

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		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	0	0	600	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	0	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	600	0	0
STATE TOTAL	0	0	0	600	0	0

MONTROSE COUNTY (085), CO

MSA NA

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		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates			
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
TOTAL OUTSIDE AA IN STATE	1	67	3	603	2	875	2	277	0	0
STATE TOTAL	1	67	3	603	2	875	2	277	0	0

Loans by County

Respondent ID: 0000011573

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE CITIZENS NATIONAL BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000
	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	0	0	1	176	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	0	0	0	0
MONROE COUNTY (115), MI										
MSA 33780										
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	0	0	0	0	1	75	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	75	0	0	0	0	1	75	0	0

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Small Business Loans - Originations

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Institution: THE CITIZENS NATIONAL BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Outside Assessment Area								
Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	1	0	0	1	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County/ Total	0	0	1	250	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	2	426	2	325	0	0
STATE TOTAL	1	75	2	426	2	325	0	0

OAKLAND COUNTY (125), MI

MSA 47664

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		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000				
	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
Moderate Income	0	0	0	0	1	716	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	716	0	0	0
ALLEN COUNTY (003), OH									
MSA 30620									
Inside AA 0001									
Low Income	0	0	1	200	4	2,872	0	0	0
Moderate Income	2	180	1	250	2	700	3	780	0
Middle Income	5	224	4	540	10	4,051	12	2,521	0
Upper Income	7	393	5	994	11	5,672	12	2,295	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	14	797	11	1,984	27	13,295	27	5,596	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
 Small Business Loans - Originations
 Institution: THE CITIZENS NATIONAL BANK

Respondent ID: 0000011573
 Agency: OCC - 1
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$500,000	>\$750,000				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	138	1	500	1	138	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	138	1	500	1	138	0
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	40	1	112	0	0	2	152	0
Upper Income	0	0	0	0	1	300	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	40	1	112	1	300	2	152	0
Totals For County: (011) 2/									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	40	2	250	1	500	3	290	0
Upper Income	0	0	0	0	1	300	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	40	2	250	2	800	3	290	0

Footnote:

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Loans by County

Small Business 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 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)
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	1	250	0	0	1	250	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	250	0	0	1	250	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	2	155	3	570	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	2	155	3	570	0	0	0	0	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	2	600	1	300	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	3	613	1	300	2	350	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	3	613	3	900	3	650	0	0

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	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
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0
Upper Income	0	0	1	150	0	0	1	150	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	300	2	450	0
DEFIANCE COUNTY (039), OH									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0
Middle Income	5	425	4	717	4	1,915	9	1,267	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	5	425	5	917	4	1,915	10	1,467	0
ERIE COUNTY (043), OH									
MSA 41780									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	360	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	0	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)			
FAYETTE COUNTY (047), OH									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0
FRANKLIN COUNTY (049), OH									
MSA 18140									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	188	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	315	1	315	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	400	1	400	0
Median Family Income >= 120%	1	100	1	218	0	0	2	318	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	100	2	406	2	715	4	1,033	0

Footnote:

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Loans by County
Small Business 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 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	1	94	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	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	94	0	0	0	0	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	37	0	0	1	400	0	0	0	0
Middle Income	2	90	4	750	7	3,950	2	340	0	0
Upper Income	5	326	3	646	3	1,715	4	681	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	453	7	1,396	11	6,065	6	1,021	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	3	61	3	650	3	913	6	824	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	61	3	650	3	913	6	824	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)
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	1	150	0	0	1	150	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	150	0	0	1	150	0	0
HIGHLAND COUNTY (071), 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	120	0	0	1	120	1	120
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	120	0	0	1	120	1	120
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	1	50	0	0	0	0	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	2	150	0	0	0	0	1	50	0	0

Footnote:

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Respondent ID: 0000011573
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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
LORAIN COUNTY (093), OH									
MSA 17410									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0
LUCAS COUNTY (095), OH									
MSA 45780									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	400	1	50	0
Middle Income	1	100	1	250	1	773	1	100	0
Upper Income	0	0	2	220	0	0	2	220	0
Income Not Known	1	67	0	0	0	0	1	67	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	217	3	470	2	1,173	5	437	0
MADISON COUNTY (097), OH									
MSA 18140									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	475	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	475	1	200	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		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000				
	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
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	175	3	600	4	1,550	6	1,075	0
Upper Income	8	266	4	883	3	1,788	9	709	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	10	441	7	1,483	7	3,338	15	1,784	0
MIAMI COUNTY (109), OH									
MSA 19430									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	900	1	900	0
Upper Income	0	0	0	0	1	1,000	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,900	1	900	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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	

	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)
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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	1	125	0	0	1	125	0	0
Median Family Income 60-70%	0	0	1	240	0	0	1	240	1	240
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	326	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	445	1	445	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	2	365	2	771	3	810	1	240

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	404	4	639	4	1,609	7	469	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	404	4	639	4	1,609	7	469	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
Small Business 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 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)
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	1	35	1	126	2	1,149	2	161	0	0
Upper Income	3	225	3	455	0	0	5	480	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	260	4	581	2	1,149	7	641	0	0
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	0	0	0	0
Middle Income	0	0	2	385	0	0	2	385	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	100	2	385	0	0	2	385	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	0	0	1	514	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	514	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations
Institution: THE CITIZENS NATIONAL BANK

Respondent ID: 0000011573
Agency: OCC - 1
State: OHIO (39)

Area Income Characteristics	Loan Amount at Originations <=\$100,000		Loan Amount at Originations >\$100,000 But <=\$250,000		Loan Amount at Originations >\$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)			
VAN WERT COUNTY (161), OH									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	4	220	3	500	1	300	6	761	0
Middle Income	13	643	9	1,665	11	5,861	17	1,573	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	17	863	12	2,165	12	6,161	23	2,334	0
WILLIAMS COUNTY (171), OH									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0
Upper Income	1	100	1	105	1	350	2	205	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	2	200	1	105	1	350	3	305	0
WOOD COUNTY (173), OH									
MSA 45780									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0
Middle Income	2	170	1	185	1	1,000	1	70	0
Upper Income	0	0	0	0	1	600	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	2	170	2	335	2	1,600	1	70	0
TOTAL INSIDE AA IN STATE	69	3,910	57	10,386	73	36,105	104	14,537	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: THE CITIZENS NATIONAL BANK

Respondent ID: 0000011573
 Agency: OCC - 1
 State: OHIO (39)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates					
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million						
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)				
TOTAL OUTSIDE AA IN STATE	16	1,140	21	3,798	19	9,214	29	5,699	2	360
STATE TOTAL	85	5,050	78	14,184	92	45,319	133	20,236	2	360

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
DALLAS COUNTY (113), TX									
MSA 19124									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	56	0	0	0	0	1	56	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	1	56	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	56	0	0	0	0	1	56	0
STATE TOTAL	1	56	0	0	0	0	1	56	0
TOTAL ACROSS ALL STATES									
TOTAL INSIDE AA	69	3,910	57	10,386	73	36,105	104	14,537	0
TOTAL OUTSIDE AA	19	1,338	26	4,827	22	10,689	34	6,357	2
TOTAL INSIDE & OUTSIDE	88	5,248	83	15,213	95	46,794	138	20,894	2

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		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000
	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	24	1,148	24	4,143	12	5,349	55	9,045	0	0
Upper Income	1	100	3	522	2	765	6	1,387	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	25	1,248	27	4,665	14	6,114	61	10,432	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
 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)		
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	50	0	0	0	0	2	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	2	50	0	0	0	0	2	50	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	500	1	500	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	500	1	500	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	50	0	0	0	0	2	50	0	0
Upper Income	0	0	1	200	1	500	1	500	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	1	200	1	500	3	550	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)			
CHAMPAIGN COUNTY (021), OH									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	702	2	950	3	782	0
Upper Income	2	142	0	0	1	500	1	60	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	2	142	4	702	3	1,450	4	842	0
DARKE COUNTY (037), OH									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	2	800	2	320	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	2	800	2	320	0
DEFIANCE COUNTY (039), OH									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	6	283	6	1,090	6	2,480	17	3,353	0
Upper Income	5	435	2	255	0	0	7	690	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	11	718	8	1,345	6	2,480	24	4,043	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)			
HANCOCK COUNTY (063), OH									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	55	1	250	1	500	3	305	0
Upper Income	10	502	8	1,415	2	747	19	2,464	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	12	557	9	1,665	3	1,247	22	2,769	0
HARDIN COUNTY (065), OH									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	1	150	0	0	2	232	0
Middle Income	5	296	4	659	6	2,640	9	1,355	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	6	378	5	809	6	2,640	11	1,587	0
HENRY COUNTY (069), OH									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0
Upper Income	4	215	0	0	2	800	5	515	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	4	215	1	150	2	800	6	665	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 Originations <=\$100,000		Loan Amount at Originations >\$100,000 But <=\$250,000		Loan Amount at Originations >\$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)		
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	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	2	700	1	300	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	0	0	1	115	0	0	1	115	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	115	1	300	2	415	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	1	210	3	1,350	1	350	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	210	3	1,350	1	350	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)		
MARION COUNTY (101), OH								
MSA NA								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0
MERCER COUNTY (107), OH								
MSA NA								
Inside AA 0001								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	2	135	3	502	0	0	5	637
Upper Income	3	150	4	595	3	1,450	7	995
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	5	285	7	1,097	3	1,450	12	1,632

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		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	Revenues <= \$1 Million	<= \$1 Million			
	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)

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	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	326	1	326	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	326	1	326	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	10	701	5	961	9	3,820	17	3,073	1	116
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	10	701	5	961	9	3,820	17	3,073	1	116

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)
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
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	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
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	3	155	2	290	3	1,184	8	1,629	0	0
Upper Income	2	80	2	474	3	1,400	4	554	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	235	4	764	6	2,584	12	2,183	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
 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)
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	0	0	1	65	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
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	8	293	1	150	7	3,300	12	1,743	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	8	293	1	150	7	3,300	12	1,743	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

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)		
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	0	0	2	1,000	2	1,000	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	1,000	2	1,000	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	78	4,087	61	10,647	48	20,995	162	25,925	1	116
TOTAL OUTSIDE AA IN STATE	16	935	14	2,361	25	10,741	35	6,660	0	0
STATE TOTAL	94	5,022	75	13,008	73	31,736	197	32,585	1	116
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	78	4,087	61	10,647	48	20,995	162	25,925	1	116
TOTAL OUTSIDE AA	16	935	14	2,361	25	10,741	35	6,660	0	0
TOTAL INSIDE & OUTSIDE	94	5,022	75	13,008	73	31,736	197	32,585	1	116

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.

2024 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	52	16,076	27	5,596	0	0
OH - AUGLAIZE COUNTY (011) - MSA NA 2/	2	638	1	138	0	0
OH - DEFIANCE COUNTY (039) - MSA NA	14	3,257	10	1,467	0	0
OH - HANCOCK COUNTY (063) - MSA NA	26	7,914	6	1,021	0	0
OH - MERCER COUNTY (107) - MSA NA	24	5,262	15	1,784	0	0
OH - PAULDING COUNTY (125) - MSA NA	15	2,652	7	469	0	0
OH - PUTNAM COUNTY (137) - MSA NA	10	1,990	7	641	0	0
OH - VAN WERT COUNTY (161) - MSA NA	41	9,189	23	2,334	0	0
OH - CLARK COUNTY (023) - MSA 44220	7	1,563	3	650	0	0
OH - LUCAS COUNTY (095) - MSA 45780	8	1,860	5	437	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.

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Respondent ID: 0000011573

Small Farm Loans

Agency: OCC - 1

Institution: THE CITIZENS NATIONAL BANK

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	66	12,027	61	10,432	0	0
OH - AUGLAIZE COUNTY (011) - MSA NA 2/	2	50	2	50	0	0
OH - DEFIANCE COUNTY (039) - MSA NA	25	4,543	24	4,043	0	0
OH - HANCOCK COUNTY (063) - MSA NA	24	3,469	22	2,769	0	0
OH - MERCER COUNTY (107) - MSA NA	15	2,832	12	1,632	0	0
OH - PAULDING COUNTY (125) - MSA NA	24	5,482	17	3,073	0	0
OH - PUTNAM COUNTY (137) - MSA NA	15	3,583	12	2,183	0	0
OH - VAN WERT COUNTY (161) - MSA NA	16	3,743	12	1,743	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.

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000011573

Institution: THE CITIZENS NATIONAL BANK

Agency: OCC - 1

Memo Item: Loans by Affiliates

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

2024 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.

2024 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
Upper Income							
0002.00	0003.01	0003.02	0004.00	0007.00	0013.00		
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:

Z1 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.

2024 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

0075.02*	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*	0090.03*
0091.01*	0091.03*	0092.03	0092.04*	0092.05*	0092.06*	0093.00*	0096.00*	0098.00*	0099.01*	0100.01*
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

ALLEN COUNTY (003), IN

MSA: 23060

Moderate Income

0033.04

Income Not Known

0012.00

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1110.11

STUBEN COUNTY (151), IN

MSA: NA

Middle Income

9708.00

LENAWEE COUNTY (091), MI

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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE CITIZENS NATIONAL BANK

0605.00			
MONROE COUNTY (115), MI			
MSA: 33780			
Middle Income			
8335.00			
OAKLAND COUNTY (125), MI			
MSA: 47664			
Median Family Income >= 120%			
1910.00			
ADAMS COUNTY (001), OH			
MSA: NA			
Moderate Income			
7701.00			
AUGLAIZE COUNTY (011), OH 2/			
MSA: NA			
Middle Income			
0412.02			
Upper Income			
0405.00 0406.00			
BUTLER COUNTY (017), OH			
MSA: 17140			
Middle Income			
0113.00			
CHAMPAGN COUNTY (021), OH			
MSA: NA			
Middle Income			
0105.00 0115.01 0115.04 0115.05 0115.06			
Upper 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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE CITIZENS NATIONAL BANK

0102.00
DARKE COUNTY (037), OH
MSA: NA
Middle Income
5551.01
Upper Income
5001.00 5301.00
ERIE COUNTY (043), OH
MSA: 41780
Middle Income
0417.01
FAYETTE COUNTY (047), OH
MSA: NA
Middle Income
9259.00
FRANKLIN COUNTY (049), OH
MSA: 18140
Median Family Income 40-50%
0047.00
Median Family Income 60-70%
0081.64
Median Family Income 110-120%
0097.54
Median Family Income >= 120%
0021.00 0063.84
GREENE COUNTY (057), OH
MSA: 19430
Low Income
2007.00

Footnote:

Z/ 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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE CITIZENS NATIONAL BANK

HARDIN COUNTY (065), OH
MSA: NA
Moderate Income
0006,00
Middle Income
0003,00 0004,02 0005,00
HENRY COUNTY (069), OH
MSA: NA
Moderate Income
0004,00
Middle Income
0003,00
Upper Income
0007,00
HIGHLAND COUNTY (071), OH
MSA: NA
Middle Income
9545,00
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

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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE CITIZENS NATIONAL BANK

0043.00
LORAIN COUNTY (093), OH
MSA: 17410
Middle Income
0961.00
MADISON COUNTY (097), OH
MSA: 18140
Moderate Income
0402.02
Middle Income
0404.00 0411.00 0413.00
MARION COUNTY (101), OH
MSA: NA
Middle Income
0103.00
MIAMI COUNTY (109), OH
MSA: 19430
Middle Income
3001.00
Upper Income
3650.02
MONTGOMERY COUNTY (113), OH
MSA: 19430
Median Family Income 50-60%
0025.00
Median Family Income 60-70%
0807.00
Median Family Income 90-100%

Footnote:

Z/ 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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE CITIZENS NATIONAL BANK

0909.00	1001.01
Median Family Income >= 120%	
0204.00	
PERRY COUNTY (127), OH	
MSA: 18140	
Moderate Income	
9659.02	
PICKAWAY COUNTY (129), OH	
MSA: 18140	
Middle Income	
0216.00	
ROSS COUNTY (141), OH	
MSA: NA	
Moderate Income	
9565.00	
Middle Income	
9556.03	
SHELBY COUNTY (149), OH	
MSA: NA	
Upper Income	
9722.00	
UNION COUNTY (159), OH	
MSA: 18140	
Middle Income	
0504.02	0507.02
WILLIAMS COUNTY (171), OH	
MSA: NA	
Middle Income	

Footnote:

Z/ 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.

2024 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

9505.00

Upper Income

9502.00 9507.00

WOOD COUNTY (173), OH

MSA: 45780

Moderate Income

0224.00

Middle Income

0223.00

Upper Income

0206.02 0212.00

WYANDOT COUNTY (175), OH

MSA: NA

Middle Income

9380.00

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0078.01

Footnote:

Z/ 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.

2024 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 Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	129	129	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	211	211	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.