



LARGE BANK

Comptroller of the Currency
Administrator of National Banks
Washington, DC 20219

Public Disclosure

May 03, 2004

Community Reinvestment Act Performance Evaluation

**Citizens National Bank of Greater St. Louis
Charter Number: 12955**

**7305 Manchester Avenue
Maplewood, MO 63143**

Office of the Comptroller of the Currency

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2350 Market Street, Suite 100
St. Louis, MO 63103**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Description of Institution

Citizens National Bank of Greater St. Louis (CNB) is a \$347 million intrastate financial institution headquartered in Maplewood, Missouri. CNB is a wholly owned subsidiary of Cardinal Bancorp Inc., a one-bank holding company headquartered in St. Louis, Missouri.

CNB is a full-service banking institution, with five branch locations in its assessment area (AA). The bank offers a variety of retail and commercial banking services. For additional information on the products and services offered by CNB, please refer to the bank's CRA Public File.

The bank's AA consists of 269 Census Tracts (CTs) located within the Missouri portion of the St. Louis Missouri/Illinois Metropolitan Area. This includes CTs in St. Louis City, St. Louis County, St. Charles County, and Jefferson County. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income (LMI) areas. For additional Information on CNB's AA, see Market Profile – Demographic Information Tables in Appendix B.

CNB's CRA performance was rated "Satisfactory" at the last CRA examination dated July 6, 1998. That examination was conducted using Small Bank CRA examination procedures. This is the bank's first evaluation under Large Bank CRA examination procedures.

Evaluation Period

We evaluated the bank's lending data from January 1, 2000 through December 31, 2002, with the exception of community development (CD) loans. We evaluated CD loans, investments, and services since the last performance evaluation (July 6, 1998) to May 3, 2004.

Overall CRA Rating

Institution’s CRA Rating: This institution is rated “**Satisfactory**”.

The following table indicates the performance level of **Citizens National Bank of Greater St. Louis** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Citizens National Bank of Greater St. Louis Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

Small business lending is the bank’s primary loan product, followed by home mortgage loans. As such, we weighted small business loan activity more heavily to arrive at our conclusions. We did not analyze small farm or multi-family loans since CNB only originated one small farm and two multi-family loans during the evaluation period.

Loans

Refer to Table 1 through 12 in Appendix C for facts and data used to evaluate the bank’s lending.

Performance under the lending test is rated High Satisfactory.

- CNB’s lending activity reflects good responsiveness to AA credit needs. While the bank held less than one percent of the AA’s insured deposits as of June 30, 2003, CNB originated just over one percent of the AA’s small business loans. The bank’s loan-to-deposit ratio, as of December 31, 2003, was 91 percent. CNB originated a substantial majority of its loans, 83 percent, within its AA.
- The bank’s borrower distribution of home purchase and home improvement loans is good considering 6 percent of AA households live below the poverty level. The percentage of CNB’s home improvement loans originated to LMI families exceeds AA demographics. The percentage of home purchase loan originations to low-income families was less than AA demographics, while the bank exceeded the demographic for moderate-income families.

- Overall, the bank's borrower distribution for home refinance loans was poor. However, home refinance loans represent less than 20% of the bank's total home loans and this product was not an identified community credit need.
- CNB's geographic distribution of home purchase, improvement, and refinance loans reflects adequate performance. The percentage of these loans originated in low-income CTs was below AA demographics. The percentage of CNB's home improvement loans in moderate-income CTs exceeds the demographics. However, the bank's percentage of home purchase in moderate-income CTs was less than the demographics. The bank did not originate any home refinance loans in moderate-income CTs.
- CNB's distribution of small business loans is excellent. The percentage of these loans in moderate-income and middle-income CTs greatly exceeds the percentage of small businesses in these CTs. In addition, the bank's market share of small business loans in moderate-income CTs greatly exceeds its overall market share for small business loans. The percentage of small businesses located in low-income tracts is not significant at less than one percent.
- The bank did an adequate job of originating small business loans based on business revenue. The percentage of CNB's loans originated to businesses with revenues of \$1 million or less was well below the percentage of AA businesses with revenues of \$1 million or less. However, competition for these loans is fierce as there are over 113 banking institutions competing in this market. Numerous credit card providers also offer their products to small businesses in this AA. CNB's market share of loans to these businesses was more than twice its overall market share for small business loans.
- The bank's community development lending positively impacted its lending test rating. CNB originated one qualified community development loan for \$2 million. This loan was used to purchase an abandoned grocery store in Maplewood's central business district and convert it into a manufacturing facility that employs 60 full-time workers. This project contained a greater than normal level of complexity as it involved a significant amount of government and private sector cooperation. Neighborhood revitalization and stabilization is a primary identified need in the AA and strong competition exists for community development loans. CNB's community development lending is good based on its dollar volume, revitalizing impact, level of complexity, responsiveness to identified needs, and level of competition within the AA.
- Small farm lending is not an identified credit need and was not considered in concluding on the bank's performance.

Investments

Refer to Table 14 in Appendix C for facts and data used to evaluate the bank's level of qualified investments.

Performance under the investment test is rated High Satisfactory.

- CNB's community development investment activity is good in relation to the bank's size, resources, and level of competition for community development opportunities in the AA.

Current period investments total \$600 thousand. These investments consist of limited partnerships that build or redevelop low-income housing units throughout the AA. The construction of affordable and quality low-income housing is one of the major identified needs in the AA. CNB has been an active participant in limited partnerships designed to build low-income housing for each year beginning in 1999 to 2002. In addition, the bank invested \$98 thousand in a low-income housing project during the prior period.

- Although the need for community development investments is great within the AA, opportunities are limited due to the significant volume of competition from other federally regulated financial institutions. The bank competes with several larger regional and nationally focused financial institutions for available investment opportunities.

Services

Refer to Table 15 in Appendix C for facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the service test is rated High Satisfactory.

- CNB's offices and retail services are accessible to geographies and individuals of different income levels. All branches are located in middle-income CTs. Middle-income CTs contain 64 percent of the AA's LMI families. LMI CTs contain just over 10 percent of the AA's LMI Families. In addition, three of the bank's branches are located within close proximity to LMI CTs. The bank did not open or close any branch offices during this evaluation period.
- CNB's community development services are considered good. Senior bank management provided their financial expertise to a local organization that raises capital to develop and manage LMI housing throughout the AA. This community development service is very responsive to identified AA's needs. Based on the number of housing units created, this organization is one of the largest builders of housing for LMI residents in the AA. The creation of LMI housing is one of the AA's primary credit needs. The bank's president served on the organization's Board of Directors, and an Executive Vice President of CNB serves on the committee that evaluates and selects housing proposals for the organization.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

Appendix B: Market Profiles – Demographic Information Tables

St. Louis Assessment Area

Demographic Information for Full Scope Area: CNB St Louis AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	269	1.82	15.00	48.00	35.00	0.00
Population by Geography	1,390,656	0.44	4.85	50.55	44.16	0.00
Owner-Occupied Housing by Geography	390,330	0.21	4.25	50.50	45.04	0.00
Business by Geography	74,989	0.27	3.68	45.81	50.25	0.00
Farms by Geography	1,742	0.06	2.35	53.50	44.09	0.00
Family Distribution by Income Level	379,475	12.26	15.53	25.10	47.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	105,437	1.05	9.22	64.32	25.41	0.00
Median Family Income		37,995	Median Housing Value		91,380	
HUD Adjusted Median Family Income for 2002		61,400	Unemployment Rate (1990 US Census)		2.4%	
Households Below Poverty Level		5.71%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 US Census and 2002 HUD updated MFI

The bank’s AA consists of substantial parts of the Missouri side of the St. Louis Multistate Metropolitan Area (MA). The Missouri portion of the St. Louis Multi-state MA consists of the counties of Franklin, Jefferson, Lincoln, St. Charles, St. Louis, and Warren counties. The City of St. Louis is located on the western bank of the Mississippi River in eastern Missouri. The MA is the largest metropolitan region in Missouri. It is one of the nation’s most important rail centers and inland ports. The area’s proximity to both north-south and east-west Inter-state highways makes it an important crossroads in ground transportation.

The city’s well known landmark, the Gateway Arch, is on the banks of the Mississippi River on the edge of downtown St. Louis. It is an historic site in the area that is also one of many sites of current redevelopment efforts. The City of St. Louis as well as the urbanized St. Louis County contains most of the area’s population. The surrounding suburban areas have had dramatic population growth from a combination of people relocated from other states and from migration from rural parts of Missouri.

The AA’s economy is greatly impacted by the volatile auto manufacturing and the defense industries. The area is second only to Detroit in automobile production in the US. Boeing has over 15,000 employees in the MA. St. Louis is the home of eight Fortune 500 companies. Some of the largest employers in the MA include American Airlines, Anheuser-Busch Company, BJC Health Systems, Boeing, Chrysler Motors, Edward Jones, and Walmart.

The MA has an Empowerment Zone and three Brownfield Areas. The Empowerment Zone covers portions of St. Louis, Missouri and East St. Louis, Illinois. These designations allow financial support for specific economic development efforts and financial or tax incentives. The poverty rate within the Empowerment Zone is estimated to be 47 percent with nearly half of all

residents in the Empowerment Zone dependent on public assistance. There are many community development projects or programs available within these areas that provide funding through grants or loans. In addition, there are other local, state, and federal tax incentives for projects within the areas.

While opportunities to participate in community development activities are available, competition is strong. There are numerous non-profit organizations that provide affordable home loans, financial education, small business loans, and jobs training, and assist with social services for LMI people. In addition, the area has small business development centers, business assistance centers, small business incubators, city-sponsored development corporations, and affordable housing agencies.

Information from local community representatives revealed that new business development and mixed-income housing developments are needed. Because of the aged housing stock in parts of the AA, home improvement loans are needed to restore or maintain existing homes. We learned this information from our own interviews of local community business or civic leaders or from interviews conducted by other regulatory agencies. We conducted one community contact.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration. For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this Performance Evaluation.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

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Table 1. Lending Volume

LENDING VOLUME												
Geography: MISSOURI												
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
CNB St. Louis AA	100.00	175	15,375	1,254	142,766	1	140	1	2,000	1,431	160,281	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From January 01, 2000 to May 3, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
Geography: MISSOURI																
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
CNB St. Louis AA	81	100.00	0.21	0.00	4.25	2.47	50.50	54.32	45.04	43.21	0.04	0.00	0.16	0.03	0.04	

* Based on 2002 Peer Mortgage Data: US & PR.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
CNB St Louis AA	58	100.00	0.21	0.00	4.25	5.17	50.50	63.79	45.04	31.03	0.50	0.00	0.00	0.86	0.12	

* Based on 2002 Peer Mortgage Data: US & PR.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
CNB St. Louis AA	34	100.00	0.21	0.00	4.25	0.00	50.50	38.24	45.04	61.76	0.01	0.00	0.00	0.01	0.00	

* Based on 2002 Peer Mortgage Data: US & PR.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

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Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*																		
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp														
Full Review:																													
CNB St. Louis AA	2	100.00	0.55	0.00	4.51	0.00	51.78	100.00	43.16	0.00	1.40	0.00	0.00	1.94	0.00														

* Based on 2002 Peer Mortgage Data: US & PR.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*																	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp													
Full Review:																												
CNB St. Louis AA	1,254	100.00	0.27	0.00	3.68	5.02	45.81	62.20	50.25	32.78	1.17	0.32	4.38	0.98	0.84													

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
CNB St. Louis AA	1	100.00	0.06	0.00	2.35	0.00	53.50	0.00	44.09	100.00	0.67	0.00	0.00	0.00	1.92	

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
CNB St Louis AA	81	100.00	12.26	9.88	15.53	27.16	25.10	24.69	47.12	38.27	0.05	0.02	0.05	0.03	0.07	

* Based on 2002 Peer Mortgage Data: US & PR.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
CNB St Louis AA	58	100.00	12.26	22.41	15.53	31.03	25.10	17.24	47.12	29.31	0.53	1.32	1.26	0.20	0.15	

* Based on 2002 Peer Mortgage Data: US & PR.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
CNB St Louis AA	34	100.00	12.26	0.00	15.53	11.76	25.10	29.41	47.12	58.82	0.01	0.00	0.01	0.02	0.01	

* Based on 2002 Peer Mortgage Data: US & PR.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

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Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MISSOURI			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CNB St. Louis AA	1,254	100.00	75.67	35.49	72.41	14.75	12.84	1.17	2.65

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.35% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MISSOURI			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CNB St Louis AA	1	100.00	92.88	0.00	0.00	100.00	0.00	0.67	0.00

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 100.00% of small loans to farms originated and purchased by the bank.

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Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MISSOURI									
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
CNB St Louis AA	1	98	4	600	5	698	100	4	184

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																			
Geography: MISSOURI																			
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full Review:																			
CNB St. Louis AA	100.00	5	100	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0	0	0.44	4.85	50.55	44.16