



PUBLIC DISCLOSURE

April 1, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Farmers National Bank of Lebanon
Charter Number 4271

136 West 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

The institution is rated: Satisfactory.

Farmers National Bank of Lebanon (FNB or Bank) has a satisfactory record of meeting the credit needs of its community. This conclusion is based on the following:

The Lending Test is rated: Satisfactory.

- FNB's loan-to-deposit (LTD) is reasonable.
- The distribution of consumer loans to borrowers of different income levels reflects excellent penetration.
- FNB's distribution of loans to small business reflects satisfactory penetration.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

FNB is a full-service, intrastate bank that is wholly owned by Lebanon Bancshares, Inc., a one-bank holding company headquartered in Lebanon, Kentucky. As of December 31, 2018, the Bank reported \$101.9 million in total assets, \$91.6 million in deposits, \$52.4 million in loans, and \$11.3 million in tier 1 capital.

FNB operates a main office and one branch. Both are located in downtown Lebanon, Kentucky in Marion County. In addition, the Bank has five full service automated teller machines (ATMs), including one ATM at each office location. FNB's main office, branch, and ATMs are accessible to all segments of the community.

Competition in Marion County is strong. There are six financial institutions that operate nine offices in Marion County, including the two FNB offices. Based on the June 30, 2018 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, FNB ranked second in deposit market share at 27.3 percent. Primary competitors are: Citizen's National Bank of Lebanon (1 office, 31.7 percent market share), U.S. Bank (2 offices, 19.4 percent market share), Peoples Bank (2 offices, 14.3 percent market share), Community Trust Bank, Inc. (1 office, 7.1 percent market share), and Woodforest National Bank (1 office, 0.2 percent market share).

FNB offers banking products and services for individuals and businesses. Primary consumer products include certificates of deposit (CDs), checking and savings accounts, consumer loans, 1-4 family residential real estate loans, and home equity lines of credit. Commercial products include checking, commercial real estate loans, commercial and industrial loans, municipal loans, and lease financing. As of December 31, 2018, net loans represented approximately 49.8 percent of the Bank's average assets. The loan portfolio was comprised of commercial real estate (48 percent), one-to-four family residential (22 percent), commercial and industrial (10 percent), municipal (6 percent), lease financing receivables (6 percent), consumer (5 percent), financial institution (2 percent), and agriculture (1 percent) loans. FNB also provides mobile banking and bill pay services.

There were no legal or financial circumstances that hindered the Bank's ability to meet the community's credit needs. The Office of the Comptroller of the Currency (OCC) performed the last CRA evaluation on September 30, 2014. FNB received a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB'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.

The CRA evaluation covers the period since the previous CRA Examination of September 30, 2014 through March 31, 2019. Conclusions regarding the Bank's lending to borrowers of different incomes and businesses of different sizes were based on a random sample of primary loan product originations between January 1, 2016 and December 31, 2018. Based on the number and dollar volume of loan origination data supplied by the Bank, primary loan products during the assessment period were business and consumer loans. Business loans represented 77.9 percent of the dollar volume and 21.9 percent of the number of loan originations during this period. Consumer loans represented 5.1 percent of the dollar volume but 55.6 percent of the number of loan originations during this period.

We compared the Bank's lending performance with demographic data from the FDIC deposit market share report as of June 30, 2018, Bureau of Labor Statistics data, and 2010 United States Census as part of our analysis. Please refer to *Appendix A* and *Appendix B* for more information on the scope of the examination.

Data Integrity

We relied on the Bank's 2016, 2017, and 2018 loan origination reports to assess the Bank's performance of lending inside and outside the assessment area (AA). These reports were reviewed at the most recent FDICIA examination as of December 31, 2018 for accuracy. No discrepancies were noted.

Selection of Areas for Full-Scope Review

FNB has one assessment area (AA), consisting entirely of Marion County, Kentucky. Refer to *Appendix B* for a profile and description of the AA.

Ratings

The bank's overall rating was based primarily on business and consumer lending performance within the AA. Most weight was placed on FNB's distribution of loans to individuals of different incomes and businesses of different sizes as FNB's AA does not include any low- or moderate-income (LMI) census tracts.

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 Consumer Financial Protection Bureau, 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.

Conclusions with Respect to Performance Tests

LENDING TEST

FNB's performance under the lending test is satisfactory.

- FNB's LTD is reasonable.
- The distribution of consumer loans reflects excellent penetration among individuals of different income levels.
- FNB's lending to business customers reflects satisfactory penetration among businesses of different sizes.

Loan-to-Deposit Ratio

FNB's LTD ratio is reasonable given the Bank's size, financial condition, and market area. Over the last 17 quarters, the LTD ratio averaged 52.9 percent with a quarterly high of 57.3 percent as of December 31, 2018 and a quarterly low of 49.4 percent as of June 30, 2017. We compared these metrics to two similarly situated banks in the AA. Those institutions had average LTDs ranging from 38.7 to 63.3 percent over the same period.

Lending in Assessment Area

Table D - 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		
	#	%	#	%	#	\$	%	\$	%	
Commercial	81	45.3	98	54.7	179	6,023	16.0	31,591	84.0	37,614
Consumer	839	81.9	186	18.1	1,025	10,543	79.2	2,763	20.8	13,306
Total	920	76.4	284	23.6	1,204	16,566	32.5	34,354	67.5	50,920

*Source: 01/01/2016 to 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0*

FNB originated a majority of total commercial and consumer loans within its AA. Over the assessment period, 76.4 percent of total consumer and commercial loans were originated within the AA. The major contributor to this was consumer loans as FNB originated nearly 82 percent of consumer loans by number, and 79 percent by dollar, within the AA.

Due to relatively low loan demand in Marion County, the Bank purchases commercial loan participations from surrounding counties. This strategy resulted in a large number of out-of-AA business loans, which negatively affects FNB's commercial lending within the AA. During the evaluation period, approximately 55 percent of the total number and 84 percent of total dollars of business loans originated or purchased by FNB were for commercial enterprises outside the AA.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

FNB's distribution of consumer loans to LMI borrowers during the evaluation period reflects excellent penetration. For consumer loans, the Bank's percentage of loans to moderate-income borrowers was much higher than the percentage of moderate-income households in the AA. In 2016, the bank originated 57.9 percent of its consumer loans to moderate-income borrowers. This was well above the percentage of moderate-income households in the AA (13.4 percent). Consumer loans to moderate-income borrowers in 2017 and 2018 was also high at 30.0 percent compared to 13.6 percent of moderate-income households.

The percentage of consumer loans to low-income borrowers in 2016 of 10.5 percent was lower than the 23.1 percent of low-income households. Similarly, FNB's percentage of consumer loans to low-income borrowers (15.0 percent) in 2017-2018 was also lower than the percentage of low-income households in the AA (24.5 percent). However, the combined performance of lending to LMI borrowers at 68.4 percent for 2016, and 45 percent for 2017-2018 significantly exceeded the number of LMI households 36.5 and 38.1 percent of LMI households in 2016, and for 2017-2018, respectively.

FNB's consumer lending performance to LMI borrowers is also noteworthy given the number of families with income below the poverty level. Within the Bank's AA, 16.0 percent of all families have income below the poverty level. This percentage exceeds the national average of 12.3 percent.

FNB's loans to small businesses reflects reasonable distribution to businesses of different sizes. The Bank's percentage of loans to small businesses equaled 87.5 percent in 2016 and 85 percent in 2017-2018. FNB's percentage of loans to small businesses is slightly above the percentage of small businesses reporting revenues in the AA, at 80.7 percent in 2016 and at 81.7 percent in 2017-2018. In addition, the Bank's distribution of loans to small businesses compares favorably to the aggregate performance of all lenders reporting loans to small businesses within the AA.

Refer to Tables R and V in *Appendix C* for the facts and data used to evaluate the borrower distribution of the Bank's loan originations and purchases.

Geographic Distribution of Loans

The primary focus of this test is to analyze the Bank's geographic distribution of lending among low-, moderate-, middle-, and upper-income geographies. A geographical distribution of loans analysis was not performed because the Bank's AA does not contain low- or moderate-income geographies to measure dispersion performance. The analysis would not have provided any meaningful information.

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 metropolitan and nonmetropolitan areas 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	Lending Test: (01/01/2016 to 12/31/2018)	
Financial Institution		Products Reviewed
The Farmers National Bank of Lebanon, Lebanon, Kentucky		Commercial and Consumer Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Kentucky, Marion County	Full-Scope	Refer to Appendix B Community Profile

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: The Farmers NB of Lebanon Non MSA AA 2018						
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 - KY		\$45,920	Median Housing Value			\$100,115
			Median Gross Rent			\$555
			Families Below Poverty Level			16.0%
<i>Source: 2015 ACS Census and 2017 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>						

The Bank has one AA consisting of Marion County, Kentucky. Marion County is a rural, non-MSA county located in central Kentucky. 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. The AA is appropriate in relation to the location of the Bank's office, meets the technical requirements of the CRA and does not arbitrarily exclude low- or moderate-income areas.

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. As indicated in the table above, the total population of the AA is 19,717. The median family income is \$45,920 with the percentage of households below the poverty level at 16 percent.

According to the Bureau of Labor Statistics, the annual unemployment rates for Marion County in 2015, 2016, and 2017 were 4.9 percent, 4.2 percent, and 4.1 percent, respectively.

Unemployment rates for the county were generally lower than the annual average for Kentucky for these years which were 5.1 percent, 4.9 percent, and 4.3 percent, respectively. Approximately 37 percent of the population receive social security, and 20 percent are retired.

The largest employment sectors in Marion County are manufacturing, education, and trade. Major employers in the county include TG Kentucky, LLC; Curtis-Maruyasu, Inc.; and Wilbert Plastic Services (all related to the automotive industry); Kentucky Cooperage, Inc.; American Wood Fibers Inc.; Canton Wood Products, LLC; and Maker's Mark Distillery, Inc. Approximately 50 percent of Marion County employees commute into the county for employment while 52 percent of Marion County residents commute outside of the county for employment.

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.

Appendix C: Tables of Performance Data

Content of Standardized Tables

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

- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** – 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. 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 MA/assessment area.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2016
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Marion County, KY	16	3,376	100.0	163	80.7	87.5	42.9	4.7	12.5	14.6	--
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Bank originated 16 business loans within the AA in 2016. Due to rounding, totals may not equal 100.0</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-2018
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Marion County, KY	20	1,921	100.0	137	81.7	85.0	59.9	4.4	15.0	13.9	0.0
<i>Source: 2017 D&B Data; Random sample of small business loan originations from 2017 - 2018. 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	88	100.0	23.1	10.5	13.4	57.9	17.5	5.3	46.1	26.3	0.0	0.0	

Source: 2010 U.S Census; Random sample of FNB consumer loan originations in 2016.
Due to rounding, totals may not equal 100.0

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	110	100.0	24.5	15.0	13.6	30.0	17.1	10.0	44.8	45.0	0.0	0.0	

Source: 2015 ACS Census; Random sample of FNB consumer loan originations in 2017 and 2018.
Due to rounding, totals may not equal 100.0