



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

December 04, 2006

Community Reinvestment Act Performance Evaluation

**The Citizens National Bank of Urbana
Charter Number: 863**

**One Monument Square
Urbana, Ohio 43078**

Office of the Comptroller of the Currency

**Central Ohio
325 Cramer Creek Court, Suite 101
Dublin, Ohio 43017**

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

Description of Institution

The Citizens National Bank of Urbana (CNB) is an intrastate community bank based in Urbana, Ohio, which is the Champaign County seat. Urbana, Ohio is located about 50 miles west of Columbus, Ohio. In addition to the four offices and one off-site ATM throughout Champaign County, CNB also has an office and an off-site ATM in Plain City, Ohio (northeastern part of Madison County), about 20 miles east of Urbana, Ohio.

As of September 30, 2006, CNB had total assets of \$163.5 million and held \$11.3 million in Tier 1 capital (Tier 1 capital equates to 6.91% of total assets). The bank offers traditional commercial and retail banking products and services. CNB's primary loan products are residential real estate, small business and small farm lending. As of September 30, 2006, loans secured by residential real estate represent 24% of gross loans, commercial and commercial real estate loans 40%, and agricultural purpose loans 18%. Consumer loans account for 14% of gross loans. CNB sells a majority of the fixed rate home loans it originates. For additional information on the products and services offered by CNB, please refer to its CRA Public File.

On March 23, 2001, Security Banc Corporation (CNB's previous holding company) was purchased by Park National Corporation (PNC). CNB is a wholly owned subsidiary of PNC, a \$5.6 billion multi-bank holding company based in Newark, Ohio. PNC owns seven other banks that operate in Ohio and northern Kentucky: Park National Bank, Newark, Lancaster, and Cincinnati (\$1.9 billion in total assets); Security National Bank and Trust Company, Springfield; First-Knox National Bank, Mt. Vernon; Century National Bank, Zanesville; The Richland Trust Company, Mansfield; Second National Bank, Greenville; and United Bank, N.A., Bucyrus. There are no legal or financial impediments that would inhibit CNB from meeting the credit needs of its assessment areas (AAs).

CNB's performance was rated "Satisfactory" at the prior CRA examination in November 2000.

Scope of the Evaluation

We evaluated CNB's mortgage, small business and small farm lending using data for the period beginning January 1, 2003 through December 31, 2005. We did not review loan information prior to January 1, 2003, because the bank was not required to collect and report small business and small farm loan data prior to that date. While the bank did collect and report mortgage data prior to January 1, 2003, we chose not to evaluate that data in order to use consistent time periods for all lending products. For community development (CD) loans, investments and services, our evaluation period extends from November 20, 2000 to December 4, 2006. We used the demographic data collected from the 2000 Census to conduct our lending test analyses. However, the boundary definitions for the Columbus, Ohio Metropolitan Statistical Area (MSA) changed on January 1, 2004, and we needed to conduct two separate lending analyses because of this change.

As part of the CRA evaluation, CNB's publicly filed information on home mortgage loans, small loans to businesses and small loans to farms was tested for accuracy. We tested the data from 2003, 2004, and 2005, and found the bank's reporting to be reliable.

The bank has two designated assessment areas (AAs). Its non-MSA AA consists of all of Champaign County and one census tract (CT) in southwestern Union County (for 2003 only). The other AA is part

of the Columbus, Ohio MSA and consists of the northern most CT in Madison County and one CT in southwestern Union County (beginning January 1, 2004). Both of these AAs meet the requirements of the regulation and do not arbitrarily exclude any low- or moderate-income areas. We conducted a full scope review of the non-MSA AA and a limited scope review of the Columbus MSA AA. For additional information on CNB’s AAs, see Market Profile – Demographic Information Tables in Appendix A.

Home mortgage financing, especially for the low- and moderate-income population, and small business loans are significant credit needs as indicated by a community group we contacted. Based on this contact, as well as our review of CRA Performance Evaluations for other financial institutions in CNB’s AAs, those credit needs are being met.

Overall CRA Rating

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

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

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			

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

Based on CNB’s loan volume by product type during the evaluation period, we gave equal weight to home mortgage loans and small business loans and less weight to small farm loans. Within home mortgage loans, refinance loans were weighted more heavily than home purchase loans, and home improvement loans were given the least amount of weight. The lending distribution based on borrower income/revenue size carried more weight than the geographic distribution because of the low number of low- and moderate-income geographies (one) in the AAs.

The major factors that support this rating include:

- The borrower distribution of CNB’s home mortgage loans and small loans to businesses is excellent and of small loans to farms is good.
- A majority of CNB bank’s lending activity occurs within its AAs.

- The geographic distribution of CNB's home mortgage loans is adequate and of small loans to businesses is poor.
- CNB demonstrated an adequate level of qualified CD investments.
- The bank's service delivery systems are generally accessible to geographies and individuals of different income levels in the AA. Hours and services do not vary in ways that inconvenience the AA, in particular low- and moderate-income geographies and individuals.

Conclusions with Respect to Performance Tests

Lending

Refer to both sets of Tables 1 through 12 in Appendix B for facts and data used to evaluate CNB's lending.

The bank's performance under the lending test is rated *high satisfactory*. Performance in the full scope non-MSA AA is good and performance in the limited scope MSA AA is not inconsistent.

- A majority of the bank's lending activity occurs within CNB's AAs. For the lending evaluation period, the bank made 75%, based on the number of loans, and 71%, based on the dollar amount of loans, in its AAs.

Lending analysis using 2003 MSA Boundary Definitions:

- CNB's home mortgage lending to low- and moderate-income (LMI) borrowers is excellent. Home refinance, purchase, and improvement lending to low-income borrowers is 10.31%, 11.76%, and 28.57%, respectively compared to 12.41% of the families considered low-income. Lending for these three products to moderate-income borrowers is 19.59%, 29.41%, and 14.29% respectively, compared to 15.97% of the families considered moderate-income. The bank's market share to low - and moderate-income borrowers significantly exceeds its overall market share for all three products. Overall home refinance loan market share is 5.44% compared to the market share for the same product to low-income borrowers of 12.82% and moderate-income borrowers of 6.96%.
- CNB's distribution of small loans to business and farms is excellent. Both loans to businesses and farms with revenues of \$1 million or less represent 100% of the bank's reported small loans. This compares to the 69% of area business and 97% of area farms that reported revenue of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less (15.45%) significantly exceeds its overall market share of small loans to businesses (6.89%).
- CNB's geographic distribution of home mortgage refinance and purchase lending is adequate. The non-MSA AA contains one moderate-income tract and no low-income tracts. The bank made 3.92% of its home refinance and 5.88% of its home purchase loans in the moderate-income

tract compared with 8.76% of owner-occupied units within this moderate-income tract. The bank's market share for both loan types in the one moderate-income tract (3.45% and 2.17%, respectively) is somewhat lower than its overall market share (4.17% and 2.51%, respectively) for both of these products.

- Geographic distribution of small loans to businesses is adequate with 3.77% of small loans to businesses made in the moderate-income area compared to 7.24% of the businesses located within this moderate-income geography. However, the bank's market share in the moderate area (8.20%) exceeds its overall market share (6.89%) for this product.
- The geographic distribution of small loans to farms was not considered because of the small percentage (1.25%) of farms located within the moderate-income geography.
- Increased competition from finance companies offering non-traditional mortgage and other lending products (i.e. interest only, payment option, no down payment) in the moderate-income area is a contributing factor for the bank's reduced penetration in that area.
- The geographic distribution of home improvement lending particularly in the one moderate-income tract is excellent. This is evidenced by 28.57% of the loans made within this moderate-income tract compared with 8.76% of owner-occupied units. In addition, CNB's market share in this tract (50%) significantly exceeds its overall market share (9.21%) for this product.

Lending analysis using 2004 MSA Boundary Definitions:

- CNB's home mortgage lending to low- and moderate-income (LMI) borrowers is excellent. Home refinance, purchase, and improvement lending to low-income borrowers is 17.86%, 16.67%, and 33.33%, respectively, compared to 12.97% of the families considered low-income. Lending for these three products to moderate-income borrowers was 28.57%, 25.00%, and 22.22%, respectively, compared to 16.33% of the families considered moderate-income. The bank's market share to low- and moderate-income borrowers significantly exceeds its overall market share for all three products. Overall market share for home refinance is 4.91% compared with market share for low-income borrowers of 10.20% and market share for moderate-income borrowers of 5.83%.
- CNB's distribution of small loans to business is excellent and its distribution of small loans to farms is good. Loans to businesses with revenues of \$1 million or less represent 89% of the bank's reported small loans to businesses compared to 63% of area businesses with of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less significantly exceeds its overall market share (13.38% versus 7.84%). While loans to farms with revenues of \$1 million or less (95%) is less than the percentage of farms with reported revenue of \$1 million or less (98%), the bank's market share for farms with revenue of less than \$1 million (57%) exceeds its overall market share for this loan product (56%).
- CNB's geographic distribution of home mortgage refinance and purchase lending is adequate. The bank made 8.77% of its home refinance loans and 8.00% of its home purchase loans in the moderate-income tract compared with 10.43% of owner-occupied units within this moderate-

income tract. The market share in the moderate-income tract for home refinance loans (6.52%) exceeds CNB's overall market share (4.00%) for home refinance loans.

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- The geographic distribution of small loans to businesses poor with 1.42% of small loans o business made in the moderate-income area compared to 8.55% of the businesses located within this moderate-income area.
- The geographic distribution of small loans to farms was not considered given the small percentage (1.78%) of farms located within this moderate-income tract.
- The geographic distribution of home improvement lending, particularly in this moderate-income tract, is good with 10.53% of the home improvement loans made within this moderate-income tract compared with 10.43% of owner occupied units. In addition, CNB's market share for this product in this tract (20%) significantly exceeded its overall market share (4.50%) for this product.
- Community development (CD) lending had a neutral impact on the Lending Test as CNB made no CD loans during the evaluation period.
- We identified no conspicuous lending gaps. Maps and reports detailing CNB's lending activity over the evaluation period for home mortgage, small loans to businesses, and small loans to farms were reviewed to identify gaps in the geographic distribution of those loans. The bank has at least adequate penetration in the one moderate-income tract within its AAs.

Investments

In evaluating the bank's volume of investments, we considered CD opportunities in the AAs, as well as the capacity for the local infrastructure to create qualified investments. Available investment opportunities within the bank's AAs were limited.

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

Performance under the investment test is rated *low satisfactory*.

- The bank performance in its non-MSA AA is adequate, and performance in the limited scope AA is not inconsistent. CNB benefits from its holding company's investment in a CD investment opportunity. PNC consistently invests in Ohio Equity Fund limited partnerships. These funds provide equity capital for investments in low-income housing developments throughout Ohio. There have been no developments that took place within the bank's AA. These funds are administered by the Ohio Capital Corporation for Housing which constructs, rehabilitates, and preserves affordable housing in Ohio. CNB's pro-rata share of unfunded commitments to low-income housing projects equals \$844 thousand. The bank's portion of this funded investment totaled \$291 thousand during the evaluation period. In addition to this investment, CNB did donate \$20 thousand to various organizations that provide necessary CD services within its AAs.

Services

Refer to Tables 15 in Appendix B for facts and data used to evaluate the distribution of the bank's branch delivery system and branch opening and closings.

Performance under the service test is rated *low satisfactory*.

- Performance in the full scope non-MSA AA was adequate and performance in the limited scope AA is not inconsistent. While the bank has no branches in the one-moderate-income tract, its main office is located within six blocks of that tract. CNB's offices are readily accessible to geographies and individuals of different levels throughout the non-MSA AA. Financial services are reasonably offered at each location and business hours do not vary in a way that inconveniences any portion of the non-MSA AA. The bank did not open or close any offices during the evaluation period.
- CNB's CD services are considered adequate. Several bank officers provided technical assistance and expertise to three CD organizations. Those organizations are: Mother Memorial Circle, Mechanicsburg Ministerial Association, and North Mothers Club. These organizations provide services and support to low-income individuals and families.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Appendix A: Market Profile-Demographic Information Tables

Non-MSA AA, 2003 MSA Boundary Definitions

Demographic Information for Full Scope Area: Urbana 2003 Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	7	0.00	14.29	42.86	42.86	0.00
Population by Geography	37,636	0.00	9.58	35.86	54.56	0.00
Owner-Occupied Housing by Geography	10,974	0.00	8.76	33.32	57.93	0.00
Business by Geography	1,685	0.00	7.24	49.32	43.44	0.00
Farms by Geography	401	0.00	1.25	17.96	80.80	0.00
Family Distribution by Income Level	10,557	12.41	15.97	23.02	48.60	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	2,996	0.00	17.32	40.52	42.16	0.00
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below Poverty Level		44,739 50,900 7%	Median Housing Value) October 2006 Unemployment Rate for Champaign County		101,472 4.3%	

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

Source: 2000 US Census and 2003 HUD updated MFI

Non-MSA AA, 2004 MSA Boundary Definitions

Demographic Information for Full Scope Area: Urbana 2004 Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	6	0.00	16.67	50.00	33.33	0.00
Population by Geography	31,898	0.00	11.30	42.32	46.38	0.00
Owner-Occupied Housing by Geography	9,211	0.00	10.43	39.69	49.88	0.00
Business by Geography	1,695	0.00	8.55	53.22	38.23	0.00
Farms by Geography	281	0.00	1.78	24.20	74.02	0.00
Family Distribution by Income Level	8,903	12.97	16.33	23.18	47.51	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	2,609	0.00	19.59	45.46	34.96	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		43,801 50,700 8%	Median Housing Value		95,585	

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

Source: 2000 US Census and 2005 HUD updated MFI

MSA AA, 2003 MSA Boundary Definitions

Demographic Information for Full Scope Area: Urbana 2003 MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	5,899	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	1,533	0.00	0.00	100.00	0.00	0.00
Business by Geography	297	0.00	0.00	100.00	0.00	0.00
Farms by Geography	81	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	1,583	19.65	21.29	29.12	29.94	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	648	0.00	0.00	100.00	0.00	0.00
Median Family Income		55,039	Median Housing Value		124,200	
HUD Adjusted Median Family Income for 2003		63,800				
Households Below Poverty Level		8%				

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

Source: 2000 US Census and 2003 HUD updated MFI

MSA AA, 2004 MSA Boundary Definitions

Demographic Information for Full Scope Area: Urbana 2004 MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	0.00	100.00	0.00	0.00
Population by Geography	11,637	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	3,296	0.00	0.00	100.00	0.00	0.00
Business by Geography	624	0.00	0.00	100.00	0.00	0.00
Farms by Geography	164	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	3,237	15.76	18.84	27.09	38.31	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,120	0.00	0.00	100.00	0.00	0.00
Median Family Income		54,708	Median Housing Value		130,856	
HUD Adjusted Median Family Income for 2005		63,850	October 2006 Unemployment		4.5%	
Households Below Poverty Level		6%	Rate for Madison County		3.8%	
			for Union County			

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

Source: 2000 US Census and 2003 HUD updated MFI

Appendix B: Tables of Performance Data

Content of Standardized Tables

For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank's assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Community Development Loans" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of Assessment Area" is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - not used in this evaluation.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - not used in this evaluation.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies

compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** – not used in this evaluation.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents

investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

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Table 1. Lending Volume

LENDING VOLUME		Geography: CNB				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MA/AA ¹
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Urbana 2003 Non-MSA	93.55	126	9,711	53	3,805	53	4,662	0	0	232	18,178	86.02
Urbana 2003 MSA AA ²	6.45	7	571	4	47	5	200	0	0	16	818	13.98

¹ Based on FDIC's June 30, 2006 Deposit Market Share Report

² Based on 2003 MSA boundary definitions

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Table 1. Lending Volume

LENDING VOLUME		Geography: CNB				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MA/AA ³
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Urbana 2004 Non-MSA	88.63	101	6,244	141	10,950	132	8,113	0	0	374	25,307	86.02
Urbana 2004 MSA AA ⁴	11.37	7	832	16	1,300	25	864	0	0	48	2,996	13.98

³ Based on FDIC's June 30, 2006 Deposit Market Share Report

⁴ Based on 2004 MSA boundary definitions

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Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: CNB					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Urbana 2003 non MSA	17	94.44	0.00	0.00	8.76	5.88	33.32	70.59	57.93	23.53	2.51	0.00	2.17	5.19	1.00									
Urbana 2003 MSA AA	1	5.56	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.65	0.00	0.00	0.65	0.00									

* Based on 2003 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information, 2003 MSA boundary definitions.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: CNB				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Urbana 2004 Non-MSA	25	89.29	0.00	0.00	10.43	8.00	39.69	56.00	49.88	36.00	1.30	0.00	0.00	1.70	1.06	
Urbana 2004 MSA	3	10.71	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.57	0.00	0.00	0.57	0.00	

* Based on 2005 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information, 2004 MSA boundary definitions.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: CNB		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Urbana 2003 Non MSA	7	100	0.00	0.00	8.76	28.57	33.32	42.86	57.93	28.57	9.21	0.00	50.00	13.64	4.00			
Urbana OH 2003 MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			

* Based on 2003 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information, 2003 MSA boundary definitions.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: CNB				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Urbana 2004 Non MSA	19	100	0.00	0.00	10.43	10.53	39.69	52.63	49.88	36.84	4.50	0.00	20.00	1.89	5.66	
Urbana OH 2004 MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information, 2004 MSA boundary definitions.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CNB				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Urbana 2003 non- MSA	102	94.44	0.00	0.00	8.76	3.92	33.32	46.08	57.93	50.00	4.71	0.00	3.45	6.89	3.73	
Urbana 2003 MSA	6	5.56	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.40	0.00	0.00	1.40	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information, 2003 MSA boundary definitions.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: CNB				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Urbana 2004 non- MSA	57	93.44	0.00	0.00	10.43	8.77	39.69	47.37	49.88	43.86	4.00	0.00	6.52	4.18	3.54
Urbana 2004 MSA	4	6.56	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.26	0.00	0.00	0.26	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information, 2004 MSA boundary definitions.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: CNB		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% of Businesses**	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Urbana 2003 non-MSA	53	92.98	0.00	0.00	7.24	3.77	49.32	58.49	43.44	37.74	6.89	0.00	8.20	9.37	5.78			
Urbana 2003 MSA	4	7.02	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.02	0.00	0.00	1.04	0.00			

* Based on 2003 Peer Small Business Data – US and PR

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

*** Source Data - Dun and Bradstreet (2003), 2003 MSA boundary definitions.

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: CNB		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses*	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Urbana 2004 non-MSA	141	89.81	0.00	0.00	8.55	1.42	53.22	58.87	38.23	39.72	7.84	0.00	0.00	8.97	8.47						
Urbana 2004 MSA	16	10.19	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.98	0.00	0.00	0.98	0.00						

* Based on 2005 Peer Small Business Data – US and PR

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

*** Source Data - Dun and Bradstreet (2005), 2004 MSA boundary definitions.

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: CNB		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms***	% BANK Loans	% of Farms*	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Urbana 2003 Non-MSA	53	91.38	0.00	0.00	1.25	0.00	17.96	13.21	80.80	86.79	46.45	0.00	0.00	32.76	52.00			
Urbana OH 2003 MSA	5	8.62	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.33	0.00	0.00	8.79	0.00			

* Based on 2003 Peer Small Business Data – US and PR

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

*** Source Data - Dun and Bradstreet (2003), 2003 MSA boundary definitions.

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: CNB															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Urbana 2004 Non-MSA	132	84.08	0.00	0.00	1.78	0.76	24.20	23.48	74.02	75.76	56.19	0.00	0.00	37.84	68.18
Urbana OH 2004 MSA	25	15.92	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	7.25	0.00	0.00	9.20	0.00

* Based on 2005 Peer Small Business Data – US and PR

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

*** Source Data - Dun and Bradstreet (2003), 2004 MSA boundary definitions.

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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CNB					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans**	% Families ⁵	% BANK Loans*	% Families***	% BANK Loans**	% Families*	% BANK Loans***						
Full Review:																
Urbana 2003 Non-MSA	17	94.44	12.41	11.76	15.97	29.41	23.02	29.41	48.60	29.41	2.96	6.25	3.94	2.79	2.12	
Urbana 2003 MSA	1	5.56	19.65	0.00	21.29	100.00	29.12	0.00	29.94	0.00	0.72	0.00	3.85	0.00	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information, 2003 MSA boundary definitions.

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

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CNB					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families**	% BANK Loans**	% Families ⁶	% BANK Loans*	% Families***	% BANK Loans**	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Urbana 2004 Non-MSA	25	89.29	12.97	16.67	16.33	25.00	23.18	20.93	47.51	37.50	1.41	3.33	2.34	1.63	0.44	
Urbana 2004 MSA	3	10.71	15.76	100.00	18.84	0.00	27.09	0.00	38.31	0.00	0.64	10.00	0.00	0.00	0.00	

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information, 2004 MSA boundary definitions.

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

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: CNB				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share [*]				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% Families [*] **	% BANK Loans ^{**}	% Families ⁷	% BANK Loans ^{***} *	% Families [*] **	% BANK Loans ^{***} *	% Families [*] **	% BANK Loans ^{***} *					
Full Review:															
Urbana 2003 non MSA	7	100.00	12.41	28.57	15.97	14.29	23.02	42.86	48.60	14.29	9.59	50.00	11.11	10.71	3.13
Urbana 2003 MSA	0	0.00	19.65	0.00	21.29	0.00	29.12	0.00	29.94	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2003 Peer Mortgage Data (Eastern)

^{**} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information, 2003 MSA boundary definitions

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

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: CNB					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families**	% BANK Loans**	% Families ⁸	% BANK Loans***	% Families*	% BANK Loans***	% Families*	% BANK Loans***	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Urbana 2004 non MSA	19	100.00	12.97	33.33	16.33	22.22	23.18	33.33	47.51	11.11	3.64	11.11	4.17	10.53	0.00									
Urbana 2004 MSA	0	0.00	15.76	0.00	18.84	0.00	27.09	0.00	38.31	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information, 2004 MSA boundary definitions

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

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: CNB					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]													
	#	% of Total ^{**}	% Families [*]	% BANK Loans ^{****}	% Families ⁹	% BANK Loans ^{***}	% Families [*]	% BANK Loans ^{***}	% Families [*]	% BANK Loans ^{**}	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Urbana 2003 non-MSA	102	94.44	12.41	10.31	15.97	19.59	23.02	28.87	48.60	41.24	5.44	12.82	6.96	5.35	4.40									
Urbana OH 2003 MSA	6	5.56	19.65	16.67	21.29	33.33	29.12	16.67	29.94	33.33	1.69	5.26	2.82	1.08	1.16									

^{*} Based on 2003 Peer Mortgage Data (Eastern)

^{**} As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information, 2003 MSA boundary definitions..

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

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: CNB					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]													
	#	% of Total ^{**}	% Families [*] **	% BANK Loans ^{****}	% Families ¹⁰	% BANK Loans ^{***} *	% Families [*] **	% BANK Loans ^{***} *	% Families [*] **	% BANK Loans ^{**} **	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Urbana 2004 non-MSA	57	93.44	12.97	17.86	16.33	28.57	23.18	37.50	47.51	16.07	4.91	10.20	5.83	6.74	2.22									
Urbana OH 2004 MSA	4	6.56	15.76	0.00	18.84	25.00	27.09	0.00	38.31	75.00	0.31	0.00	0.00	0.00	0.70									

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information, 2004 MSA boundary definitions.

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

¹⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CNB			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses**	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Urbana 2003 non-MSA	53	92.98	69.38	100.00	79.25	16.98	3.77	6.89	15.45
Urbana 2003 MSA	4	7.02	72.05	100.00	100.00	0.00	0.00	1.02	2.44

* Based on 2003 Peer Small Business Data –US and PR

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank. 2003 MSA boundary definitions.

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Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: CNB			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses**	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Urbana 2004 non-MSA	141	89.81	62.89	88.65	85.11	7.80	7.09	7.84	13.38
Urbana 2004 MSA	16	10.19	67.15	100.00	87.50	6.25	6.25	0.98	1.78

* Based on 2005 Peer Small Business Data –US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank. 2004 MSA boundary definitions.

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Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: CNB			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Urbana 2003 Non-MSA	53	91.38	96.76	100.00	71.70	20.75	7.55	46.45	51.58
Urbana 2003 MSA	5	8.62	95.06	100.00	100.00	0.00	0.00	8.33	9.41

* Based on 2003 Peer Small Business Data – US and PR

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank. 2003 MSA boundary definitions

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Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CNB			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Urbana 2004 Non-MSA	132	84.08	98.22	94.70	83.33	11.36	5.30	56.19	57.29
Urbana 2004 MSA	25	15.92	96.95	100.00	100.00	0.00	0.00	7.25	8.52

* Based on 2005 Peer Small Business Data – US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank. 2004 MSA boundary definitions

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Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CNB		Evaluation Period: NOVEMBER 20, 2000 TO DECEMBER 4, 2006					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Urbana Non-MSA	0	0	11	19	11	19	6.11	0	0
Statewide/Regional	0	0	1	291	1	291	93.57	1	844
Urbana MSA	0	0	3	1	3	1	0.32	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										Geography: CNB		Evaluation Period: NOVEMBER 20, 2000 to DECEMBER 4, 2006					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2003 Non-MSA	86.02	4	80.00	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.00	9.58	35.86	54.56
2004 Non-MSA		4	80.00	0.00	0.00	75.00	25.00							0.00	11.30	42.32	46.38
2003 MSA	13.98	1	20.00	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100	0.00
2004 MSA		1	20.00	0.00	0.00	100	0.00							0.00	0.00	100	0.00

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Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: CNB				Evaluation Period: NOVEMBER 20, 2000 TO DECEMBER 4, 2006									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2003 Non-MSA	86.02	4	80.00	0.00	0.00	75.00	25.00	1	50.00	0.00	0.00	0.00	100	0.00	9.58	35.86	54.56
2004 Non-MSA		4	80.00	0.00	0.00	75.00	25.00	1	50.00	0.00	0.00	0.00	100	0.00	11.30	42.32	46.38
2003 MSA	13.98	1	20.00	0.00	0.00	100	0.00	1	50.00	0.00	0.00	100	0.00	0.00	0.00	100	0.00
2004 MSA		1	20.00	0.00	0.00	100	0.00	1	50.00	0.00	0.00	100	0.00	0.00	0.00	100	0.00