



PUBLIC DISCLOSURE

July 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Citizens National Bank of Lebanon
Charter Number 3988

149 West Main Street
Lebanon, Kentucky 40033

Office of the Comptroller of the Currency

10200 Green Boulevard
Suite 501
Louisville, Kentucky 40223

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.

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Overall CRA Rating

Institution's CRA Rating: Satisfactory.

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- A substantial majority of The Citizens National Bank of Lebanon's (CNB or bank) loans are originated within its assessment area (AA).
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank's distribution of residential mortgage loans to borrowers of different income levels is excellent.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. CNB's average net LTD for the past 17 quarters since the last CRA examination was 32.5 percent. The LTD ranged from a quarterly low of 25.1 percent to a quarterly high of 40.3 percent. Two similarly situated banks average LTD ratios were 55.2 and 74.1 percent for the same period.

CNB's LTD ratio is lower than similarly situated banks due to several factors. In general, opportunities to lend in the AA are somewhat limited. Also, CNB's LTD ratio is impacted by the bank holding a high volume of municipal and government deposits, as well as CNB's business decision to not actively pursue loan growth outside of Marion County. The similarly situated banks have higher LTD ratios as a result of expanding their lending footprint outside of Marion County or purchasing loans from other financial institutions. In addition, CNB's unique strategy to hold a higher amount of investment securities as earning assets than loans also impacts the LTD.

Lending in the Assessment Area

A substantial majority of the bank's loans are inside its AA.

CNB originated or purchased 88 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The following table details the bank's lending within the AA by number and dollar volume during the evaluation period for each loan category.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	36	90.0	4	10.0	40	2,143	86.0	359	14.0	2,493
Consumer	34	85.0	6	15.0	40	274	89.0	34	11.0	308
Total	70	88.0	10	12.0	80	2,417	86.0	393	14.0	2,801

Description of Institution

CNB is a full-service, intrastate bank that is wholly owned by CNB of Lebanon Bancorp, Inc., a one-bank holding company headquartered in Lebanon, Kentucky. CNB operates out of a single branch in Lebanon. As of December 31, 2021, CNB had \$157.2 million in total assets with \$37.2 million in loans, \$136.7 million in deposits, and \$15.9 million in tier 1 capital. Over the assessment period, CNB's primary lending focus was one-to-four family residential real estate. There have not been any significant changes to CNB's corporate structure, including merger or acquisition activities, since the last CRA evaluation.

As of December 31, 2021, the bank's loan portfolio represented 23.7 percent of total assets. Please refer to the table below for the loan portfolio breakdown:

Loan Portfolio Composition			
Loan Category	Amount (\$000s)	Percent of Total Loans	Percent of Total Assets
Residential Real Estate	\$16,861	45.3	10.7
Commercial	\$10,018	26.9	6.4
Agriculture	\$5,638	15.1	3.6
Consumer	\$4,719	12.7	3.0
Total	\$37,236	100.0	23.7

Source: Consolidated Reports of Condition and Income (call report) as of December 31, 2021

CNB designated one AA for CRA purposes. The AA includes all of Marion County, Kentucky, which is not part of a metropolitan statistical area (MSA). The county is comprised of six complete census tracts (CTs), with four middle- and two upper-income geographies. There are no low- or moderate-income tracts within the bank's AA. CNB's AA meets the technical requirements of the CRA and does not arbitrarily exclude low- or moderate-income areas.

CNB's business strategy is to serve Marion County by offering traditional consumer and commercial banking products and services. CNB offers several deposit products for individuals and businesses including regular checking, NOW and SNOW accounts, and certificates of deposit. Many of CNB's services are provided electronically through online or mobile banking applications. Personal trust services are also offered. The bank owns and operates four automated teller machines (ATMs), all in Lebanon, Kentucky. One of which is located at the bank, one located at a Walgreens, one located at a supermarket, and one located at a gas station.

CNB faces strong competition for banking services within its AA. Six Federal Deposit Insurance Corporation (FDIC)-insured institutions operate one or more branches in Marion County. According to the June 30, 2021, FDIC Deposit Market Share Report, CNB ranks first in Marion County deposit market share at 30.2 percent. Following CNB in Marion County deposit market share are The Farmers National Bank of Lebanon (23.5 percent), U.S. Bank (23.2 percent), Peoples Bank (15.2 percent), Community Trust Bank, Inc. (7.4 percent), and Woodforest National Bank (0.5 percent). Other competitors include credit unions and finance companies.

The bank received a Satisfactory rating at its previous CRA evaluation, dated May 28, 2019. There were no legal or financial factors that impacted the bank's ability to meet the credit needs in its AA. However, beginning in 2020, the COVID-19 pandemic adversely impacted the local economy, including unemployment rates. The U.S. Small Business Administration's (SBA) Paycheck

Protection Program (PPP) provided loans to assist businesses in maintaining their workforce during the pandemic. CNB participated in this program and originated 382 loans totaling \$6.6 million.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We conducted an evaluation of the bank's CRA performance using the OCC's Small Bank CRA examination procedures. These procedures assess an institution's record of meeting credit needs through its lending activities. Conclusions regarding the bank's lending performance were based on a random sample of the bank's primary lending products originated between January 1, 2019, and December 31, 2021.

Our determination of primary lending products was based on both the number and dollar volume of loans originated and purchased during the evaluation period. CNB's primary loan products were consumer and home mortgage loans. Consumer loans represented 62.6 percent of the number of loans originated during the evaluation period and 24.1 percent of loans originated by dollar volume. Home mortgage loans represented 9.8 percent of the number of loans originated during the evaluation period and 39.7 percent of loans originated by dollar volume.

Selection of Areas for Full-Scope Review

CNB has a single AA, the entirety of Marion County in Kentucky, which received a full-scope review. Refer to *Appendix A, Scope of Examination*, for more information.

Ratings

The bank's overall rating is based on the State of Kentucky rating. The State rating is based on the full-scope review of CNB's single AA. In assessing performance, we placed more weight to the distribution by borrower income levels than the geographic distribution of loans. This weighting was due to having no low- or moderate-income CTs in the AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation. The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Kentucky

CRA rating for the State of Kentucky: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank’s distribution of residential mortgage loans to borrowers of different income levels is excellent.
- The bank received no complaints related to CRA during the assessment period.

Description of Institution’s Operations in Kentucky

CNB has only one AA in the state of Kentucky for CRA purposes, designated as Marion County, Kentucky. CNB’s AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs. The AA is in a nonmetropolitan area located in south-central Kentucky. The AA includes the entirety of Marion County, Kentucky. The largest city in the AA is Lebanon. The single county comprising the AA is located in Kentucky, consistent with the previous evaluation.

The total population of the AA was 19,717. The AA consisted of six CTs with no low-income tracts, no moderate-income tracts, four middle-income tracts, and two upper-income tracts. No middle-income tracts in the AA were designated as *distressed* or *underserved* by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation (FDIC) and the OCC in 2019, 2020, or 2021. Annual designations of *distressed* or *underserved* nonmetropolitan middle-income geographies are determined based on rates of poverty, unemployment, and population loss or population size, density, and dispersion.

On average, the unemployment rates for Marion County within the AA were below the state of Kentucky unemployment rates for 2019-2021.

Economic conditions for the AA prior to the COVID-19 pandemic were slightly better than the state of Kentucky, with 3.7 percent unemployment. The state of Kentucky was at 4.1 percent going into the pandemic. At the peak of the pandemic in April 2020, the unemployment rate in the AA was 28.2 percent in Marion County. The state of Kentucky peaked at 16.1 percent. The December 2021 unemployment rate improved significantly for the AA. 19.8 percent of AA individuals live below the poverty level, this is above the national average of 12 percent.

Unemployment Rate	2019	2020	2021
Kentucky	4.1	6.5	4.4
Marion	3.7	7.7	4.1

The major employers in the AA include the school system, healthcare system, and distilleries. The manufacturing industry including distilleries brings the most jobs to the AA.

As part of the evaluation, we used a community contact from the Central Kentucky Community Action Council. Opportunities for reinvestment include financial assistance for low and moderate-income families. The contacts did not identify any credit needs in the county that were not being met by banks or other financial institutions. The contacts deemed the presence of many banks with branches located throughout the AA beneficial to customers in terms of competitive pricing and accessibility.

The following table shows demographic information covering CNB’s AA of Marion County.

Non-MSA including Marion County

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 - Non-MSA - Marion Cty KY						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	0.0	66.7	33.3	0.0
Population by Geography	19,717	0.0	0.0	71.0	29.0	0.0
Housing Units by Geography	8,196	0.0	0.0	74.7	25.3	0.0
Owner-Occupied Units by Geography	5,504	0.0	0.0	70.1	29.9	0.0
Occupied Rental Units by Geography	1,891	0.0	0.0	85.6	14.4	0.0
Vacant Units by Geography	801	0.0	0.0	80.8	19.2	0.0
Businesses by Geography	1,404	0.0	0.0	78.7	21.3	0.0
Farms by Geography	158	0.0	0.0	65.2	34.8	0.0
Family Distribution by Income Level	4,906	21.8	14.3	20.1	43.9	0.0
Household Distribution by Income Level	7,395	24.5	13.6	17.1	44.8	0.0
Median Family Income Non-MSAs - KY		\$45,986	Median Housing Value			\$100,115
			Median Gross Rent			\$555
			Families Below Poverty Level			16.0%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

LENDING TEST

The bank’s performance under the Lending Test in Kentucky is Satisfactory.

Distribution of Loans by Income Level of the Geography

The primary focus of this test is to assess the bank’s geographic distribution of loans originated and

purchased within low- and moderate-income CTs. This analysis was not performed as it would not have yielded any meaningful information. CNB's AA does not contain any low- or moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

CNB's lending reflected excellent dispersion of home mortgage loans to individuals of different income levels in the AA. Based on a random sample of home mortgage loans originated in 2019-2021 CNB originated a lower percentage of loans to low-income borrowers than the percentage of low-income families in the AA. During the same time-period, CNB originated a higher percentage of loans to moderate-income borrowers than the percentage of moderate-income families in the AA. In addition, the bank's percentage of loans to low- and moderate-income borrowers well exceeded both the percentage of loans originated and purchased by all reporting lenders to low- and moderate-income families during the evaluation period.

Consumer Loans

Refer to Table V in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The bank's distribution of consumer loans by household income was less than reasonable. Over the entirety of the review period, the bank originated a lower percentage of its consumer loans to low- and moderate-income households than AA demographics. From 2019 to 2021, the percentage of households on social security (37.1 percent), retirement (20.2 percent), wage/salary income (67.6) and below poverty level (19.8 percent) all remained consistent with the previous CRA examination. These factors, compounded with slow economic growth and stiff competition from other financial institutions in the area, created challenges for the bank to originate loans to low- and moderate-income households.

Responses to Complaints

CNB did not receive any written complaints regarding its CRA performance during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2019 to December 31, 2021	
Bank Products Reviewed:	Home Mortgage and Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kentucky		
Marion County	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS The Citizens National Bank of Lebanon	
Overall Bank:	Lending Test Rating
The Citizens National Bank of Lebanon	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - 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 aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - 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 MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were 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) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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 aggregate peer data for the years the data is available. Because aggregate 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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - 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 in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - 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 households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
2021 - Non-MS A - Marion Cty KY	39	2,366	100.0	555	21.8	12.5	2.2	14.3	22.5	17.8	20.1	20.0	24.0	43.9	45.9	42.9	0.0	0.0	13.2		
Total	39	2,366	100.0	555	21.8	12.5	2.2	14.3	22.5	17.8	20.1	20.0	24.0	43.9	45.0	42.9	0.0	0.0	13.2		

*Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 - Non-MS A - Marion County KY	37	287	100.0	24.5	13.5	13.6	10.8	17.1	18.9	44.8	56.8	0.0	0.0	
Total	37	287	100.0	24.5	13.5	13.6	10.8	17.1	18.9	44.8	56.8	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.