

Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE CITIZENS NATIONAL BANK

State: COLORADO (08)

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)
MONTROSE COUNTY (085), CO										
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	600	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	600	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	600	0	0	0	0
STATE TOTAL	0	0	0	0	1	600	0	0	0	0

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Small Business Loans - Originations

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Institution: THE CITIZENS NATIONAL BANK

State: FLORIDA (12)

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)
ESCAMBIA COUNTY (033), FL										
MSA 37860										
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	311	1	311	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	311	1	311	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	311	1	311	0	0
STATE TOTAL	0	0	0	0	1	311	1	311	0	0

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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)
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	200	0	0	1	200	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	1	200	0	0
ALLEN COUNTY (003), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	176	0	0	1	176	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	1	176	0	0	1	176	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	2	392	1	400	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	2	392	1	400	0	0	0	0

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Small Business Loans - Originations

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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)
WAYNE COUNTY (177), 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	1	63	0	0	0	0	1	63	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	63	0	0	0	0	1	63	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	63	4	768	1	400	3	439	0	0
STATE TOTAL	1	63	4	768	1	400	3	439	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	0	0	0	0	1	844	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	844	0	0	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	2	132	0	0	5	2,043	2	586	0	0
Middle Income	4	267	6	1,276	7	2,798	6	989	0	0
Upper Income	7	467	4	750	6	3,636	10	2,400	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	13	866	10	2,026	19	9,477	18	3,975	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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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)
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	0	0	1	110	1	500	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	110	1	500	0	0	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	1	220	2	650	2	520	0	0
Upper Income	0	0	0	0	1	300	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	3	950	2	520	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	0	0	2	330	3	1,150	2	520	0	0
Upper Income	0	0	0	0	1	300	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	2	330	4	1,450	2	520	0	0

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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)
BUTLER COUNTY (017), 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	700	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	700	0	0	0	0
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	3	235	2	369	1	341	2	275	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	235	2	369	1	341	2	275	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	1	88	0	0	1	300	2	388	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	1	75	0	0	0	0	1	75	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	188	0	0	1	300	4	488	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)
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	2	344	0	0	1	200	0	0
Middle Income	5	450	5	1,004	6	3,800	4	650	0	0
Upper Income	0	0	0	0	1	312	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	5	450	7	1,348	7	4,112	5	850	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	1	70	1	130	0	0	2	200	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	70	1	130	0	0	2	200	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)
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	1	480	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%	1	100	2	397	1	830	3	497	0	0
Median Family Income Not Known	0	0	1	215	0	0	1	215	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	612	2	1,310	4	712	0	0
FULTON COUNTY (051), OH										
MSA 45780										
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

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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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)
GREENE COUNTY (057), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	234	0	0	1	234	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	234	0	0	1	234	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	2	69	1	200	3	1,150	1	400	0	0
Middle Income	13	728	9	1,556	8	4,062	14	2,429	0	0
Upper Income	4	301	2	406	5	2,650	5	1,826	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	19	1,098	12	2,162	16	7,862	20	4,655	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	5	966	2	950	1	166	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	175	5	966	2	950	1	166	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)
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	1	100	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	3	1,350	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	3	1,350	2	150	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	213	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	213	0	0	0	0	0	0
LUCAS COUNTY (095), OH										
MSA 45780										
Inside AA 0003										
Low Income	1	61	0	0	0	0	1	61	0	0
Moderate Income	1	74	0	0	3	995	3	669	0	0
Middle Income	2	108	3	642	2	1,317	5	1,126	0	0
Upper Income	0	0	1	110	0	0	1	110	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	243	4	752	5	2,312	10	1,966	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)
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	1	200	0	0	1	200	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	1	200	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	0	0	0	0	1	500	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	500	0	0	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	3	76	4	785	0	0	6	851	0	0
Upper Income	5	193	5	975	5	2,900	5	403	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	269	9	1,760	5	2,900	11	1,254	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)
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	0	0	0	0	2	1,375	2	1,375	0	0
Upper Income	0	0	1	124	1	303	1	124	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	124	3	1,678	3	1,499	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	1	475	1	475	0	0
Median Family Income 40-50%	1	79	0	0	1	525	2	604	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	125	0	0	1	125	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	1	79	1	125	2	1,000	4	1,204	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)
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	453	3	518	5	2,488	5	679	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	7	453	3	518	5	2,488	5	679	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	1	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	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	2	81	1	200	0	0	2	81	0	0
Upper Income	1	75	3	377	0	0	3	330	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	156	4	577	0	0	5	411	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)
ROSS COUNTY (141), 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	1	100	0	0
Middle Income	1	100	0	0	2	862	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	2	200	0	0	2	862	1	100	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	1	235	0	0	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	1	235	0	0	0	0	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	4	165	4	695	1	300	7	810	0	0
Middle Income	19	868	6	1,085	11	5,464	25	3,360	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	23	1,033	10	1,780	12	5,764	32	4,170	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)
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	616	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	616	0	0	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	1	105	0	0	1	105	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	1	23	0	0	1	350	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	123	1	105	1	350	2	205	0	0
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	1	95	1	225	1	1,000	1	95	0	0
Upper Income	1	20	0	0	2	950	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	115	2	475	3	1,950	3	465	0	0
TOTAL INSIDE AA IN STATE	85	4,756	60	11,033	71	35,715	110	18,448	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)
TOTAL OUTSIDE AA IN STATE	17	1,307	21	4,008	27	13,726	30	6,315	0	0
STATE TOTAL	102	6,063	81	15,041	98	49,441	140	24,763	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: TEXAS (48)

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)
DALLAS COUNTY (113), TX										
MSA 19124										
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%	1	100	0	0	0	0	1	100	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	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	85	4,756	60	11,033	71	35,715	110	18,448	0	0
TOTAL OUTSIDE AA	21	1,568	25	4,776	30	15,037	35	7,165	0	0
TOTAL INSIDE & OUTSIDE	106	6,324	85	15,809	101	50,752	145	25,613	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: THE CITIZENS NATIONAL BANK

Respondent ID: 0000011573

Agency: OCC - 1

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	27	1,467	19	3,406	9	3,965	48	6,695	0	0
Upper Income	3	167	2	285	2	850	7	1,302	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	30	1,634	21	3,691	11	4,815	55	7,997	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: THE CITIZENS NATIONAL BANK

Respondent ID: 0000011573

Agency: OCC - 1

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	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
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	200	1	450	2	650	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	1	450	2	650	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	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	1	200	1	450	2	650	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	1	200	1	450	3	690	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)
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	2	90	3	522	1	500	5	862	0	0
Upper Income	2	132	0	0	1	500	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	4	222	3	522	2	1,000	5	862	0	0
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	0	0	0	0	2	750	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	2	750	1	450	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	214	6	1,162	6	2,500	14	3,076	0	0
Upper Income	9	734	2	275	1	270	12	1,279	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	13	948	8	1,437	7	2,770	26	4,355	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	9	447	7	1,101	1	500	15	1,348	0	0
Upper Income	2	92	3	500	2	950	7	1,542	1	450
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	11	539	10	1,601	3	1,450	22	2,890	1	450
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	4	230	5	798	5	2,055	10	2,320	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	4	230	5	798	5	2,055	10	2,320	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	0	0	0	0	1	312	1	312	0	0
Upper Income	2	100	0	0	0	0	2	100	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	100	0	0	1	312	3	412	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)
LICKING COUNTY (089), 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	2	700	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	700	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	1	20	1	115	0	0	2	135	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	1	115	1	300	3	435	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	2	430	3	1,150	4	1,130	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	2	430	3	1,150	4	1,130	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	2	135	2	350	0	0	4	485	0	0
Upper Income	2	90	2	245	4	1,820	6	1,155	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	225	4	595	4	1,820	10	1,640	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	12	777	6	1,157	13	5,660	20	3,234	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	12	777	6	1,157	13	5,660	20	3,234	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	120	0	0	1	120	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	120	0	0	1	120	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)
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	2	65	2	290	1	350	5	705	0	0
Upper Income	6	360	0	0	3	1,400	7	760	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	425	2	290	4	1,750	12	1,465	0	0
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	1	65	0	0	0	0	1	65	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	65	0	0	0	0	1	65	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	0	0	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	0	0	1	175	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)
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	126	2	320	3	1,500	7	946	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	4	126	2	320	3	1,500	7	946	0	0
WOOD COUNTY (173), OH										
MSA 45780										
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	250	1	500	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	250	1	500	0	0	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	1	55	0	0	0	0	1	55	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	55	0	0	0	0	1	55	0	0
TOTAL INSIDE AA IN STATE	83	4,714	53	9,091	45	19,765	153	22,567	1	450

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

Small Farm Loans - Originations

Institution: THE CITIZENS NATIONAL BANK

Respondent ID: 0000011573

Agency: OCC - 1

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)
TOTAL OUTSIDE AA IN STATE	13	692	15	2,610	18	7,217	32	6,674	0	0
STATE TOTAL	96	5,406	68	11,701	63	26,982	185	29,241	1	450
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	83	4,714	53	9,091	45	19,765	153	22,567	1	450
TOTAL OUTSIDE AA	13	692	15	2,610	18	7,217	32	6,674	0	0
TOTAL INSIDE & OUTSIDE	96	5,406	68	11,701	63	26,982	185	29,241	1	450

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.

2023 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	42	12,369	18	3,975	0	0
OH - AUGLAIZE COUNTY (011) - MSA NA 2/	2	610	0	0	0	0
OH - DEFIANCE COUNTY (039) - MSA NA	19	5,910	5	850	0	0
OH - HANCOCK COUNTY (063) - MSA NA	47	11,122	20	4,655	0	0
OH - MERCER COUNTY (107) - MSA NA	22	4,929	11	1,254	0	0
OH - PAULDING COUNTY (125) - MSA NA	15	3,459	5	679	0	0
OH - PUTNAM COUNTY (137) - MSA NA	7	733	5	411	0	0
OH - VAN WERT COUNTY (161) - MSA NA	45	8,577	32	4,170	0	0
OH - CLARK COUNTY (023) - MSA 44220	4	488	4	488	0	0
OH - LUCAS COUNTY (095) - MSA 45780	13	3,307	10	1,966	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.

2023 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	62	10,140	55	7,997	0	0
OH - AUGLAIZE COUNTY (011) - MSA NA 2/	1	40	1	40	0	0
OH - DEFIANCE COUNTY (039) - MSA NA	28	5,155	26	4,355	0	0
OH - HANCOCK COUNTY (063) - MSA NA	24	3,590	22	2,890	0	0
OH - MERCER COUNTY (107) - MSA NA	12	2,640	10	1,640	0	0
OH - PAULDING COUNTY (125) - MSA NA	31	7,594	20	3,234	0	0
OH - PUTNAM COUNTY (137) - MSA NA	14	2,465	12	1,465	0	0
OH - VAN WERT COUNTY (161) - MSA NA	9	1,946	7	946	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.

2023 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	1	1,500	0	0
Purchased	0	0	0	0
Total	1	1,500	0	0
Consortium/Third Party Loans (optional)				

2023 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

0129.00* 0134.00* 0136.00* 0137.00* 0138.00

Moderate Income

0110.00 0122.00* 0123.00* 0124.00 0126.00* 0127.00* 0130.00 0133.00 0141.00

Middle Income

0102.00 0103.00 0106.00 0109.00 0112.00 0113.01 0114.00 0115.00 0116.00 0119.00 0131.00

0132.00* 0139.00 0140.00

Upper Income

0101.00 0108.01 0108.02 0113.02 0118.00* 0120.00* 0121.00

AUGLAIZE COUNTY (011), OH 2/

MSA: NA

Middle Income

0401.00 0402.00*

DEFIANCE COUNTY (039), OH

MSA: NA

Moderate Income

9586.00

Middle Income

9582.00 9583.00* 9584.00 9585.00 9587.00 9588.00 9589.00

Upper Income

9581.00

HANCOCK COUNTY (063), OH

MSA: NA

Moderate Income

0009.02

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.

2023 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* 0005.00 0006.00 0008.00 0009.01 0010.00 0011.00 0012.00 0013.00

Upper Income

0002.00 0003.01 0003.02 0004.00* 0007.00

MERCER COUNTY (107), OH

MSA: NA

Middle Income

9672.00 9674.00 9675.00 9678.00

Upper Income

9673.00 9676.00 9677.00 9679.00 9680.00*

PAULDING COUNTY (125), OH

MSA: NA

Middle Income

9601.00 9602.00* 9603.00 9604.00 9605.00

PUTNAM COUNTY (137), OH

MSA: NA

Middle Income

0301.00 0303.01 0304.00

Upper Income

0302.00 0303.02 0305.00 0306.00 0307.00

VAN WERT COUNTY (161), OH

MSA: NA

Moderate Income

0205.00* 0206.00 0207.00

Middle Income

0201.00 0202.00 0203.00 0204.00 0208.00 0209.00

ASSESSMENT AREA - 0002

CLARK COUNTY (023), OH

MSA: 44220

Low 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.

2023 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

0002.00* 0003.00* 0009.01* 0009.02* 0012.00*

Moderate Income

0005.00* 0006.00* 0010.00* 0011.01* 0013.00 0014.00 0015.00* 0017.00* 0027.01* 0034.00*

Middle Income

0004.00 0007.00* 0011.02* 0016.00* 0019.00* 0021.00* 0024.03* 0024.04* 0025.01* 0025.02* 0026.07*

0026.08* 0027.02* 0029.01* 0029.02* 0031.01* 0033.02* 0037.00*

Upper Income

0020.00* 0022.00* 0023.01* 0026.01* 0026.02* 0026.05 0028.00* 0030.01* 0030.02* 0031.02* 0032.00*

0033.01*

ASSESSMENT AREA - 0003

LUCAS COUNTY (095), OH

MSA: 45780

Low Income

0007.03* 0009.00 0011.00* 0012.02* 0013.02* 0014.00* 0015.00* 0016.01* 0017.00* 0019.00* 0024.02*

0025.00* 0027.00* 0029.00* 0030.00* 0033.00* 0036.00* 0047.01* 0047.02* 0048.00* 0051.01* 0073.06*

0073.07* 0103.00* 0105.00* 0106.00*

Moderate Income

0002.01* 0003.01* 0003.02 0004.00* 0006.01* 0008.00* 0010.02* 0020.00* 0024.01* 0031.00* 0032.00*

0035.00 0039.02* 0040.00* 0042.00* 0044.02* 0046.00* 0049.00* 0050.00* 0051.02* 0052.00* 0053.00*

0054.00* 0055.01* 0055.02* 0057.03* 0057.04* 0057.05* 0066.00* 0067.00* 0068.02* 0071.04* 0072.08*

0073.02* 0073.05 0074.01* 0075.01* 0078.01* 0084.01 0085.02* 0086.01* 0087.02* 0102.00*

Middle Income

0002.02* 0006.02* 0012.01* 0013.03 0016.02* 0021.00* 0039.01* 0045.01* 0045.03* 0055.03* 0057.01*

0058.01* 0058.03* 0058.04* 0059.01* 0059.02* 0061.00* 0062.00* 0063.00 0064.00* 0065.00* 0069.00*

0070.04* 0072.02* 0072.04* 0072.07 0073.04* 0077.00 0078.02* 0079.01 0079.03* 0079.04* 0081.00*

0084.02 0085.01* 0086.02* 0087.01* 0088.02* 0090.03* 0091.04* 0094.00* 0095.00* 0097.00* 0099.02*

0100.01* 0100.02* 0101.00*

Upper Income

0007.02* 0013.01* 0045.04* 0056.01* 0060.00* 0070.02* 0070.03* 0071.02* 0071.03* 0072.06* 0075.02*

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.

2023 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

0076.00* 0080.00* 0082.04* 0082.05* 0082.06* 0082.07* 0082.08* 0082.09* 0082.10* 0083.02* 0083.03*
0083.04* 0087.03* 0088.01* 0089.03* 0089.04* 0089.05* 0089.06* 0090.01* 0090.02* 0091.01* 0091.03*
0092.03 0092.04* 0092.05* 0092.06* 0093.00* 0096.00* 0098.00* 0099.01*

Income Not Known

0007.01* 0010.01* 0018.00* 0026.00* 0028.00* 0044.01* 0056.02* 0068.01* 0072.09* 0074.02* 0104.00*
9900.00*

OUTSIDE ASSESSMENT AREA

MONTROSE COUNTY (085), CO

MSA: NA

Middle Income

9662.02

ESCAMBIA COUNTY (033), FL

MSA: 37860

Upper Income

0026.02

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0304.00

ALLEN COUNTY (003), IN

MSA: 23060

Moderate Income

0035.00

STEUBEN COUNTY (151), IN

MSA: NA

Middle Income

9708.00

WAYNE COUNTY (177), IN

Footnote:

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2023 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

Middle Income

0103.00

BOONE COUNTY (015), KY

MSA: 17140

Upper Income

0703.09

MONROE COUNTY (115), MI

MSA: 33780

Middle Income

8335.00

ADAMS COUNTY (001), OH

MSA: NA

Moderate Income

7701.00

AUGLAIZE COUNTY (011), OH 2/

MSA: NA

Middle Income

0412.01 0412.02

Upper Income

0405.00

BUTLER COUNTY (017), OH

MSA: 17140

Middle Income

0102.02

CHAMPAIGN COUNTY (021), OH

MSA: NA

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.

2023 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

0105.00 0115.01 0115.04 0115.06

Upper Income

0102.00

DARKE COUNTY (037), OH

MSA: NA

Upper Income

5001.00 5301.00

FAYETTE COUNTY (047), OH

MSA: NA

Middle Income

9259.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 60-70%

0081.65

Median Family Income >= 120%

0021.00 0063.84 0073.03

Median Family Income Not Known

0050.02

FULTON COUNTY (051), OH

MSA: 45780

Middle Income

0409.00

GREENE COUNTY (057), OH

MSA: 19430

Upper Income

2106.02

HARDIN COUNTY (065), OH

Footnote:

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2023 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

Middle Income

0001.00 0003.00 0004.02 0005.00 0007.00

HENRY COUNTY (069), OH

MSA: NA

Middle Income

0003.00

Upper Income

0007.00

LICKING COUNTY (089), OH

MSA: 18140

Middle Income

7591.01

LOGAN COUNTY (091), OH

MSA: NA

Moderate Income

0044.00

Middle Income

0038.00 0040.00

Upper Income

0043.00 0047.00

LORAIN COUNTY (093), OH

MSA: 17460

Upper Income

0941.02

MADISON COUNTY (097), OH

MSA: 18140

Middle Income

0404.00 0411.00 0413.00

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.

2023 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

MARION COUNTY (101), OH

MSA: NA

Middle Income

0103.00

MIAMI COUNTY (109), OH

MSA: 19430

Middle Income

3001.00

Upper Income

3650.01 3650.02

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 30-40%

0017.00

Median Family Income 40-50%

0003.00 0038.00

Median Family Income >= 120%

1251.03

PERRY COUNTY (127), OH

MSA: 18140

Moderate Income

9659.02

PREBLE COUNTY (135), OH

MSA: NA

Upper Income

4801.00

ROSS COUNTY (141), OH

MSA: NA

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.

2023 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

9565.00

Middle Income

9556.03 9556.04

SHELBY COUNTY (149), OH

MSA: NA

Middle Income

9722.00

UNION COUNTY (159), OH

MSA: 18140

Moderate Income

0501.00

Middle Income

0507.02

WARREN COUNTY (165), OH

MSA: 17140

Middle Income

0319.05

WILLIAMS COUNTY (171), OH

MSA: NA

Moderate Income

9503.00

Middle Income

9505.00

Upper Income

9502.00

WOOD COUNTY (173), OH

MSA: 45780

Moderate 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.

2023 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

0224.00

Middle Income

0223.00

Upper Income

0204.01 0206.02 0212.00 0216.01

WYANDOT COUNTY (175), OH

MSA: NA

Middle Income

9380.00

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0078.01

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.

2023 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	132	132	0	0.00%
Small Farm Loans	63	63	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	208	208	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.