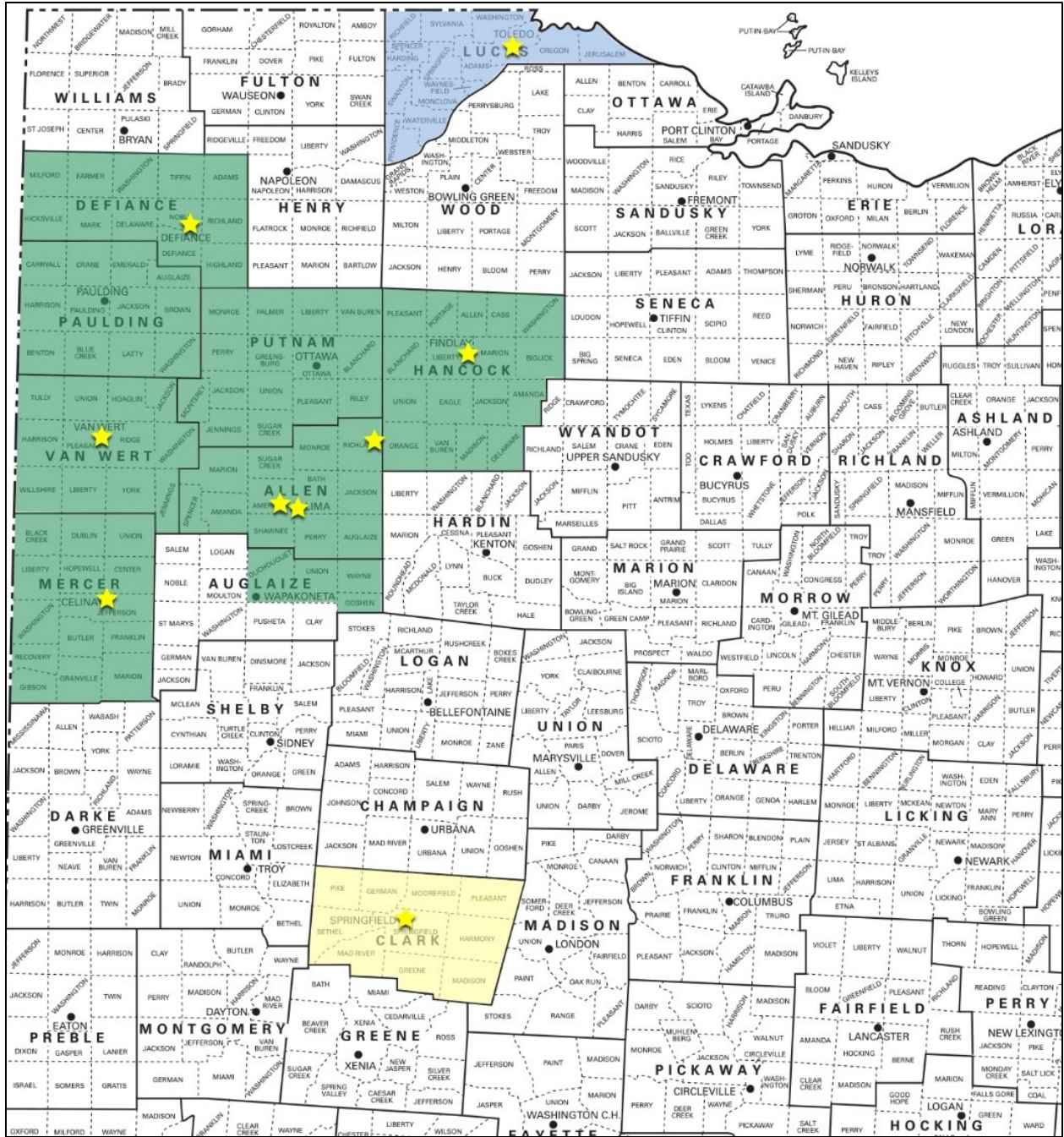


Citizens National Bank Assessment Area



★ 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

2024 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)	34	15%	26%	38%	21%
Population by Geography	102,206	8%	25%	44%	23%
Minority Population by Geography	22,515	21%	40%	27%	12%
Owner-Occupied Housing by Geography	27,373	5%	19%	50%	26%
Family Distribution by Income Level	41,025	7%	27%	43%	23 %

DEMOGRAPHIC INFORMATION – NON-MSA ASSESSMENT AREA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	68	0	3%	60%	37%
Population by Geography	332,082	0	2%	63%	35%
Minority Population by Geography	32,998	0	4%	71%	25%
Owner-Occupied Housing by Geography	102,381	0	1%	64%	35%
Family Distribution by Income Level	134,450	0	2%	63%	35%

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%	22%	40%	27%
Population by Geography	136,001	8%	21%	41%	30%
Minority Population by Geography	26,207	21%	29%	38%	12%
Owner-Occupied Housing by Geography	36,833	4%	15%	43%	38%
Family Distribution by Income Level	54,862	8%	20%	43%	29%

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	15%	28%	29%	28%
Population by Geography	408,126	11%	24%	30%	35%
Minority Population by Geography	133,013	23%	34%	25%	18%
Owner-Occupied Housing by Geography	105,528	6%	20%	32%	42%
Family Distribution by Income Level	172,923	11%	25%	32%	32%