377	2	442	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	1	377	2	442	0	0
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	504	0	0	3	504	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	504	0	0	3	504	0	0
VAN WERT COUNTY (161), OH										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	186	2	270	0	0	6	456	0	0
Upper Income	2	70	0	0	0	0	2	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	256	2	270	0	0	8	526	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011573

Small Farm Loans - Originations

Agency: OCC - 1

Institution: The Citizens National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMS COUNTY (171), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
WYANDOT COUNTY (175), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	1	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
TOTAL INSIDE AA IN STATE	86	4,639	51	8,443	20	7,845	143	18,199	0	0
TOTAL OUTSIDE AA IN STATE	23	1,254	16	2,724	20	7,713	47	8,147	0	0
STATE TOTAL	109	5,893	67	11,167	40	15,558	190	26,346	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	86	4,639	51	8,443	20	7,845	143	18,199	0	0
TOTAL OUTSIDE AA	23	1,254	17	2,859	21	8,088	48	8,282	0	0
TOTAL INSIDE & OUTSIDE	109	5,893	68	11,302	41	15,933	191	26,481	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: The Citizens National Bank

Respondent ID: 0000011573
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - ALLEN COUNTY (003) - MSA 30620	55	17,628	29	6,851	0	0
OH - AUGLAIZE COUNTY (011) - MSA NA 2/	3	711	2	211	0	0
OH - DEFIANCE COUNTY (039) - MSA NA	16	3,070	9	1,568	0	0
OH - HANCOCK COUNTY (063) - MSA NA	45	9,750	22	3,524	0	0
OH - MERCER COUNTY (107) - MSA NA	17	4,467	7	913	0	0
OH - PAULDING COUNTY (125) - MSA NA	15	2,039	10	775	0	0
OH - PUTNAM COUNTY (137) - MSA NA	8	2,310	5	685	0	0
OH - VAN WERT COUNTY (161) - MSA NA	29	5,984	22	2,198	0	0
OH - CLARK COUNTY (023) - MSA 44220	2	214	1	98	0	0
OH - LUCAS COUNTY (095) - MSA 45780	12	3,263	6	1,440	0	0
OH - WOOD COUNTY (173) - MSA 45780	7	1,497	1	300	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: The Citizens National Bank

Respondent ID: 0000011573
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - ALLEN COUNTY (003) - MSA 30620	50	6,560	45	5,745	0	0
OH - AUGLAIZE COUNTY (011) - MSA NA 2/	3	295	3	295	0	0
OH - DEFIANCE COUNTY (039) - MSA NA	27	4,323	23	3,053	0	0
OH - HANCOCK COUNTY (063) - MSA NA	23	2,307	21	2,074	0	0
OH - MERCER COUNTY (107) - MSA NA	14	1,990	14	1,990	0	0
OH - PAULDING COUNTY (125) - MSA NA	18	2,984	17	2,944	0	0
OH - PUTNAM COUNTY (137) - MSA NA	14	1,942	12	1,572	0	0
OH - VAN WERT COUNTY (161) - MSA NA	8	526	8	526	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: The Citizens National Bank

Respondent ID: 0000011573
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	979	47,034	0	0
Purchased	0	0	0	0
Total	979	47,034	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

ASSESSMENT AREA - 0001

ALLEN COUNTY (003), OH

MSA: 30620

Low Income

0127.00* 0129.00* 0134.00 0137.00*

Moderate Income

0122.00* 0123.00* 0124.00 0126.00* 0133.00* 0136.00* 0138.00 0141.00

Middle Income

0102.00 0103.00 0106.00 0110.00 0112.00 0113.00 0114.00 0115.00 0116.00 0119.00 0130.00*

0131.00* 0132.00* 0139.00

Upper Income

0101.00 0108.00 0109.00* 0118.00* 0120.00 0121.00* 0140.00

AUGLAIZE COUNTY (011), OH 2/

MSA: NA

Middle Income

0401.00 0402.00*

DEFIANCE COUNTY (039), OH

MSA: NA

Moderate Income

9588.00

Middle Income

9583.00 9584.00 9585.00 9586.00 9587.00 9589.00

Upper Income

9581.00 9582.00

HANCOCK COUNTY (063), OH

MSA: NA

Moderate Income

0005.00 0009.00

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

0001.00* 0003.00 0006.00 0008.00 0013.00

Upper Income

0002.00 0004.00 0007.00 0010.00 0011.00 0012.00

MERCER COUNTY (107), OH

MSA: NA

Middle Income

9672.00 9674.00 9676.00 9678.00

Upper Income

9673.00 9675.00 9677.00 9679.00 9680.00

PAULDING COUNTY (125), OH

MSA: NA

Middle Income

9602.00 9603.00 9604.00 9605.00

Upper Income

9601.00

PUTNAM COUNTY (137), OH

MSA: NA

Middle Income

0301.00

Upper Income

0302.00 0303.00 0304.00 0305.00 0306.00 0307.00

VAN WERT COUNTY (161), OH

MSA: NA

Middle Income

0201.00 0203.00 0204.00 0205.00* 0206.00* 0207.00 0208.00 0209.00

Upper Income

0202.00

ASSESSMENT AREA - 0002

CLARK COUNTY (023), OH

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

MSA: 44220

Low Income

0002.00* 0003.00* 0009.01* 0012.00*

Moderate Income

0004.00* 0005.00* 0006.00* 0007.00* 0009.02* 0010.00* 0011.01* 0013.00* 0014.00* 0015.00* 0017.00*

0027.01* 0027.02* 0034.00*

Middle Income

0011.02* 0016.00* 0019.00* 0021.00* 0023.01* 0024.03* 0025.02* 0026.01* 0026.02* 0026.06* 0029.01*

0029.02* 0031.01* 0031.02* 0033.01* 0033.02*

Upper Income

0020.00* 0022.00 0024.04* 0025.01* 0026.05* 0028.00* 0030.01* 0030.02* 0032.00* 0037.00

ASSESSMENT AREA - 0003

FULTON COUNTY (051), OH

MSA: 45780

Middle Income

0404.00* 0405.00* 0406.00* 0407.00* 0408.00* 0409.00*

Upper Income

0401.00* 0402.00* 0403.00*

LUCAS COUNTY (095), OH

MSA: 45780

Low Income

0008.00* 0011.00* 0012.02* 0013.02* 0014.00* 0015.00* 0017.00* 0019.00* 0020.00* 0022.00* 0023.00*

0025.00* 0027.00* 0028.00* 0029.00* 0030.00* 0031.00* 0032.00* 0033.00* 0034.00* 0035.00 0036.00*

0037.00* 0042.00* 0047.01* 0047.02* 0048.00* 0049.00* 0051.00* 0053.00* 0054.00* 0068.00* 0073.03*

0103.00* 0104.00*

Moderate Income

0004.00* 0007.00* 0009.00* 0010.00* 0012.01* 0016.00* 0018.00* 0024.01* 0024.02* 0026.00* 0039.00*

0040.00* 0044.00* 0046.00* 0050.00* 0052.00* 0055.01* 0056.00* 0057.01* 0057.03* 0059.02* 0066.00*

0067.00 0072.05* 0073.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

Middle Income

0002.00* 0003.00* 0006.00* 0013.03* 0045.01* 0045.03* 0055.02* 0055.03* 0057.02* 0058.01* 0058.02*
0059.01* 0060.00* 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0069.00* 0070.01* 0071.02* 0072.02*
0072.04* 0073.01* 0074.00* 0075.00* 0077.00 0078.00* 0079.01* 0079.02* 0080.00* 0081.00 0084.00*
0085.00* 0086.00* 0087.00* 0094.00* 0095.00* 0100.01* 0100.02* 0101.00* 0102.00*

Upper Income

0013.01* 0021.00* 0045.04* 0070.02 0071.01* 0072.03 0076.00 0082.01* 0082.02* 0082.03* 0083.01*
0083.02* 0088.00* 0089.01* 0089.02* 0090.00 0091.01* 0091.02 0092.01 0092.02* 0093.00* 0096.00*
0097.00* 0098.00* 0099.00*

Income Not Known

9900.00*

OTTAWA COUNTY (123), OH

MSA: 45780

Middle Income

0503.01* 0503.02* 0505.00* 0506.00* 0507.00* 0508.00* 0510.00* 0511.00* 0512.00*

Upper Income

0501.00* 0502.01* 0502.02* 0509.00*

WOOD COUNTY (173), OH

MSA: 45780

Low Income

0219.02*

Moderate Income

0217.01* 0217.02*

Middle Income

0201.00* 0202.00* 0203.00* 0207.00* 0208.00* 0209.00* 0210.00* 0211.00* 0214.00* 0215.00* 0221.00*
0222.00* 0223.00 0224.00

Upper Income

0204.01* 0204.02* 0205.00* 0206.01* 0206.02* 0212.00* 0213.00* 0216.00* 0219.01* 0225.00*

Income Not Known

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

0218.00*

OUTSIDE ASSESSMENT AREA

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0304.00

ALLEN COUNTY (003), IN

MSA: 23060

Moderate Income

0010.00 0111.00

Upper Income

0107.07

STEBEN COUNTY (151), IN

MSA: NA

Middle Income

9708.00

Upper Income

9709.00

HURON COUNTY (063), MI

MSA: NA

Middle Income

9506.00

LENAWEE COUNTY (091), MI

MSA: NA

Middle Income

0605.00

OAKLAND COUNTY (125), MI

MSA: 47664

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

Median Family Income 90-100%

1910.00

ADAMS COUNTY (001), OH

MSA: NA

Moderate Income

7701.00

AUGLAIZE COUNTY (011), OH 2/

MSA: NA

Moderate Income

0403.00

Upper Income

0405.00

CHAMPAIGN COUNTY (021), OH

MSA: NA

Middle Income

0102.00 0115.01 0115.05 0115.06

Upper Income

0101.00 0115.04

CLINTON COUNTY (027), OH

MSA: NA

Moderate Income

9646.00

DARKE COUNTY (037), OH

MSA: NA

Upper Income

5301.00

FAYETTE COUNTY (047), OH

MSA: NA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

Middle Income

9264.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income >= 120%

0073.96

GALLIA COUNTY (053), OH

MSA: NA

Middle Income

9536.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income >= 120%

0241.00

HARDIN COUNTY (065), OH

MSA: NA

Moderate Income

0005.00

Middle Income

0003.00 0004.00 0007.00

Upper Income

0001.00

HENRY COUNTY (069), OH

MSA: NA

Middle Income

0005.00 0007.00

LOGAN COUNTY (091), OH

MSA: NA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

Moderate Income

0044.00

Middle Income

0040.00 0043.00 0045.00

Upper Income

0038.00 0047.00 0048.00

LORAIN COUNTY (093), OH

MSA: 17460

Middle Income

0961.00

MADISON COUNTY (097), OH

MSA: 18140

Moderate Income

0407.00

Middle Income

0401.02 0404.00 0406.00 0411.00 0413.00

Upper Income

0402.01

MARION COUNTY (101), OH

MSA: NA

Middle Income

0103.00

MIAMI COUNTY (109), OH

MSA: 19430

Middle Income

3250.00

Upper Income

3501.00 3550.01

MONTGOMERY COUNTY (113), OH

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

MSA: 19430

Median Family Income 60-70%

0807.00

Median Family Income 80-90%

0029.00

Median Family Income 100-110%

1102.02

MORROW COUNTY (117), OH

MSA: 18140

Middle Income

9654.00

PERRY COUNTY (127), OH

MSA: 18140

Middle Income

9659.00

PICKAWAY COUNTY (129), OH

MSA: 18140

Moderate Income

0216.00

PORTAGE COUNTY (133), OH

MSA: 10420

Middle Income

6004.01

PREBLE COUNTY (135), OH

MSA: NA

Upper Income

4801.00

ROSS COUNTY (141), OH

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

MSA: NA

Moderate Income

9563.00 9565.00

Middle Income

9556.03 9558.00 9561.00 9566.00

SENECA COUNTY (147), OH

MSA: NA

Upper Income

9626.00 9631.00

SHELBY COUNTY (149), OH

MSA: NA

Upper Income

9722.00

UNION COUNTY (159), OH

MSA: 18140

Middle Income

0501.00 0507.00

WARREN COUNTY (165), OH

MSA: 17140

Middle Income

0301.02

WILLIAMS COUNTY (171), OH

MSA: NA

Middle Income

9501.00 9502.00 9504.00

WYANDOT COUNTY (175), OH

MSA: NA

Middle Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011573

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: The Citizens National Bank

9381.00

Upper Income

9380.00

Footnote:

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2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000011573

Institution: The Citizens National Bank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	128	128	0	0.00%
Small Farm Loans	69	69	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	11	11	0	0.00%
Total	210	210	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.