



PUBLIC DISCLOSURE

May 28, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Citizens National Bank of Lebanon
Charter Number 3988

149 W. Main Street
Lebanon, Kentucky 40033

Office of the Comptroller of the Currency

10200 Forest 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: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The bank’s loan-to-deposit is reasonable.
- A substantial majority of the bank’s loans are inside its assessment area (AA).
- The bank’s distribution of residential mortgage loans to borrowers of different income is satisfactory.
- The distribution of consumer loans by income level of borrower is excellent.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit ratio is reasonable. Citizens National Bank’s (CNB) average net LTD ratio for the 17 quarters since the last CRA evaluation was 39.5 percent. The LTD ranged from a quarterly low of 36.3 to a quarterly high of 41 percent. Two similarly situated banks average LTD ratios were 52.93 and 63.33 percent for the same period.

CNB’s LTD is lower than the similarly situated banks due to several factors. In general, opportunities to lend in the AA are somewhat limited. The AA’s median family income is materially lower than the national average and job growth has been relatively flat. While this affects all AA banks, CNB’s LTD ratio is also impacted by a high volume of municipal or governmental 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 beyond Marion County or purchasing loans from other institutions. In addition, a community contact did not identify any unmet credit needs within the AA.

Lending in Assessment Area

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

During the evaluation period, the bank originated and purchased 87.5 percent, by number, and 75.9 percent by dollar volume, of its total loans inside the bank’s AAs. This analysis is performed at the bank, rather than the AA, level.

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	33	82.5	7	17.5	40	\$2,536	75.1	\$843	24.9	\$3,379
Consumer	37	92.5	3	7.5	40	\$156	92.9	\$12	7.1	\$168
Total	70	87.5	10	12.5	80	\$2,692	75.9	\$855	24.1	\$3,547

Description of Institution

The 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 location in Lebanon. In addition, the bank owns and operates three automated teller machines (ATMs), all in Lebanon, Kentucky. Two ATMs are located at the bank, one at a supermarket, and one near a local Wal-Mart store. As of December 31, 2018, the bank reported \$125.7 million in total assets, \$103.4 million in deposits, \$41.2 million in total loans, and \$14.4 million in tier 1 capital. Net loans represented 32.5 percent of average assets.

CNB's business strategy is to serve Marion County through an offering of traditional consumer and commercial banking products and services. Over the assessment period, CNB's primary lending focus was one-to-four family residential real estate. In terms of number of originations, consumer loans also represents a primary business focus. As of December 31, 2018, one-to-four family residential real estate-related loans equals 41.1 percent of CNB's loan portfolio. The remainder of the portfolio consists of commercial real estate and other commercial purpose loans (19.1 percent) agricultural and farmland (17.6 percent), municipal loans (10.8 percent), consumer (8.5 percent) multifamily (2.7 percent), and other loans (0.2 percent). CNB offers several deposit products for individuals and businesses including regular checking, NOW and SNOW accounts, and certificates of deposit (CDs). Many of CNB's services are provided electronically through online or mobile banking applications. Personal trust services are also offered.

The AA for CNB is defined as 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 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, 2018 FDIC Market Share Report, CNB ranks first in Marion County deposit market share at 31.7 percent. Following CNB in Marion County deposit market share are The Farmers National Bank of Lebanon (27.3 percent), U.S. Bank (19.4 percent), Peoples Bank (14.3 percent), Community Trust Bank, Inc. (7.1 percent), and Woodforest National Bank (0.2 percent). Other competitors include credit unions and finance companies. CNB also faces strong competition for agricultural products from Farm Credit Services.

CNB was rated "Satisfactory" at its previous CRA evaluation by the Office of the Comptroller of the Currency (OCC) dated November 5, 2014. CNB has no legal or financial circumstances that impede its ability to meet the credit needs in its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated CNB's CRA performance using the OCC's Small Bank CRA Examination Procedures. The CRA evaluation covers the period since the previous CRA Examination of November 5, 2014

through May 27, 2019. Conclusions regarding the Bank's lending performance were based on a random sample of the primary loan products originated between January 1, 2016 and December 31, 2018.

The Bank's primary loan products during the evaluation period were residential real estate and consumer loans, based on dollar and number volume originated. Consumer loans were 75.7 percent of number volume, while residential real estate were 28.2 percent of dollar volume.

Selection of Area for Full-Scope Review

The bank has an office in one state with one AA selected for a full-scope review. For purposes of this evaluation, the bank delineated an assessment area located within a non-MSA. Refer to the "Scope" section under the State Rating for details regarding how the full-scope AA was selected. Refer to appendix A, Scope of Examination, for information on the full-scope AA.

Ratings

The bank's overall rating is based on performance in CNB's designated AA. In assessing performance, equal weight was placed on home mortgage lending performance and consumer loans.

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 is satisfactory.
- The distribution of consumer loans by income level of borrower is excellent.

Description of Institution's Operations in Kentucky

As indicated earlier, CNB has only one AA, designated as Marion County, Kentucky. A description of CNB and its operations in Kentucky can be found under *Description of Institution* and *Scope of Evaluation* on pages 3 and 4.

Table A below provides demographic information of CNB's AA. As shown, the AA's median family income is \$45,920; slightly below the State of Kentucky median family income level, but 35.4 percent, or \$16,255, lower than the national median. According to Bureau of Labor statistics, the annual unemployment rate for Marion County in 2015, 2016, and 2017 was 4.9 percent, 4.2 percent, and 4.1 percent respectively. The AA's unemployment rate was generally lower than the statewide rate in each of those years at 5.1 percent, 4.9 percent, and 4.3 percent respectively. Sixteen percent of AA families live below the poverty level. This exceeds the national average of 14 percent. In addition, 37 percent receive social security and 20 percent are retired. In general, loan demand has been low in the AA and this, coupled with a below median family income level and percentage of families with below poverty income, create challenges to lend to low- or moderate-income families.

A community contact familiar with the area's credit needs indicated all local banks are active in the community and are willing to provide financing for potential projects. 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.

Marion County

Table A – Demographic Information of the Assessment Area

Assessment Area: Marion County 2018 Census

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	1,024	0.0	0.0	79.4	20.6	0.0
Farms by Geography	128	0.0	0.0	65.6	34.4	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 - GA		\$45,920	Median Housing Value			\$100,115
			Median Gross Rent			\$555
			Families Below Poverty Level			16.0%

Source: 2015 U.S. Census and 2018 D&B Data Due to rounding, totals may not equal 100.0

(*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Kentucky

The Bank has one AA consisting of Marion County, Kentucky. Marion County is a rural county located in central Kentucky and is not located in a MSA. The county is comprised of six complete CTs, with four middle-income and two upper-income geographies. The AA is appropriate in relation to the location of the Bank's single branch and meets CRA requirements. The AA does not arbitrarily exclude low- or moderate-income areas. We conducted a full-scope review of this AA given it is the Bank's only AA.

The 2010 U.S. Census divided the AA into six CTs: three middle-income, and three upper-income. The distribution of the CTs changed during the CRA evaluation period. The 2015 American Community Survey (ACS) U.S. Census designated the six CTs into four middle-income and two upper-income tracts.

Lending Test

The bank's performance under the Lending Test in the State of Kentucky is rated Satisfactory.

Based on a full-scope review, CNB's lending performance in the State of Kentucky is reasonable.

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.

The bank's distribution of home mortgage loans by income level of the borrower was reasonable over the assessment period. Based on a random sample of home mortgage loans originated in 2016, CNB originated a higher percentage of loans to both low- and moderate-income borrowers than the percentage of low- and moderate-income families in the AA. In addition, the bank's percentage of loans originated to low- and moderate-income borrowers compares very favorably to the percentage of loans originated and purchased by all reporting lenders (Aggregate). In 2017-2018, CNB originated a materially lower percentage of home mortgage loans to both low- and moderate income borrowers than the demographics of the AA. Similarly, the percentage of home mortgage loans originated to moderate-income borrowers in 2017-2018 was below the peer aggregate. However, the bank's percentage of home mortgage loans to low-income borrowers exceeded the peer aggregate percentage in 2017-2018. From 2016 to 2018, the percentage of households on social security (37.1 percent), retirement (20.2 percent), and below poverty level (19.8 percent) all increased, while the households with wage/salary income (67.6 percent) decreased. These factors, compounded with slow economic growth in the area, created challenges for the bank to originate loans to low- and moderate-income borrowers.

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 borrower income was excellent. Over the entirety of the assessment period, the bank originated a higher percentage of its consumer loans to low-income borrowers than AA demographics. In addition, the percentage of consumer loans originated to moderate-income borrowers was substantially higher than percentage of moderate-income borrowers in the AA.

Responses to Complaints

There have been no complaints regarding the bank's CRA performance since our previous evaluation.

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:	01/01/2016 to 12/31/2018	
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

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

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 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.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2016		
Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
#	\$	% of Total	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate		
Marion County, KY	20	\$1,817	100	16.7	20.0	3.6	14.3	20.0	17.0	22.3	25.0	26.2	46.6	35.0	29.1	0.0	0.0	24.2	
<i>Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2017-2018		
Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
#	\$	% of Total	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate	% of Households	% Bank Loans	Aggregate		
Marion County, KY	20	\$1,567	100	21.8	10.0	2.7	14.3	5.0	20.3	20.1	10.0	25.2	43.9	75.0	32.8	0.0	0.00	19.0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																			

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2016	
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	
Marion County, KY	20	\$72	100	23.1	35.0	13.4	25.0	17.5	20.0	46.1	20.0	0.0	0.0	
<i>Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017-2018	
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	
Marion County, KY	20	\$96	100	24.5	30.0	13.6	45.0	17.1	15.0	44.8	10.0	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0</i>														