

A woman with long blonde hair, wearing glasses and a light-colored sweater, is seated at a table in a meeting room. She is looking at a laptop and a tablet. The background is blurred, showing other people in a meeting. The text is overlaid on the image.

# **CITIZENS BANK**

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# **COMMUNITY REINVESTMENT ACT PUBLIC FILE**

**2023**

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SECTION 1  
WRITTEN COMMENTS

Written Comments received from the public:

2020 – None

2021 – None

2022-None

## Section 2

### CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

June 22, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Citizens Bank of Lafayette  
Certificate Number: 1711

400 Highway 52 Bypass West  
Lafayette, Tennessee 37083

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Region - Memphis Area Office

6060 Primacy Parkway, Suite 300  
Memphis, Tennessee 38119

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			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.			

**The Lending Test is rated High Satisfactory.**

- Lending levels reflect excellent responsiveness to AA credit needs.
- A high percentage of loans are made in the AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among business and farm customers of different sizes and retail customers of different income levels.
- The bank makes limited use of innovative and flexible lending practices in order to serve AA credit needs.
- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and very small businesses and farms, consistent with safe and sound banking practices.



- CBL originates a relatively high level of community development (CD) loans.

**The Investment Test is rated High Satisfactory.**

- The bank has an excellent level of qualified CD investments and grants.
- The bank exhibits adequate responsiveness to credit and CD needs.
- The bank occasionally uses innovative and complex investments to support CD initiatives.

**The Service Test is rated Low Satisfactory.**

- Delivery systems are accessible to essentially all portions of the AAs.
- No opening or closing of branches have been made since the previous evaluation; therefore, this area did not affect overall conclusions.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and individuals.
- The bank provides an adequate level of CD services.

## **DESCRIPTION OF INSTITUTION**

Citizens Bank of Lafayette (CBL), established in 1934, maintains its headquarters in Lafayette, Tennessee. Citizens Bancorp Investment, Inc., a two-bank holding company, also headquartered in Lafayette, Tennessee wholly owns the bank as well as American Bank & Trust of the Cumberland, Livingston, Tennessee. In addition, the holding company wholly owns other non-bank affiliates and subsidiaries; however, examiners did not consider lending or CD activities from these affiliates and subsidiaries in this evaluation. CBL received a Satisfactory rating at its prior May 30, 2018, FDIC Performance Evaluation based on Federal Financial Institutions Examination Council (FFIEC) Large Institution CRA Examination Procedures.

CBL functions as a retail bank operating 19 full-service offices in two AAs located in middle Tennessee. The bank has not opened or closed any branches and had no merger or acquisition activity since the previous evaluation.

The primary business focus is on home mortgage and commercial lending, but the bank also offers a variety of loan products including construction, consumer, and agricultural loans. CBL's various deposit offerings consist of consumer and commercial checking, savings accounts, money market accounts, certificates of deposit, as well as debit and credit cards. In addition, the bank offers investment and insurance services. Alternative delivery systems include online banking, remote deposit capture, mobile banking, cash management services, and 19 automated teller machines

(ATMs).

As of the March 31, 2021, Consolidated Reports of Condition and Income, the bank reported total assets of \$1.1 billion, total loans of \$610.4 million, and total deposits of \$914.8 million.

As seen in the following table, the mix of outstanding loans as of March 31, 2021, shows that commercial loans and home mortgage loans represent the two largest loan categories.

<b>Loan Portfolio Distribution as of 3/31/2021</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	63,724	10.4
Secured by Farmland	50,989	8.4
Secured by 1-4 Family Residential Properties	192,533	31.5
Secured by Multifamily (5 or more) Residential Properties	22,165	3.6
Secured by Nonfarm Nonresidential Properties	158,276	25.9
<b>Total Real Estate Loans</b>	<b>487,687</b>	<b>79.9</b>
Commercial and Industrial Loans	62,773	10.3
Agricultural Production and Other Loans to Farmers	8,135	1.3
Consumer Loans	38,894	6.4
Obligations of State and Political Subdivisions in the U.S.	10,298	1.7
Other Loans	2,688	0.4
Lease Financing Receivable (net of unearned income)	-	0.0
Less: Unearned Income	104	0.0
<b>Total Loans</b>	<b>610,371</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0 percent</i>		

Based on the information discussed in this section, as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet AA credit needs.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. CBL designated two AAs consisting of 10 counties in Tennessee.

The AAs meet the technical requirements of the CRA. The following table provides additional details regarding the composition of each AA. Refer to the individual AA sections of this evaluation for additional information on each AA.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of Census Tracts	# of Branches
Nashville MSA	Macon, Smith, Sumner, and Wilson	21	9
Tennessee Non-MSA	Bedford, Clay, Coffee, DeKalb, Franklin, and Jackson	40	10

*Source: Bank data and 2015 American Community Survey (ACS) data*

## SCOPE OF EVALUATION

### General Information

Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate CBL's performance since the previous evaluation dated May 30, 2018, to the current evaluation dated June 22, 2021. The procedures consist of the Lending, Investment, and Service Tests. The Appendix lists the details of each test.

Examiners used full-scope procedures to assess CBL's performance in its Tennessee Non-Metropolitan Statistical Area (MSA) AA as this area maintained a high level of lending, deposits, and branches. Examiners also used full-scope procedures to assess the performance in the Nashville MSA AA since this AA has changed since the previous evaluation.

The following table shows the distribution of the loan categories reviewed by AA based on the dollar volume of loans originated inside the AAs. Examiners weighed each area consistent with that area's overall lending level. As such, examiners afforded relatively equal weight to both AAs.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Nashville MSA	103,348	49.9	379,962	45.6	9	47.4
Tennessee Non-MSA	103,556	50.1	453,666	54.4	10	52.6
<b>Total</b>	<b>206,904</b>	<b>100.0</b>	<b>833,628</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>

*Source: Home Mortgage Disclosure (HMDA) and CRA data (2018 – 2020), FDIC Summary of Deposits (6/30/2020), and Bank data*

### Activities Reviewed

For the Lending Test, CRA Large Institution procedures require examiners to consider a bank's reported small business, home mortgage, and small farm loans, as well as all reported CD loans originated since the previous evaluation. Consequently, this evaluation considers total loans reported either according to the HMDA or CRA data collection reporting requirements for completed calendar years since the prior evaluation:

#### Small Business Loans

- 2018 – 501 loans totaling \$45,050,000

- 2019 – 421 loans totaling \$37,078,000
- 2020 – 1,074 loans totaling \$72,109,000

Home Mortgage Loans

- 2018 – 247 loans totaling \$27,141,000
- 2019 – 221 loans totaling \$26,055,000
- 2020 – 237 loans totaling \$33,674,000

Small Farm Loans

- 2018 – 347 loans totaling \$17,774,000
- 2019 – 244 loans totaling \$15,068,000
- 2020 – 208 loans totaling \$13,566,000

Community Development Loans

May 30, 2018 – June 22, 2021: 22 loans totaling \$21,326,000

Since no trends exist between the different years’ data that materially affect applicable conclusions or ratings, this evaluation only presents small business, home mortgage, and small farm data for 2019, the most recent calendar year for which corresponding aggregate data exists. However, examiners include all years of each loan category reviewed in the AA Concentration discussion. Examiners compared the home mortgage lending to 2019 HMDA aggregate data and the small business and small farm lending to 2019 CRA aggregate data. This evaluation also presents demographic data based on the 2015 ACS data and 2018 D&B data.

Examiners considered the universes of loans reviewed by number and dollar volume, as well as management’s stated business strategy, to determine the weighting applied to the loan categories reviewed. As seen in the following table, small business loans represent a majority of the loan categories reviewed. Therefore, small business loans received more weight in both AAs when arriving at overall conclusions.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>			
	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Small Business	421	47.5	37,078	48.3
Home Mortgage	221	25.0	26,055	34.0
Small Farm	244	27.5	13,566	17.7
<b>Total Loans</b>	<b>886</b>	<b>100.0</b>	<b>76,699</b>	<b>100.0</b>

*Source: 2019 Bank data*

The CRA evaluation also reviewed the CD investments and services for the period since the previous CRA evaluation. Qualified investments (QIs) included new investments and grants, as well as outstanding QIs from the prior evaluation.

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## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

CBL demonstrated a high satisfactory record regarding the Lending Test. The good geographic distribution, CD lending, and AA concentration outweighed the excellent record for borrower profile and lending activity and the adequate records for responsiveness and product innovation to support this conclusion. This performance remains consistent with the good Lending Test levels in both AAs.

For the CRA Large Institution Lending Test, typically, examiners will first determine whether the presence of any weaker lending activity or AA concentration performance warrants downgrading the overall Lending Test rating. Absent any such warranted downgrading, examiners will then place more weight on the borrower profile, geographic loan distribution, as well as CD loan performances when arriving at the overall Lending Test rating. The following sections contain conclusions for each of the Lending Test performance criteria for the bank overall. Separate analyses for each AA are contained later in this evaluation.

#### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Excellent records regarding small business, home mortgage, and small farm lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to AA credit needs when arriving at this conclusion. Each AA includes a more detailed discussion of the lending activity.

#### Assessment Area Concentration

A high percentage of loans are made inside the institution's AAs. The following table shows that the bank originated a majority of its small business, home mortgage, and small farm loans by number and dollar volume, within the AAs.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2018	388	77.4	113	22.6	501	30,511	67.7	14,539	32.3	45,050
2019	335	79.6	86	20.4	421	26,815	72.3	10,263	27.7	37,078
2020	817	76.1	257	23.9	1,074	51,453	71.4	20,656	28.6	72,109
<b>Subtotal</b>	<b>1,540</b>	<b>77.2</b>	<b>456</b>	<b>22.8</b>	<b>1,996</b>	<b>108,779</b>	<b>70.5</b>	<b>45,458</b>	<b>29.5</b>	<b>154,237</b>
Home Mortgage										
2018	188	76.1	59	23.9	247	19,703	72.6	7,438	27.4	27,141
2019	167	75.6	54	24.4	221	18,963	72.8	7,091	27.2	26,055
2020	182	76.8	55	23.2	237	23,789	70.6	9,885	29.4	33,674
<b>Subtotal</b>	<b>537</b>	<b>76.2</b>	<b>168</b>	<b>23.8</b>	<b>705</b>	<b>62,455</b>	<b>71.9</b>	<b>24,414</b>	<b>28.1</b>	<b>86,870</b>
Small Farm										
2018	294	84.7	53	15.3	347	14,999	84.4	2,775	15.6	17,774
2019	194	79.5	50	20.5	244	11,544	76.6	3,524	23.4	15,068
2020	170	81.7	38	18.3	208	9,126	67.3	4,440	32.7	13,566
<b>Subtotal</b>	<b>658</b>	<b>82.4</b>	<b>141</b>	<b>17.6</b>	<b>799</b>	<b>35,669</b>	<b>76.9</b>	<b>10,739</b>	<b>23.1</b>	<b>46,408</b>
<b>Total</b>	<b>2,735</b>	<b>78.1</b>	<b>765</b>	<b>21.9</b>	<b>3,500</b>	<b>206,903</b>	<b>72.0</b>	<b>80,611</b>	<b>28.0</b>	<b>287,515</b>

Source: HMDA and CRA data (2018 – 2020)

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AAs. Good records in the Nashville MSA AA and in the Tennessee Non-MSA AA support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. This factor only considered loans originated inside the AAs.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among business and farm customers of different sizes and retail customers of different income levels. Excellent records in the Nashville MSA AA and Tennessee Non-MSA AA support this conclusion. Examiners focused on the percentage by number of loans to businesses and farms with gross annual revenues (GARs) of \$1 million or less and to LMI individuals when arriving at conclusions for this performance factor. This factor only considered loans originated inside the AAs.

***Small Business Administration (SBA) Paycheck Protection Program (PPP) Loans***

The bank’s willingness to meet the credit needs of businesses of varying sizes, including small businesses, through originating PPP loans further supports the bank’s borrower profile performance. The Coronavirus Aid Relief and Economic Security Act, signed into law on March 27, 2020, established the temporary PPP. The SBA, with support from the Department of the Treasury, implements the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA, to retain employees through the COVID-19 Pandemic and includes loan forgiveness subject to certain conditions. The FDIC encourages financial institutions to consider using this program in a prudent manner as they actively work with business borrowers, including small businesses with less financial flexibility to withstand near term operational challenges due to the COVID-19 Pandemic.

The bank originated 2,094 PPP loans totaling \$57.0 million, considered small business loans with loan amounts of \$1 million or less, which is significant. This lending activity demonstrates the bank’s willingness to meet the credit needs of businesses of varying sizes, including small businesses, in response to the COVID-19 Pandemic.

**Innovative or Flexible Lending Practices**

The institution makes limited use of innovative and flexible lending practices in order to serve AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion. Examiners analyzed performance for this criterion at the institution level only, as the bank offers all of its innovative or flexible lending programs throughout all AAs.

The bank receives favorable CRA credit for its willingness to offer a large number and dollar volume of affordable small dollar loans, which are in demand. These loans show responsiveness to credit needs of the community and offer an alternative to reliance on high-cost credit by non-banks. The bank exhibited a willingness to extend small dollar loans within their AAs, which demonstrate adequate responsiveness to community credit needs.

<b>Innovative or Flexible Lending Programs</b>										
<b>Type of Program</b>	<b>2018*</b>		<b>2019</b>		<b>2020</b>		<b>2021 YTD**</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Affordable Small Dollar Loans	1,790	2,083	2,504	2,942	1,909	2,294	172	226	<b>6,375</b>	<b>7,545</b>
<i>Source: Bank data</i> <i>*Lending activity since May 30, 2018</i> <i>**Year-to-date (YTD)</i>										

Since the prior evaluation, the bank originated 6,375 small dollar loans totaling \$7.5 million. This dollar figure equates to 0.8 percent of average total assets of \$961.4 million since the previous evaluation, thereby reflecting adequate performance. This level slightly increased over the 0.4 percent of average total assets reported in the previous evaluation.

## Community Development Loans

CBL has made a relatively high level of CD loans. The good level of CD loans and its adequate responsiveness to CD needs support this conclusion. This performance was inconsistent with both AAs where performance fell below that of the institution.

During the evaluation period, CBL originated 22 CD loans totaling \$21.3 million. This level of activity represents 2.2 percent of average total assets and 3.6 percent of average net loans at \$599.3 million since the previous evaluation. This activity reflects a decline in both number and dollar volume from the previous evaluation when the bank originated 34 loans totaling \$29.5 million, which represented 3.4 percent of average total assets and 6.0 percent of average net loans. The following tables show the CD lending by AA, purpose, and year.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Nashville MSA	3	396	0	0	6	8,075	2	520	11	8,991
Tennessee Non-MSA	0	0	0	0	1	700	0	0	1	700
Statewide/Regional	0	0	0	0	2	1,550	8	10,085	10	11,635
<b>Total</b>	<b>3</b>	<b>396</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>10,325</b>	<b>10</b>	<b>10,605</b>	<b>22</b>	<b>21,326</b>

*Source: Bank data*

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018*	2	266	0	0	0	0	2	520	4	786
2019	1	130	0	0	3	3,750	5	2,056	9	5,936
2020	0	0	0	0	6	6,575	3	8,029	9	14,604
2021 YTD	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>396</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>10,325</b>	<b>10</b>	<b>10,605</b>	<b>22</b>	<b>21,326</b>

*Source: Bank data*  
*\*Activity since May 30, 2018*

The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AAs, , small businesses, LMI individuals and small farms. The CD loans proved responsive to AA needs given that they addressed affordable housing, economic development, and revitalization or stabilization efforts throughout the AAs. As seen in the prior table, 49.7 percent by dollar volume address revitalization or stabilization efforts.

CD lending activities were considered at a statewide or regional level since the needs of the AAs were met. CBL made 10 CD loans totaling approximately \$11.6 million benefitting the statewide or regional area.



The following lists a notable example of the CD lending activities occurring at the statewide or regional level:

- **Revitalize or Stabilize** – The bank granted a loan totaling \$5.0 million dollars to purchase commercial real estate in a moderate-income area. This loan supports efforts to create and retain jobs in LMI census tracts.

## INVESTMENT TEST

CBL demonstrated a high satisfactory record under the Investment Test. An excellent level of QIs and grants, adequate responsiveness to credit and CD needs, and occasional use of innovative and complex investments, support the rating. This performance was inconsistent with both AAs where performances fell below that of the institution. The inconsistent performance is due to a majority of the QIs benefitting the statewide or regional level.

### Investment and Grant Activity

The institution has an excellent level of qualified CD, investment, and grants, often in a leadership position, particularly those that are not routinely provided by private investors. As seen in the following table, the bank made use of 42 QIs totaling approximately \$22.3 million. This represents 2.3 percent of average total assets and 8.8 percent of average total securities of \$253.2 million since the previous evaluation. These levels reflect a decrease from the 4.2 percent of average total assets and 12.1 percent of average securities reported in the previous evaluation. The following tables summarize the QIs, donations, and grants by AA, purpose, and year.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Nashville MSA	1	1,738	0	0	0	0	0	0	1	1,738
Tennessee Non-MSA	0	0	0	0	0	0	0	0	0	0
Statewide/Regional	18	5,398	3	1,580	20	13,627	0	0	41	20,605
<b>Total</b>	<b>19</b>	<b>7,136</b>	<b>3</b>	<b>1,580</b>	<b>20</b>	<b>13,627</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>22,343</b>

*Source: Bank data*

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	17	4,246	0	0	18	9,834	0	0	35	14,080
2018*	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	1	2,845	3	1,580	2	3,793	0	0	6	8,218
2021 YTD	1	45	0	0	0	0	0	0	1	45
<b>Subtotal</b>	<b>19</b>	<b>7,136</b>	<b>3</b>	<b>1,580</b>	<b>20</b>	<b>13,627</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>22,343</b>
Qualified Grants & Donations	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>19</b>	<b>7,136</b>	<b>3</b>	<b>1,580</b>	<b>20</b>	<b>13,627</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>22,343</b>

Source: Bank data  
\*Activity since May 30, 2018

QI activities occurred in the statewide or regional level that includes the institution’s designated AAs during the evaluation period. CBL made 41 QIs totaling approximately \$20.6 million benefitting the statewide or regional area.

The following lists notable examples of the QIs occurring in the statewide or regional area:

- **Affordable Housing** – The bank holds 16 Tennessee Housing Development Agency (THDA) bonds that remain outstanding from the prior period; these bonds have a current book value of \$2.5 million. THDA is a state agency that provides financing for affordable housing to LMI families statewide.
- **Economic Development** – The bank holds 20 bonds funding SBA’s Small Business Investment Company (SBIC) Program and the 504 Loan Program. These programs promote economic development by supporting small business financial needs.

**Responsiveness to Credit and Community Development Needs**

CBL exhibits adequate responsiveness to credit and CD needs. QIs funded economic development, affordable housing, and community services and these all reflect identified CD needs.

**Community Development Initiatives**

CBL occasionally uses innovative and/or complex investments to support CD initiatives. Although the investments are responsive to AA community needs, many are not particularly innovative or complex. The bank continues to invest in affordable housing initiatives through the THDA, and economic development initiatives through SBIC.

**SERVICE TEST**

CBL demonstrated a low satisfactory record regarding the Service Test. The reasonableness of business hours and services offered and adequate CD services outweighed the accessibility of delivery systems to support this conclusion. This performance proved consistent in both AAs.

**Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution’s AAs. The following table illustrates the distribution of branches and ATMs by geography income level. The table shows that in low-income geographies, the percentage of branches and ATMs exceeds the percentage of the AA populations residing in those areas, thereby reflecting adequate performance. The table further shows that in moderate-income geographies, the percentage of branches and ATMs significantly exceeds the percentage of the AA’s population residing in those areas, thereby reflecting excellent performance.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	1.6	3,120	1.2	1	5.3	1	5.3
Moderate	16	26.2	70,310	25.5	8	42.1	8	42.1
Middle	36	59.0	169,209	61.4	8	42.1	9	47.4
Upper	7	11.5	32,835	11.9	2	10.5	1	5.3
NA	1	1.6	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>61</b>	<b>100.0</b>	<b>275,474</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>

*Source: 2015 ACS data and Bank data  
Due to rounding, totals may not equal 100.0 percent*

The institution makes its alternative delivery systems reasonably accessible to all portions of the AAs. In addition to its ATMs, alternative delivery systems include online banking, remote deposit capture, and mobile banking services. Services offered remain consistent throughout all AAs.

**Changes in Branch Locations**

CBL has not made any changes to branch locations since the previous evaluation

**Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals. Service hours and loan and deposit product offerings are substantially similar throughout the AAs.

CBL maintains hours and services typical for the areas served and the industry. Most locations maintain lobby hours that cover at least eight hours a day, Monday through Thursday. CBL offers

extended hours on Friday.

The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, certificates of deposit, and individual retirement accounts. Credit-related products offered for consumer and commercial entities include non-residential loans, an overdraft line-of-credit product, home mortgage loans, home equity loans and lines of credit, and various commercial-purpose loan products. CBL also makes credit card products available to customers.

**Community Development Services**

CBL provides an adequate level of CD services. The directors, officers, and employees provided 56 CD services since the previous evaluation. The CD services focused largely on community services and economic development. The level of CD services reflects a slight increase from the prior evaluation, when the bank provided 55 CD services. The following tables shows the number of CD services by AA, purpose, and year.

Community Development Services					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Nashville MSA	0	31	8	2	41
Tennessee Non-MSA	0	5	0	3	8
Statewide/Regional	0	0	7	0	7
<b>Total</b>	<b>0</b>	<b>36</b>	<b>15</b>	<b>5</b>	<b>56</b>

*Source: Bank data*

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018*	0	5	3	0	8
2019	0	10	4	1	15
2020	0	11	4	2	17
2021 YTD	0	10	4	2	16
<b>Total</b>	<b>0</b>	<b>36</b>	<b>15</b>	<b>5</b>	<b>56</b>

*Source: Bank data*  
*\*Activity since May 30, 2018*

The following lists a notable example of the CD services occurring at the statewide or regional area:

- **Economic Development** – An executive officer serves on the Board of an economic development organization. This organization encourages economic development by helping small-businesses obtain financing.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices were reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

### NASHVILLE MSA AA – FULL-SCOPE REVIEW

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE MSA AA

This AA includes the following contiguous counties: Macon, Smith, Sumner, and Wilson. The following table shows that CBL operates nine branch offices throughout this middle-Tennessee AA. The bank also operates 10 ATMs in this AA.

Office Locations Nashville MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
<b>Macon County:</b>				
Lafayette – 400 Hwy 52 Bypass West	Main Office	9703.00	Moderate	
Public Square – 201 West Locust Street	Branch	9703.00	Moderate	No
Red Boling Springs – 32 Carthage Road	Branch	9701.00	Moderate	No
Scottsville – 1108 Scottsville Road	Branch	9703.00	Moderate	No
<b>Smith County:</b>				
Gordonsville – 411 Gordonsville Hwy	Branch	9754.00	Middle	No
Smith – 50 Main Street North	Branch	9751.00	Moderate	No
<b>Sumner County:</b>				
Westmoreland – 990 New Hwy 52	Branch	0201.01	Moderate	No
<b>Wilson County:</b>				
North Cumberland – 214 N. Cumberland	Branch	0307.00	Low	No
West Main – 1035 West Main Street	Branch	0306.00	Moderate	No
<i>Source: Bank data and 2015 ACS data</i>				

#### Economic and Demographic Data

Based on 2015 ACS data, the AA's 21 census tracts include the following income designations: one low-, 12 moderate-, and eight middle-income. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Assessment Area: Nashville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	21	4.8	57.1	38.1	0.0	0.0
Population by Geography	96,588	3.2	52.7	44.1	0.0	0.0
Housing Units by Geography	41,149	3.2	55.1	41.7	0.0	0.0
Owner-Occupied Units by Geography	25,431	1.7	48.5	49.8	0.0	0.0
Occupied Rental Units by Geography	10,785	5.5	68.4	26.1	0.0	0.0
Vacant Units by Geography	4,933	5.6	60.3	34.1	0.0	0.0
Businesses by Geography	5,954	8.4	55.7	35.9	0.0	0.0
Farms by Geography	352	1.4	43.5	55.1	0.0	0.0
Family Distribution by Income Level	25,004	30.4	22.5	20.8	26.3	0.0
Household Distribution by Income Level	36,216	32.2	20.5	18.3	29.0	0.0
Median Family Income MSA - 34980 Nashville-Davidson--Murfreesboro-- Franklin, TN MSA		\$66,441	Median Housing Value			\$124,871
			Median Gross Rent			\$685
			Families Below Poverty Level			13.6%

Source: 2015 ACS data and 2019 D&B data  
Due to rounding, totals may not equal 100.0 percent  
(\*) The NA category consists of geographies that have not been assigned an income classification

On April 17, 2019, the Federal Emergency Management Agency (FEMA) made a disaster declaration affecting Smith County due to severe storms. On March 5, 2020, FEMA made a disaster declaration affecting Smith and Wilson Counties due to tornadoes. On April 2, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 Pandemic. On April 21, 2021, FEMA made a disaster declaration affecting Smith County due to severe ice storms. On May 8, 2021, FEMA made a disaster declaration affecting Smith and Wilson Counties due to tornadoes.

Currently, major employers in the Nashville MSA AA include: Vanderbilt University Medical Center, Nissan North America, Inc., HCA Healthcare, Inc., and Vanderbilt University.<sup>1</sup> The following table lists annual unemployment rates over the evaluation period for the AA, State of Tennessee, and nationwide.

<sup>1</sup>Source: Moody's Analytics, Precis U.S. Metro, April 2020

Unemployment Rates			
Area	2018	2019	2020
	%	%	%
Macon County	3.1	3.2	6.1
Smith County	3.0	2.9	5.0
Sumner County	2.7	2.6	5.2
Wilson County	2.8	2.6	5.0
State of Tennessee	3.4	3.6	5.6
National Average	3.9	3.6	6.7

*Source: Bureau of Labor Statistics*

Examiners use the applicable FFIEC-updated median family income levels to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2019 FFIEC-updated median family income of \$73,100 for the Nashville MSA.

Median Family Income Ranges – Nashville MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$73,100)	<\$36,550	\$36,550 to <\$58,480	\$58,480 to <\$87,720	≥\$87,720

*Source: FFIEC*

### **Competition**

The AA includes a high level of competition for financial services. According to the FDIC Deposit Market Share report as of June 30, 2020, 29 financial institutions operated 115 offices within the AA. Of these institutions, CBL ranked seventh with a 4.3 percent deposit market share.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from bank management, as well as demographic and economic data, examiners concluded that the primary credit needs of the AA include small business and home mortgage loans. Furthermore, as indicated by the demographic and economic data, the AA CD needs include affordable housing, community services that benefit LMI individuals, economic development, and efforts that revitalize and stabilize the area due to the disaster designations.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NASHVILLE MSA AA**

### **LENDING TEST**

CBL demonstrated a good record under the Lending Test in the Nashville MSA AA. Excellent lending levels and borrower profile and good geographic distribution performance lifted adequate CD lending to support this conclusion.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs in the Nashville MSA AA. Excellent performance regarding home mortgage loans and small farm loans uplifted the good performance regarding small business loans to support this conclusion.

#### ***Small Business Loans***

Small business lending levels reflect good responsiveness to AA credit needs in the Nashville MSA AA. A moderate level of competition exists within the AA for small business loans. For 2019, the bank originated 174 total reportable small business loans totaling approximately \$13.1 million. CBL captured 2.9 percent of the market share by number.

The bank's activity ranks ninth out of 82 total lenders that reported 6,591 small business loan originations and purchases. This ranking lands the bank in the top 11.0 percent of lenders reporting such loans in the Nashville MSA AA.

#### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to AA credit needs in the Nashville MSA AA. A high level of competition exists for home mortgage loans among the area's banks, credit unions, and non-depository mortgage lenders. For 2019, the bank originated 97 total reportable home mortgage loans totaling approximately \$8.2 million. CBL captured 2.2 percent of the market share by number.

The bank's activity ranks 10th out of 265 total lenders that reported 4,335 home mortgage loan originations and purchases. This ranking lands the bank in the top 3.8 percent of lenders reporting such loans in the Nashville MSA AA.

#### ***Small Farm Loans***

Small farm lending levels reflect excellent responsiveness to AA credit needs in the Nashville MSA AA. A moderate level of competition exists within the AA for small farm loans. For 2019, the bank originated 122 total reportable small farm loans totaling approximately \$8.3 million. CBL captured 51.1 percent of the market share by number.



The bank's activity ranks first out of 20 total lenders that reported 239 small farm loan originations and purchases. This ranking lands the bank in the top 5.0 percent of lenders reporting such loans in the Nashville MSA AA.

**Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AA. Good performances regarding small business and small farm lending outweighed excellent performance regarding home mortgage lending to support this conclusion. Examiners focused on the percentages by the number of loans in LMI census tracts when arriving at conclusions.

***Small Business Loans***

The geographic distribution of small business loans reflects good penetration throughout the AA. Good performance in moderate-income census tracts and adequate performance in low-income census tracts supports this conclusion.

The following table shows that the level of lending in low-income census tracts falls below aggregate data by 5.8 percentage points, reflecting adequate performance. The table further shows that the level of lending in moderate-income census tracts exceeds aggregate data by 9.2 percentage points, reflecting good performance. Examiners placed more weight on performance in moderate-income census tracts since aggregate data is higher in these areas, reflecting more loan demand.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Nashville MSA</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	8.4	8.1	4	2.3	964	7.3
Moderate	55.7	51.1	105	60.3	8,842	67.3
Middle	35.9	40.8	65	37.4	3,343	25.4
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>174</b>	<b>100.0</b>	<b>13,149</b>	<b>100.0</b>

*Source: 2019 D&B data, 2019 CRA Aggregate data, and 2019 CRA data  
Due to rounding, totals may not equal 100.0 percent*

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects excellent penetration throughout the AA. Excellent performance in moderate-income geographies outweighs adequate performance in low-income geographies to support this conclusion.

Although the bank did not make any home mortgage loans in low-income census tracts, the performance only trailed aggregate data by 2.3 percentage points, reflecting adequate performance. The table further shows that the lending performance in moderate-income census tracts exceeds aggregate data by 18.6 percentage points, reflecting excellent performance.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Nashville MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	1.7	2.3	0	0.0	0	0.0
Moderate	48.5	50.5	67	69.1	5,712	69.3
Middle	49.8	47.2	30	30.9	2,528	30.7
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>8,240</b>	<b>100.0</b>

*Source: 2015 ACS data, 2019 HMDA Aggregate data, and 2019 HMDA data  
Due to rounding, totals may not equal 100.0 percent*

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects good penetration throughout the AA. The good performance in moderate-income census tracts outweighed the adequate performance in low-income census tracts support this conclusion.

The following table shows that the bank did not originate any small farm loans in low-income census tracts; however, this only trails aggregate data by 0.5 percentage points, reflecting adequate performance. The table further shows that the level of lending in moderate-income census tracts exceeds aggregate data by 11.5 percentage points, reflecting good performance. Examiners placed more weight on performance in moderate-income census tracts since aggregate data is higher in these areas, reflecting more loan demand.

Geographic Distribution of Small Farm Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.4	0.5	0	0.0	0	0.0
Moderate	43.5	53.3	79	64.8	4,141	50.0
Middle	55.1	46.2	43	35.2	4,136	50.0
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>	<b>8,277</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B data, 2019 CRA Aggregate data, and 2019 CRA data Due to rounding, totals may not equal 100.0 percent</i>						

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among businesses and farms of different sizes and retail customers of different income levels in the AA. Excellent small business and small farm lending performances outweigh the good home mortgage lending performance to support this conclusion.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses of different sizes. An excellent record of lending to businesses with GARs of \$1 million or less primarily supports this conclusion.

As shown in the following table, the level of lending to small businesses with GARs of \$1 million or less rises significantly higher than aggregate performance and also exceeds business demographic data, reflecting excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Nashville MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	82.7	53.2	174	100.0	13,149	100.0
>1,000,000	4.4	--	0	0.0	0	0.0
Revenue Not Available	12.9	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>174</b>	<b>100.0</b>	<b>13,149</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B data, 2019 CRA Aggregate data, and 2019 CRA data Due to rounding, totals may not equal 100.0 percent</i>						

### ***Home Mortgage Loans***

The distribution of borrowers reflects good penetration among retail customers of different income levels. An excellent record of lending to low-income borrowers and an adequate record of lending to moderate-income borrowers supports this conclusion.

As shown in the following table, the level of lending to low-income borrowers significantly exceeds aggregate data by 18.7 percentage points, reflecting excellent performance. The table further shows that the level of lending to moderate-income borrowers exceeds aggregate data by 3.2 percentage points, reflecting adequate performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Nashville MSA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	30.4	10.2	28	28.9	1,372	16.7
Moderate	22.5	21.5	24	24.7	1,734	21.0
Middle	20.8	24.0	18	18.6	1,456	17.7
Upper	26.3	24.7	24	24.7	2,586	31.4
Not Available	0.0	19.5	3	3.1	1,091	13.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>8,240</b>	<b>100.0</b>
<i>Source: 2015 ACS data, 2019 HMDA Aggregate data, and 2019 HMDA data Due to rounding, totals may not equal 100.0 percent</i>						

### ***Small Farm Loans***

The distribution of borrowers reflects excellent penetration among farms of different sizes. An excellent record of lending to farms with GARs of \$1 million or less primarily supports this conclusion.

As shown in the following table, the level of lending to farms with GARs of \$1 million or less rises significantly higher than aggregate performance by 23.1 percentage points, reflecting excellent performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Nashville MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.3	76.9	122	100.0	8,277	100.0
>1,000,000	1.1	--	0	0.0	0	0.0
Revenue Not Available	0.6	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>	<b>8,277</b>	<b>100.0</b>

*Source: 2019 D&B data, 2019 CRA Aggregate data, and 2019 CRA data  
Due to rounding, totals may not equal 100.0 percent*

### Community Development Loans

CBL has made an adequate level of CD loans in the Nashville MSA AA. Specifically, the bank granted 11 CD loans totaling \$9.0 million during the evaluation period. The level of CD lending declined since the previous evaluation where the bank granted 26 loans totaling \$24.1 million. A majority of the CD loans, by number and dollar volume, supported economic development efforts in the area, which demonstrates the bank's responsiveness to an identified CD need. The following table displays CD lending by year and purpose.

Community Development Lending										
Assessment Area: Nashville MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018*	2	266	0	0	0	0	2	520	4	786
2019	1	130	0	0	3	3,750	0	0	4	3,880
2020	0	0	0	0	3	4,325	0	0	3	4,325
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>396</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>8,075</b>	<b>2</b>	<b>520</b>	<b>11</b>	<b>8,991</b>

*Source: Bank data  
\*Activity since May 30, 2018*

The following lists an example of the CD loans within the Nashville MSA AA:

- **Economic Development** – The bank originated five loans totaling approximately \$6.8 million to finance farm operations in Macon County. The activities helped to create and retain jobs for LMI individuals in the area.

### INVESTMENT TEST

CBL demonstrated a poor record under the Investment Test within the Nashville MSA AA. The poor level of QIs and poor responsiveness to CD needs outweighed the absence of innovative or complex QIs to support this conclusion.

## Investment and Grant Activity

CBL has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors. The institution made one investment totaling approximately \$1.7 million that benefitted LMI individuals within the AA. However, this performance is consistent with the institution's level of QIs made at the prior evaluation, in this AA. The following table details QIs within the AA by year and purpose.

Qualified Investments										
Assessment Area: Nashville MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	1,738	0	0	0	0	0	0	1	1,738
2018 (Partial)	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>1,738</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,738</b>
Qualified Grants & Donations	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>1,738</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,738</b>
<i>Source: Bank data</i>										
<i>*Activity since May 30, 2018</i>										

The following lists the investment within the AA.

- **Affordable Housing** – The bank maintains an investment in a mortgage-backed security that has a current book value of \$1.7 million. The investment is secured by a loan for a multi-family unit for LMI families.

## Responsiveness to Credit and Community Development Needs

CBL exhibits poor responsiveness to credit and CD needs. The bank only made one investment for \$1.7 million for affordable housing within this AA, and this level did not demonstrate adequate responsiveness.

## Community Development Initiatives

CBL does not use innovative or complex investments to support CD initiatives in the AA.

## **SERVICE TEST**

CBL demonstrated an adequate record regarding the Service Test in the Nashville MSA AA. Adequate records for CD services and reasonableness of business hours and services offered outweighed excellent accessibility of delivery systems to support this conclusion.

**Accessibility of Delivery Systems**

Delivery systems are readily accessible to all portions of the Nashville MSA AA. Excellent accessibility of branches in LMI geographies supports this conclusion.

The following table shows that in low-income geographies within this AA, the bank operated one branch and one ATM, exceeding the population percentage by 7.9 and 6.8 percentage points, respectively, reflecting an excellent level. The bank’s branch and ATM levels rises 25.1 and 17.3 percentage points, respectively, above the population percentage in moderate-income tracts, reflecting an excellent level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Nashville MSA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	1	4.8	3,120	3.2	1	11.1	1	10.0
Moderate	12	57.1	50,900	52.7	7	77.8	7	70.0
Middle	8	38.1	42,568	44.1	1	11.1	2	20.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>96,588</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>

*Source: 2015 ACS data and Bank data  
Due to rounding, totals may not equal 100.0 percent*

Alternative delivery systems offered in this AA remain consistent with those discussed at the institution level.

**Changes in Branch Locations**

CBL did not open or close branch offices in the AA since the previous evaluation.

**Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Nashville MSA AA, particularly LMI geographies or individuals. The business hours and services within this AA are consistent with the overall conclusion.

**Community Development Services**

CBL provides an adequate level of CD services in the Nashville MSA AA. The directors, officers, and employees provided 41 CD services, since the previous evaluation. The CD services focused on community services, economic development, and revitalization or stabilization activities. The level of CD services reflects an increase from the prior evaluation, when the bank provided only 12 CD services. The following table shows the number of CD services by purpose and year.

Community Development Services Assessment Area: Nashville MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018*	0	4	2	0	6
2019	0	8	2	0	10
2020	0	10	2	1	13
2021 YTD	0	9	2	1	12
<b>Total</b>	<b>0</b>	<b>31</b>	<b>8</b>	<b>2</b>	<b>41</b>
<i>Source: Bank data</i>					
<i>*Activity since May 30, 2018</i>					

The following lists notable examples of the CD services within the AA.

- **Community Service** – A large number of bank employees teach the Literacy in Financial Education Program at schools throughout the AA. A majority of the students’ families in the schools served reflect LMI and qualify for the government’s free or reduced lunch programs.
- **Economic Development** - An executive officer serves on the Board of an economic development organization. This organization encourages economic development through job creation, thereby providing employment opportunities for LMI residents in the community.

## TENNESSEE NON-MSA AA – FULL-SCOPE REVIEW

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TENNESSEE NON-MSA AA

This AA includes the following contiguous counties: Bedford, Clay, Coffee, DeKalb, Franklin, and Jackson. The following table shows that CBL operates 10 branch offices throughout this middle-Tennessee AA. The bank also operates nine ATMs in the AA.



Office Locations Tennessee Non-MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
<b>Bedford County:</b> Shelbyville – 1602 North Main Street	Branch	9505.00	Middle	No
<b>Clay County:</b> Celina – 101 East Lake Ave	Branch	9550.00	Moderate	No
<b>Coffee County:</b> Manchester – 1270 Hillsboro Blvd	Branch	9705.00	Middle	No
Traders – 120 North Jackson Street	Branch	9708.01	Middle	No
Tullahoma – 412 West Lincoln Street	Branch	9710.00	Middle	No
<b>DeKalb County:</b> Alexandria – 100 North Public Square	Branch	9203.00	Upper	No
Liberty – 311 East Main Street	Branch	9203.00	Upper	No
Smithville – 735 South Congress Blvd	Branch	9202.00	Middle	No
<b>Franklin County:</b> Winchester – 2695 Decherd Blvd	Branch	9604.00	Moderate	No
<b>Jackson County:</b> Gainesboro – 116 S. Grundy Quarles Hwy	Branch	9603.00	Middle	No
<i>Source: Bank data and 2015 ACS data</i>				

### **Economic and Demographic Data**

Based on 2015 ACS data, the AA’s 40 census tracts include the following income designations: four moderate-, 28 middle-, and seven upper-income tracts, as well as one tract with no-income designation. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Assessment Area: Tennessee Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	40	0.0	10.0	70.0	17.5	2.5
Population by Geography	178,886	0.0	10.9	70.8	18.4	0.0
Housing Units by Geography	80,460	0.0	11.0	71.4	17.6	0.0
Owner-Occupied Units by Geography	48,696	0.0	8.4	71.8	19.8	0.0
Occupied Rental Units by Geography	20,190	0.0	16.4	70.2	13.4	0.0
Vacant Units by Geography	11,574	0.0	12.7	71.9	15.4	0.0
Businesses by Geography	9,629	0.0	11.5	70.1	18.3	0.2
Farms by Geography	600	0.0	5.8	73.8	20.3	0.0
Family Distribution by Income Level	48,358	19.4	17.5	20.3	42.9	0.0
Household Distribution by Income Level	68,886	21.6	15.0	17.9	45.5	0.0
Median Family Income Non-MSAs - TN		\$46,066	Median Housing Value			\$114,715
			Median Gross Rent			\$633
			Families Below Poverty Level			14.2%
<i>Source: 2015 ACS data and 2019 D&amp;B data</i> <i>Due to rounding, totals may not equal 100.0 percent</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

On April 17, 2019, FEMA made a disaster declaration affecting Bedford, Clay, Coffee, DeKalb, and Jackson Counties due to severe storms. On April 2, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 Pandemic. On April 21, 2021, FEMA made a disaster declaration affecting Bedford, Coffee, DeKalb, and Jackson Counties due to severe ice storms. On May 8, 2021, FEMA made a disaster declaration affecting Clay and Jackson Counties due to tornadoes.

One census tract in Clay County was distressed and underserved from 2018 through 2020. Three census tracts in Jackson County were distressed from 2018 through 2019.

Currently, major employers in the Tennessee Non-MSA AA include Tyson Foods, Inc., Crisplant, Inc., Federal Mogul Corporation, and Nissan Powertrain Assembly.

The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2019 FFIEC-updated median family income of \$50,100 for the Tennessee Non-MSA.

Median Family Income Ranges – Tennessee Non-MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$50,100)	<\$25,050	\$25,050 to <\$40,080	\$40,080 to <\$60,120	≥\$60,120
<i>Source: FFIEC</i>				

The following table lists annual unemployment rates over the evaluation period for the AA, State of Tennessee, and nationwide.

Unemployment Rates			
Area	2018	2019	2020
	%	%	%
Bedford County	3.6	3.5	6.3
Clay County	5.0	5.7	8.2
Coffee County	3.4	3.4	6.0
DeKalb County	4.6	4.1	7.3
Franklin County	3.0	3.7	6.0
Jackson County	4.8	4.5	7.8
State of Tennessee	3.4	3.6	5.6
National Average	3.9	3.6	6.7
<i>Source: Bureau of Labor Statistics</i>			

### **Competition**

The AA includes a moderate level of competition for financial services. According to the FDIC Deposit Market Share report as of June 30, 2020, 19 financial institutions operated 53 offices within this AA. Of these institutions, CBL ranked first with a 13.3 percent deposit market share.

### **Community Contacts**

Examiners utilized a previously conducted community contact with a member of a local financial services firm to assist in identifying the credit needs of the community. The contact indicated that current economic conditions in the AA have declined due to the COVID-19 Pandemic with two area hospitals having recently closed as well. The contact indicated a need for remote work initiatives and workforce development training in the area. Finally, the contact indicated the primary credit needs of the area include home mortgage, small business, and consumer loans.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, as well as demographic and economic data, examiners concluded that the primary credit needs of the AA include small business and home mortgage loans. Furthermore, as indicated by the community contact, as well as demographic and economic data, the AA CD needs primarily include affordable

housing, community services that benefit LMI individuals, economic development to support small businesses, and efforts that revitalize and stabilize the area due to the disaster designations.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TENNESSEE NON-MSA AA**

### **LENDING TEST**

CBL demonstrated a good record under the Lending Test in the Tennessee Non-MSA AA. Excellent lending levels, excellent borrower profile, and good geographic distribution performance lifted the poor CD lending to support this conclusion.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs in the Tennessee Non-MSA AA. Excellent performance regarding small business loans, home mortgage loans, and small farm loans support this conclusion.

#### ***Small Business Loans***

Small business lending levels reflect excellent responsiveness to AA credit needs in the Tennessee Non-MSA AA. A moderate level of competition exists within the AA for small business loans. For 2019, the bank originated 161 total reportable small business loans totaling approximately \$13.6 million. CBL captured 7.0 percent of the market share by number.

The bank's activity ranks fifth out of 68 total lenders that reported 2,296 small business loan originations and purchases. This ranking lands the bank in the top 7.4 percent of lenders reporting such loans in the Tennessee Non-MSA AA.

#### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to AA credit needs in the Tennessee Non-MSA AA. A high level of competition exists for home mortgage loans among the area's banks, credit unions, and non-depository mortgage lenders. For 2019, the bank originated 70 total reportable home mortgage loans totaling approximately \$10.7 million. CBL captured 1.1 percent of the market share by number.

The bank's activity ranks 22<sup>nd</sup> out of 322 total lenders that reported 6,362 home mortgage loan originations and purchases. This ranking lands the bank in the top 6.8 percent of lenders reporting such loans in the Tennessee Non-MSA AA.

#### ***Small Farm Loans***

Small farm lending levels reflect excellent responsiveness to AA credit needs in the Tennessee

Non-MSA AA. A moderate level of competition exists within the AA for small farm loans. For 2019, the bank originated 72 total reportable small farm loans totaling approximately \$3.2 million. CBL captured 31.7 percent of the market share by number.

The bank’s activity ranks first out of 17 total lenders that reported 224 small farm loans.

**Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AA. Good home mortgage and small farmlending performance outweighed the adequate small business lending performance to support this conclusion.

***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the AA. The adequate performance in moderate-income geographies supports this conclusion.

The following table shows that the level of lending in moderate-income census tracts reflects similar performance to aggregate data, reflecting adequate performance.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Tennessee Non-MSA</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0.0	0	0.0	0	0.0
Moderate	11.5	11.9	19	11.8	1,363	10.0
Middle	70.1	66.7	107	66.5	10,316	75.5
Upper	18.3	21.4	35	21.7	1,987	14.5
Not Available	0.2	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>161</b>	<b>100.0</b>	<b>13,666</b>	<b>100.0</b>

*Source: 2019 D&B data, 2019 CRA Aggregate data, and 2019 CRA data  
Due to rounding, totals may not equal 100.0 percent*

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects good penetration throughout the AA. The good performance in moderate-income geographies supports this conclusion.

The following table shows that the level of lending in the moderate-income census tracts exceeds aggregate data by 7.5 percentage points, reflecting good performance.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Tennessee Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	8.4	5.3	9	12.8	4,107	38.3
Middle	71.8	75.8	48	68.6	4,811	44.9
Upper	19.8	18.9	13	18.6	1,806	16.8
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>10,724</b>	<b>100.0</b>

*Source: 2015 ACS data, 2019 HMDA Aggregate data, and 2019 HMDA data  
Due to rounding, totals may not equal 100.0 percent*

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects good penetration throughout the AA. The good performance in moderate-income geographies supports this conclusion.

The following table shows that the level of lending in moderate-income census tracts exceeds aggregate data by 11.3 percentage points, reflecting good performance.

Geographic Distribution of Small Farm Loans						
Assessment Area: Tennessee Non-MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	5.8	8.1	14	19.4	440	13.5
Middle	73.8	73.1	47	65.3	2,631	80.5
Upper	20.3	18.8	11	15.3	196	6.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>3,267</b>	<b>100.0</b>

*Source: 2019 D&B data, 2019 CRA Aggregate data, and 2019 CRA data  
Due to rounding, totals may not equal 100.0 percent*

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among businesses and farms of different sizes and retail customers of different income levels in the AA. Excellent small business and small farm lending performance outweighed the adequate home mortgage lending performance to support this conclusion.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses of different sizes. An excellent record of lending to businesses with GARs of \$1 million or less supports this conclusion.

As shown in the following table, the level of lending to small businesses with GARs of \$1 million or less rises significantly higher than aggregate performance and also exceeds business demographic data, reflecting excellent performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Tennessee Non-MSA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	82.0	48.4	145	90.1	9,535	69.8
>\$1,000,000	4.3	--	16	9.9	4,131	30.2
Revenue Not Available	13.6	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>161</b>	<b>100.0</b>	<b>13,666</b>	<b>100.0</b>

*Source: 2019 D&B data, 2019 CRA Aggregate data, and 2019 CRA data  
Due to rounding, totals may not equal 100.0 percent*

### ***Home Mortgage Loans***

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. The adequate record of lending to moderate-income borrowers outweighed the good record of lending to low-income borrowers to support this conclusion.

As shown in the following table, the level of lending to low-income borrowers exceeds aggregate data by 6.2 percentage points, reflecting good performance. The table further shows that the level of lending to moderate-income borrowers exceeds aggregate data by 3.0 percentage points, reflecting adequate performance. Examiners weighed performance to moderate-income borrowers more because aggregate performance is higher, reflecting more loan demand by these borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Tennessee Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.4	3.8	7	10.0	906	8.5
Moderate	17.5	12.7	11	15.7	489	4.6
Middle	20.3	20.3	15	21.4	1,560	14.5
Upper	42.9	42.6	32	45.7	7,358	68.6
Not Available	0.0	20.7	5	7.2	412	3.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>10,724</b>	<b>100.0</b>

*Source: 2015 ACS data, 2019 HMDA Aggregate data, and 2019 HMDA data  
Due to rounding, totals may not equal 100.0 percent*

### ***Small Farm Loans***

The distribution of borrowers reflects excellent penetration among farms of different sizes. An excellent record of lending to farms with GARs of \$1 million or less supports this conclusion.

As shown in the following table, the level of lending to farms with GARs of \$1 million or less rises significantly higher than aggregate performance and also exceeds farm demographic data, reflecting excellent performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Tennessee Non-MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	96.0	63.2	72	100.0	3,267	100.0
>\$1,000,000	1.5	--	0	0.0	0	0.0
Revenue Not Available	2.5	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>3,267</b>	<b>100.0</b>

*Source: 2019 D&B data, 2019 CRA Aggregate data, and 2019 CRA data  
Due to rounding, totals may not equal 100.0 percent*

### **Community Development Loans**

CBL has made a low level of CD loans in the Tennessee Non-MSA AA. Specifically, the institution granted one CD loan totaling \$700,000 during the evaluation period. The level of CD lending decreased since the previous evaluation where the bank granted six loans totaling \$1.7 million. The CD loan supported economic development efforts in the area, which was an identified need of the area, reflecting responsiveness. The following table displays CD lending by year and purpose.



Community Development Lending Assessment Area: Tennessee Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018*	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	1	700	0	0	1	700
2021 YTD	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>700</b>

Source: Bank data  
\*Activity since May 30, 2018

The following lists the CD loan within the Tennessee Non-MSA AA:

- **Economic Development** – The bank granted a loan for \$700,000 to finance farm operations in Clay County. The activity helped to create and retain jobs for LMI individuals in the area.

## INVESTMENT TEST

CBL demonstrated a very poor record under the Investment Test within the Tennessee Non-MSA AA. The lack of qualified CD investments and grants, very poor responsiveness, and very poor CD initiatives supports the rating.

### Investment and Grant Activity

CBL has a few, if any, qualified CD investments or grants, particularly those that are not routinely provided by private investors in the AA, which is consistent with the bank's record at the prior evaluation.

### Responsiveness to Credit and Community Development Needs

CBL exhibits very poor responsiveness to credit and CD needs.

### Community Development Initiatives

CBL does not use innovative or complex investments to support CD initiatives in the AA.

## SERVICE TEST

CBL demonstrated an adequate record regarding the Service Test in the Tennessee Non-MSA AA. Adequate records accessibility of delivery systems and reasonableness of business hours and services offered lifted the poor CD services to support this conclusion.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution's Tennessee Non-MSA AA. Adequate accessibility of branches and ATMs in moderate-income geographies supports this conclusion.

The following table shows that the branch and ATM levels are consistent with the population percentage, reflecting an adequate record.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Tennessee Non-MSA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0
Moderate	4	10.0	19,410	10.8	1	10.0	1	11.1
Middle	28	70.0	126,641	70.8	7	70.0	7	77.8
Upper	7	17.5	32,835	18.4	2	20.0	1	11.1
NA	1	2.5	0	0.0	0	0.0	0	0
<b>Total</b>	<b>40</b>	<b>100.0</b>	<b>178,886</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>

*Source: 2015 ACS data and Bank data  
Due to rounding, totals may not equal 100.0 percent*

Alternative delivery systems offered in this AA remain consistent with those discussed at the institution level.

### Changes in Branch Locations

CBL did not open or close branch offices in the AA since the previous evaluation.

### Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the Tennessee Non-MSA AA, particularly LMI geographies or individuals. The business hours and services within this AA are consistent with the overall conclusion.

### Community Development Services

CBL provides a limited level of CD services in the Tennessee Non-MSA AA. The directors, officers, and employees provided eight CD services, since the previous evaluation. The CD services focused on community services and revitalization or stabilization activities. The level of CD services reflects a decrease from the prior evaluation, when the bank provided 15 CD services. The following table shows the number of CD services by purpose and year.

Community Development Services Assessment Area: Tennessee Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018*	0	1	0	0	1
2019	0	2	0	1	3
2020	0	1	0	1	2
2021 YTD	0	1	0	1	2
<b>Total</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>3</b>	<b>8</b>
<i>Source: Bank data</i> <i>*Activity since May 30, 2018</i>					

The following lists a notable example of the CD services within this AA.

- **Community Services** – A bank employee volunteers for bank day in a local elementary school. A majority of the students’ families in the school reflect LMI and qualify for the government’s free or reduced lunch programs.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

<b>Citizens Bank of Lafayette</b>	
<b>Scope of Examination:</b> Full scope reviews were performed on the following AAs:  Nashville MSA Tennessee Non-MSA	
<b>Time Period Reviewed:</b>	05/30/2018 to 06/22/2021
<b>Products Reviewed:</b> Home Mortgage Loans: (01/01/2018 – 12/31/2020) Small Business Loans: (01/01/2018 – 12/31/2020) Small Farm Loans: (01/01/2018 – 12/31/2020)	

<b>List of Assessment Areas and Type of Evaluation</b>			
<b>Assessment Area</b>	<b>Type of Evaluation</b>	<b>Branches Visited</b>	<b>Other Information</b>
Nashville MSA	Full-scope	None	None
Tennessee Non-MSA	Full-scope	None	None

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## GLOSSARY

**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 metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.



**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

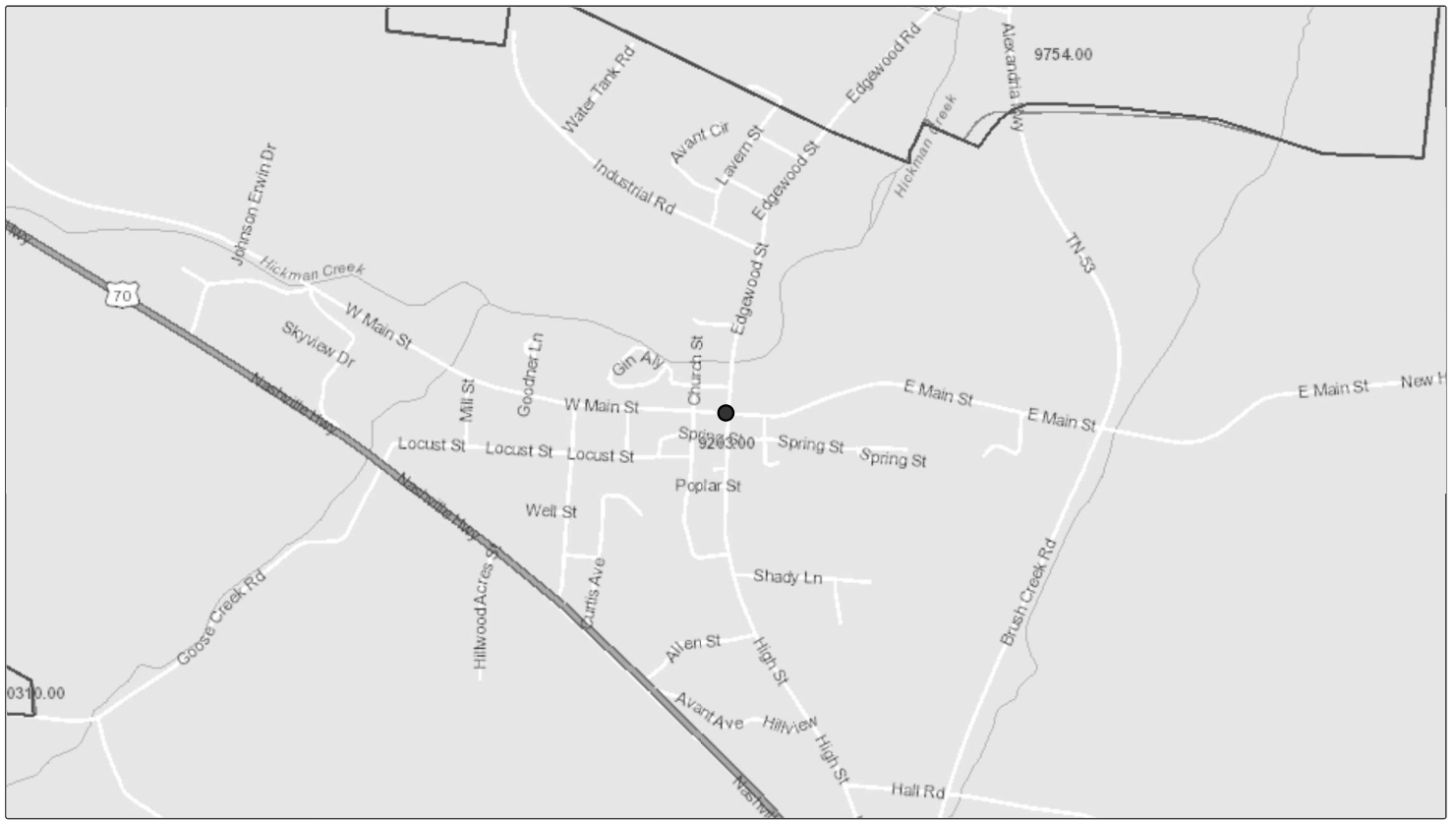
**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

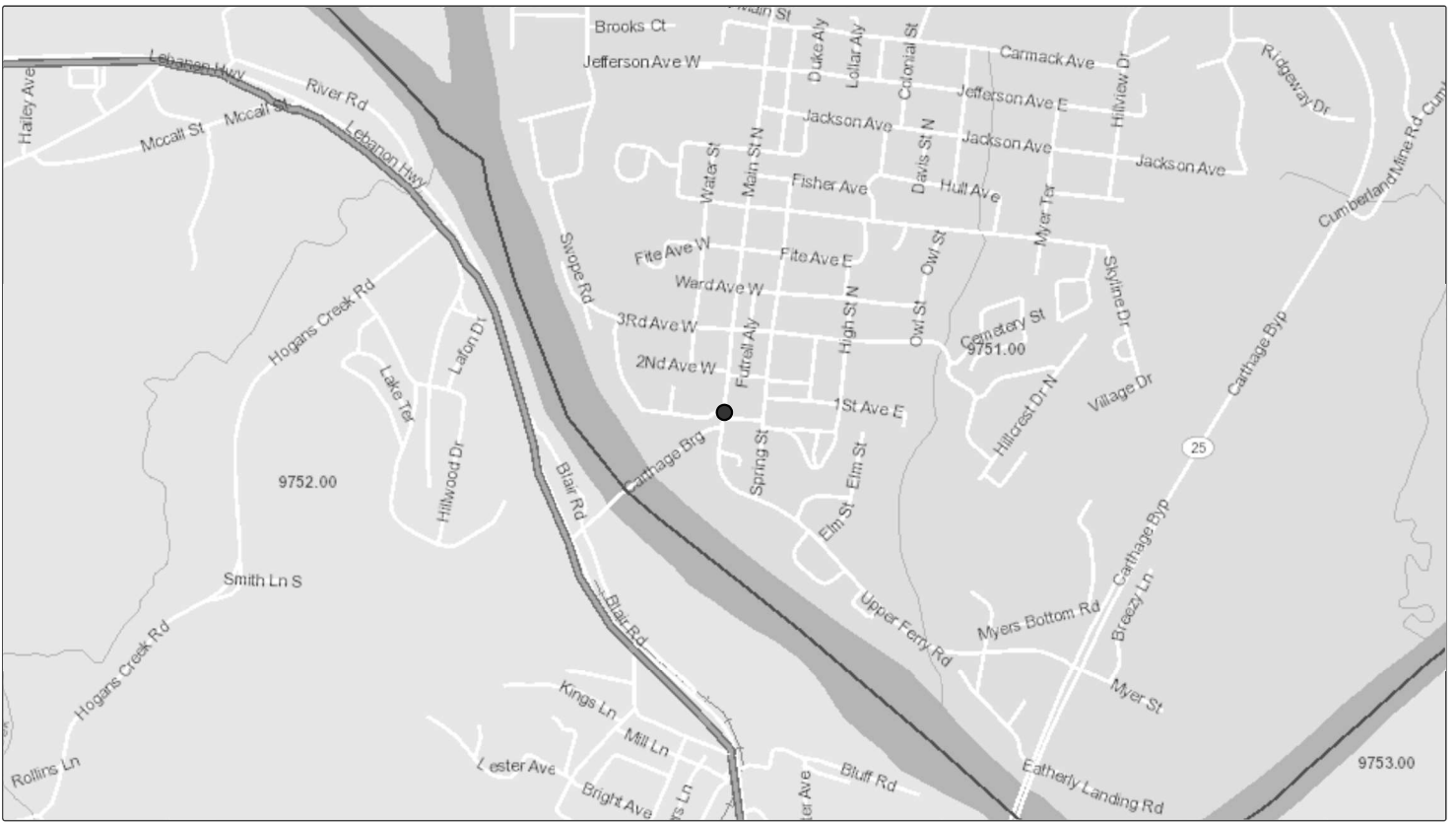
## SECTION 3

### BRANCH LOCATIONS & GEOGRAPHIES



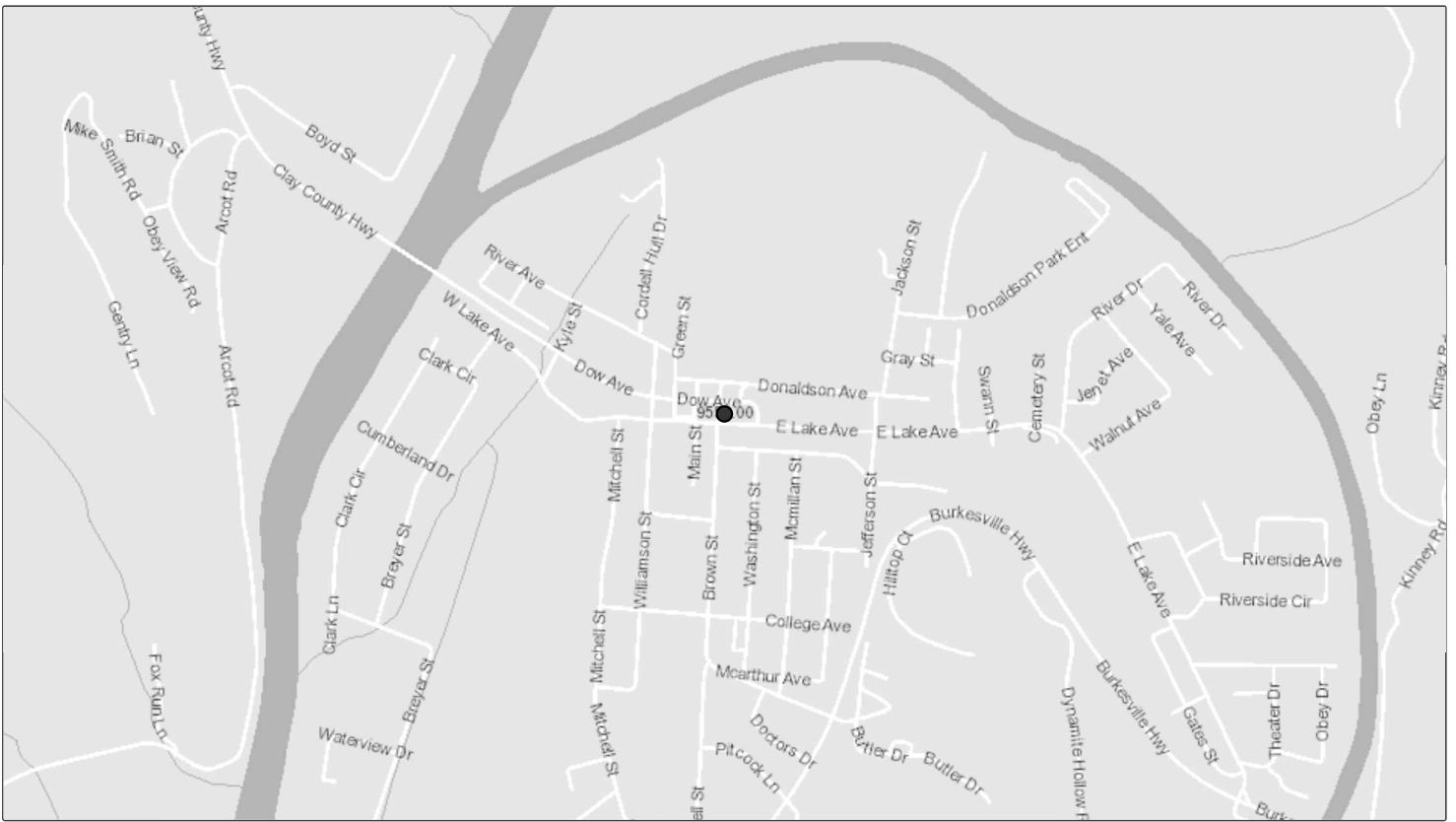
● Matched Address: 100 N PUBLIC SQ, ALEXANDRIA, TN, 37012  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 041 - DEKALB COUNTY || Tract Code: 9203.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 50 MAIN ST N, CARTHAGE, TN, 37030  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 159 - SMITH COUNTY || Tract Code: 9751.00

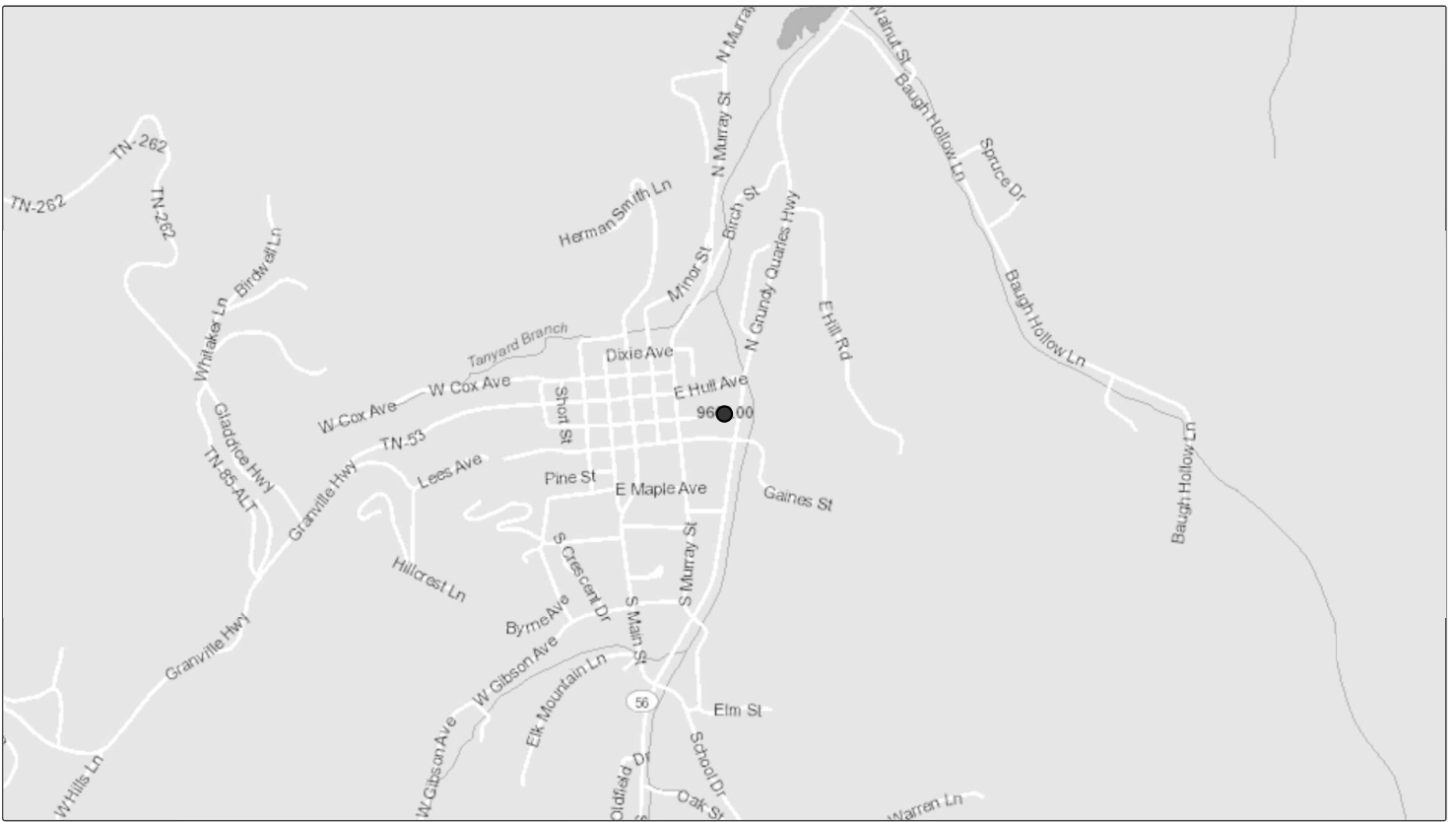
● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 101 E LAKE AVE, CELINA, TN, 38551  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 027 - CLAY COUNTY || Tract Code: 9550.00

● Selected Tract  
MSA: || State: || County: || Tract Code:





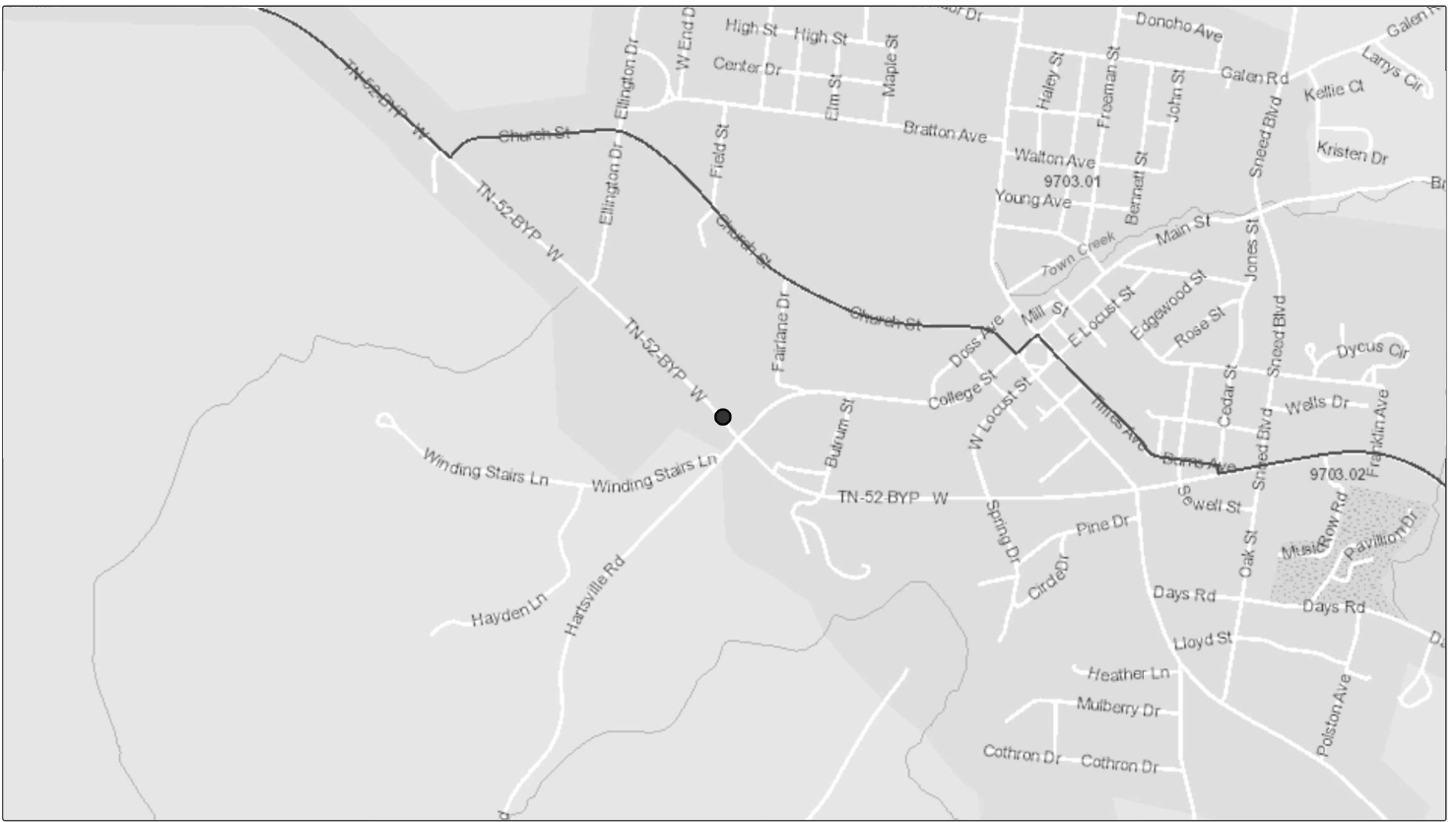
● Matched Address: 116 S GRUNDY QUARLES HWY, GAINESBORO, TN, 38562  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 087 - JACKSON COUNTY || Tract Code: 9603.00

● Selected Tract  
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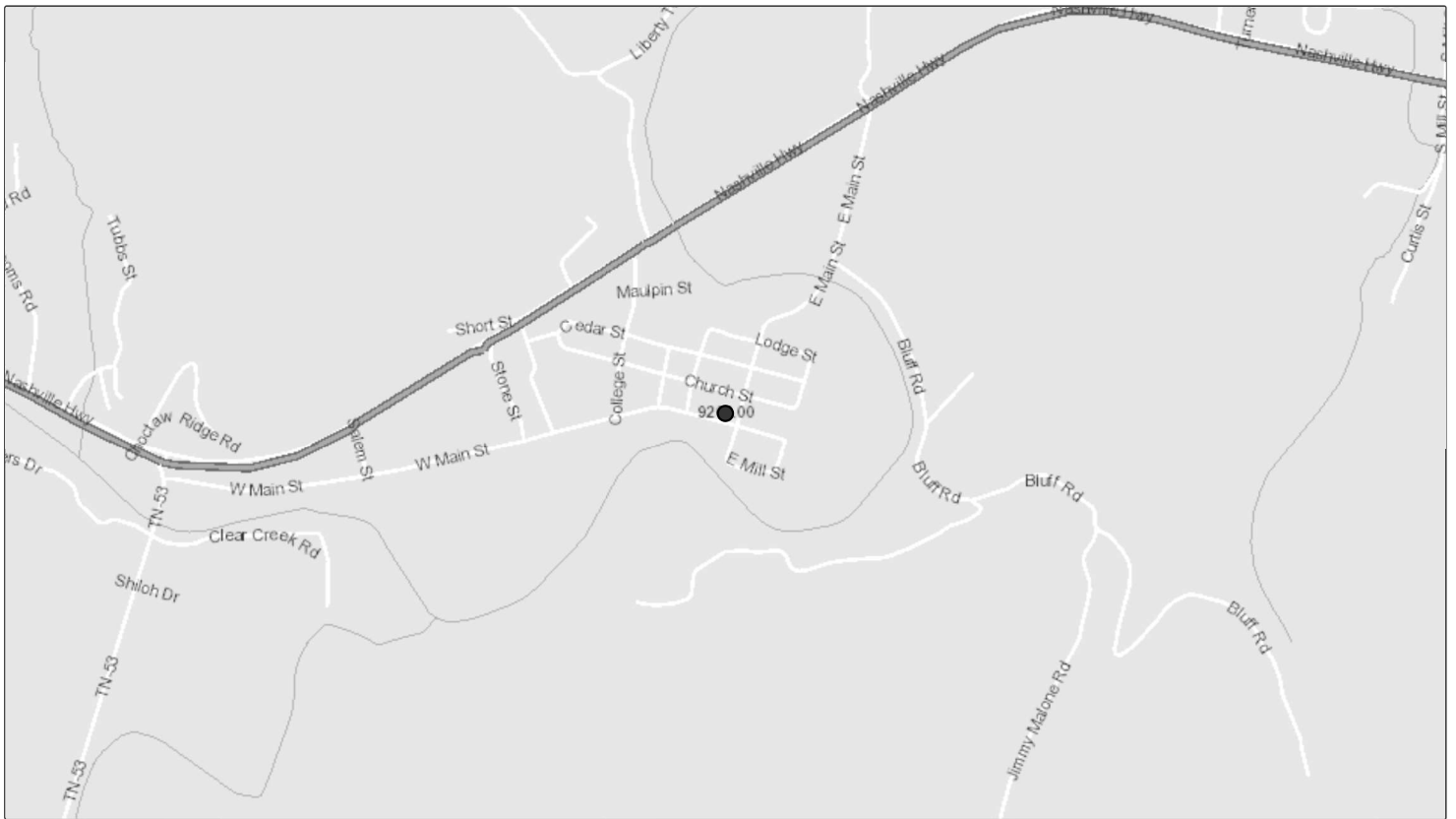
● Matched Address: 411 GORDONSVILLE HWY, GORDONSVILLE, TN, 38563  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 159 - SMITH COUNTY || Tract Code: 9754.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



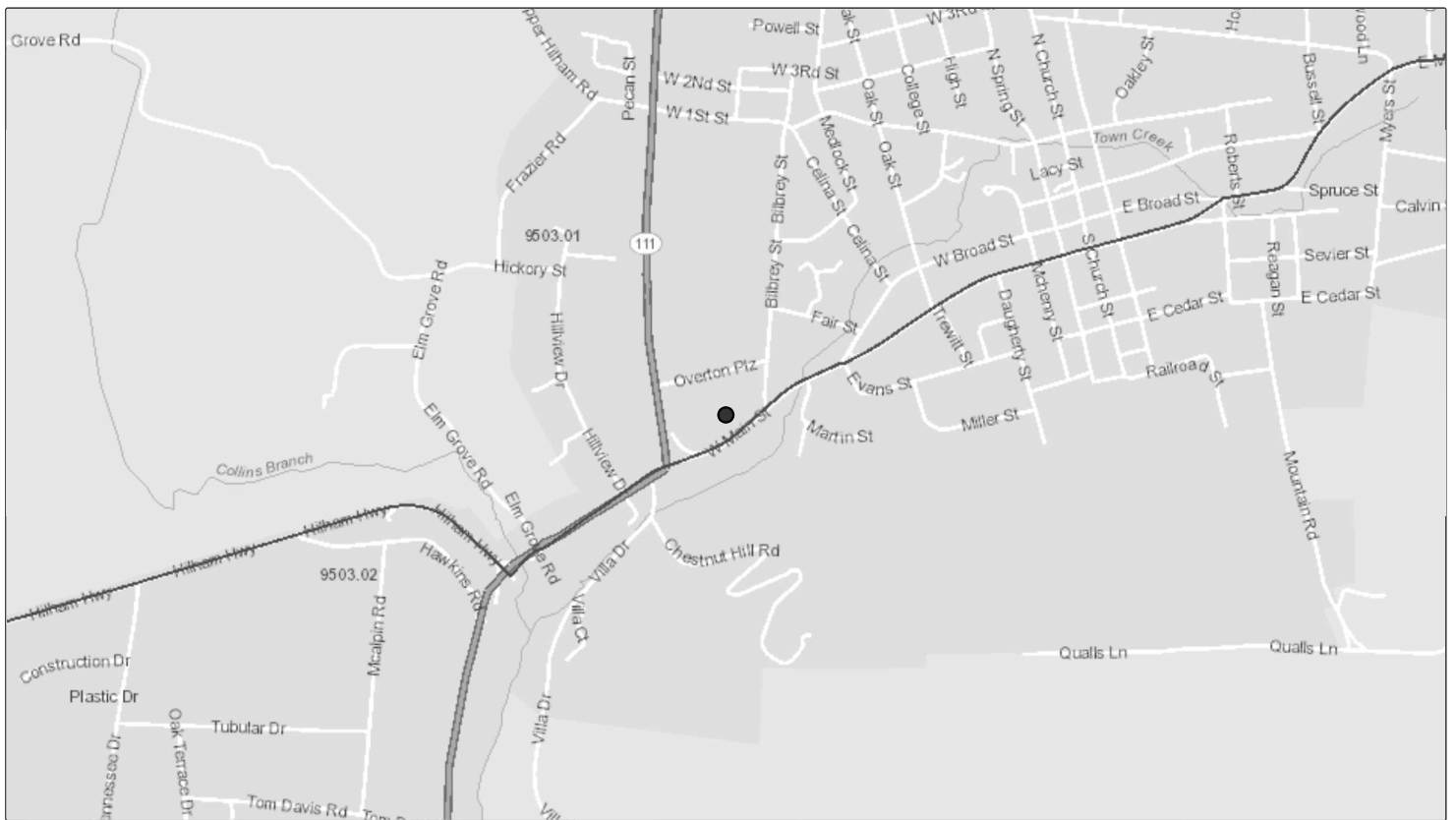
● Matched Address: 400 TN-52, LAFAYETTE, TN, 37083  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 111 - MACON COUNTY || Tract Code: 9703.02

● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 311 E MAIN ST, LIBERTY, TN, 37095  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 041 - DEKALB COUNTY || Tract Code: 9203.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



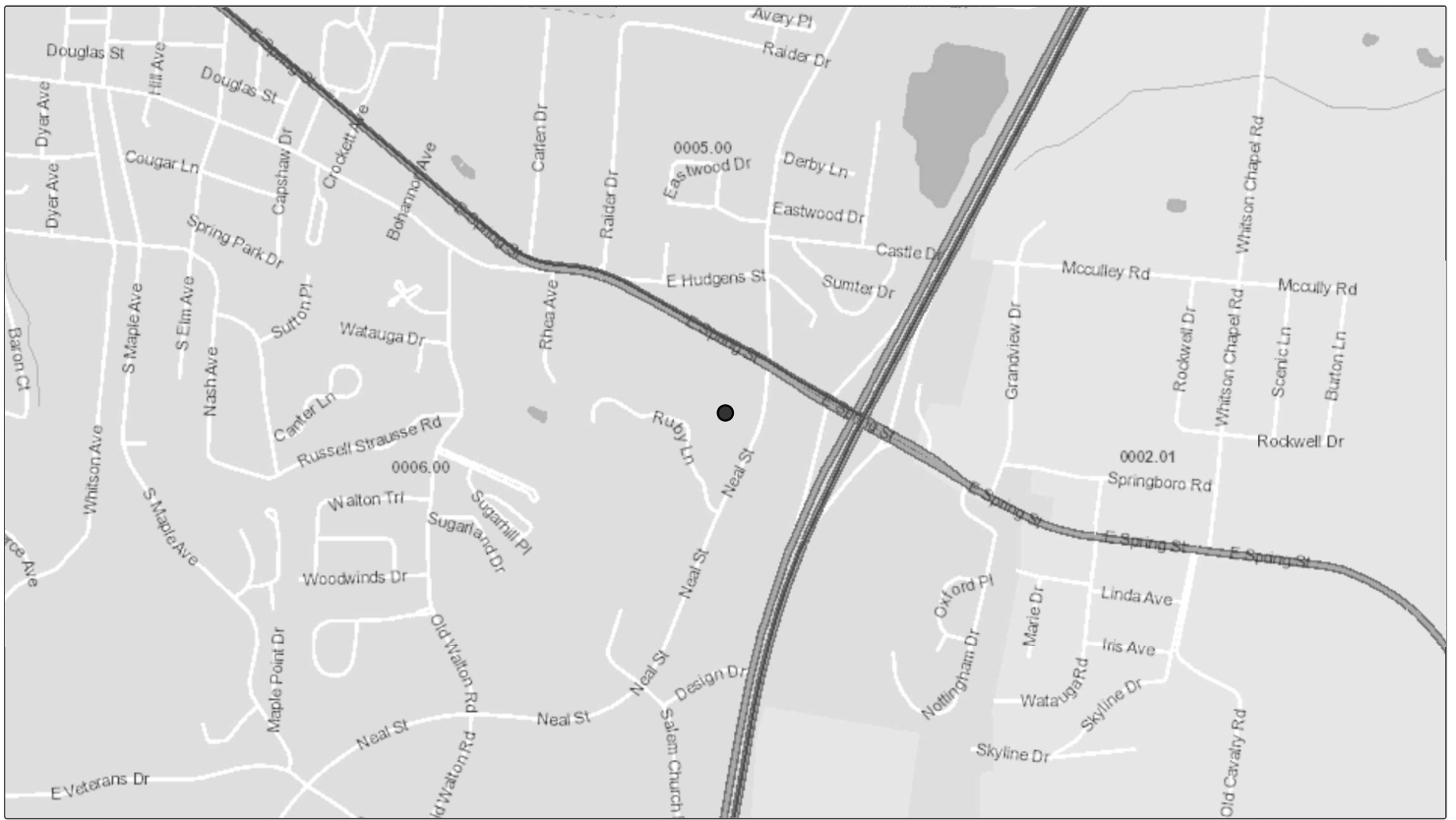
● Matched Address: 808 W MAIN ST, LIVINGSTON, TN, 38570  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 133 - OVERTON COUNTY || Tract Code: 9503.01

● Selected Tract  
MSA: || State: || County: || Tract Code:



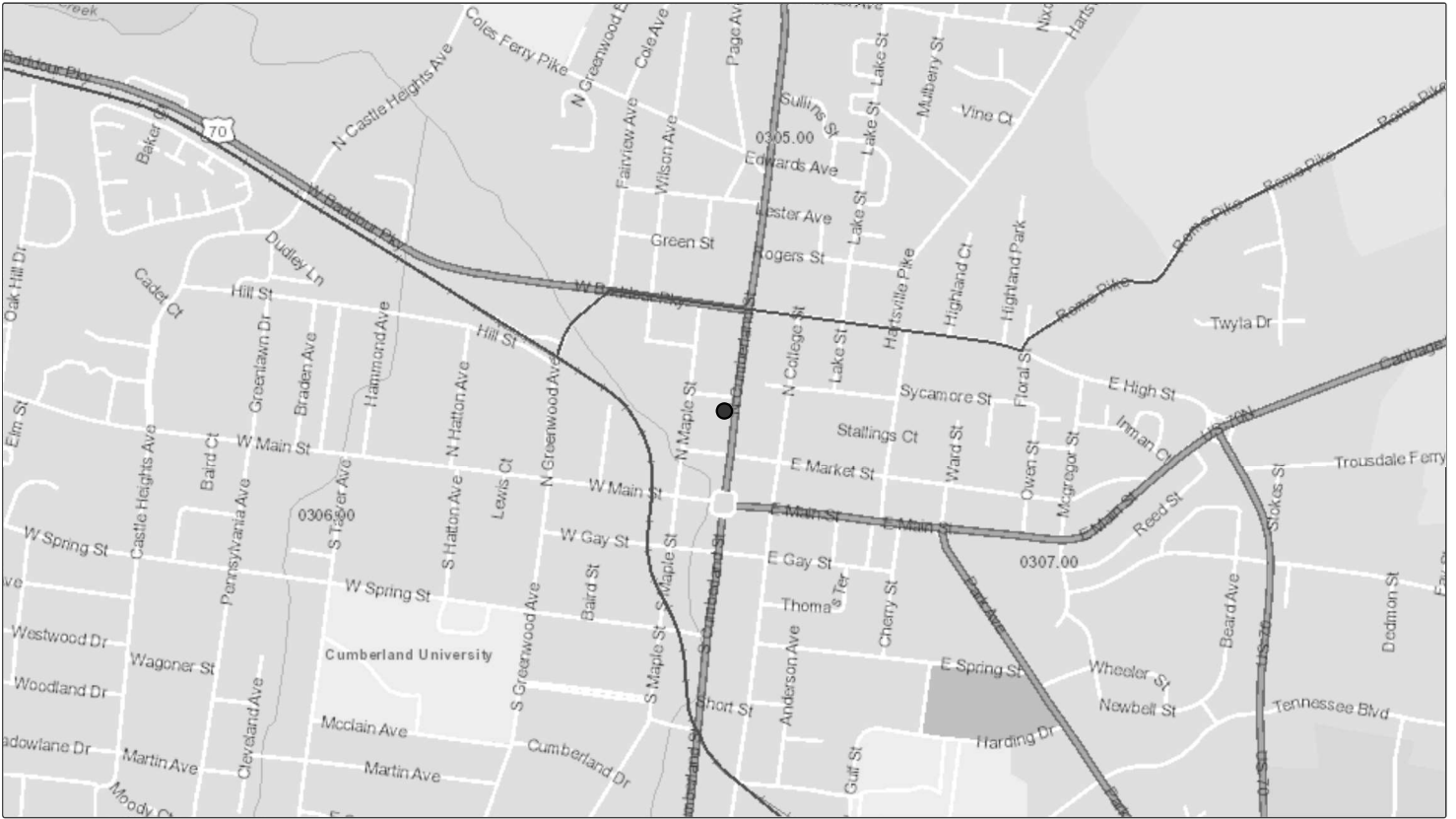
● Matched Address: 1207 HILLSBORO BLVD, MANCHESTER, TN, 37355  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 031 - COFFEE COUNTY || Tract Code: 9705.01

● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 1450 NEAL ST, COOKEVILLE, TN, 38501  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 141 - PUTNAM COUNTY || Tract Code: 0006.00

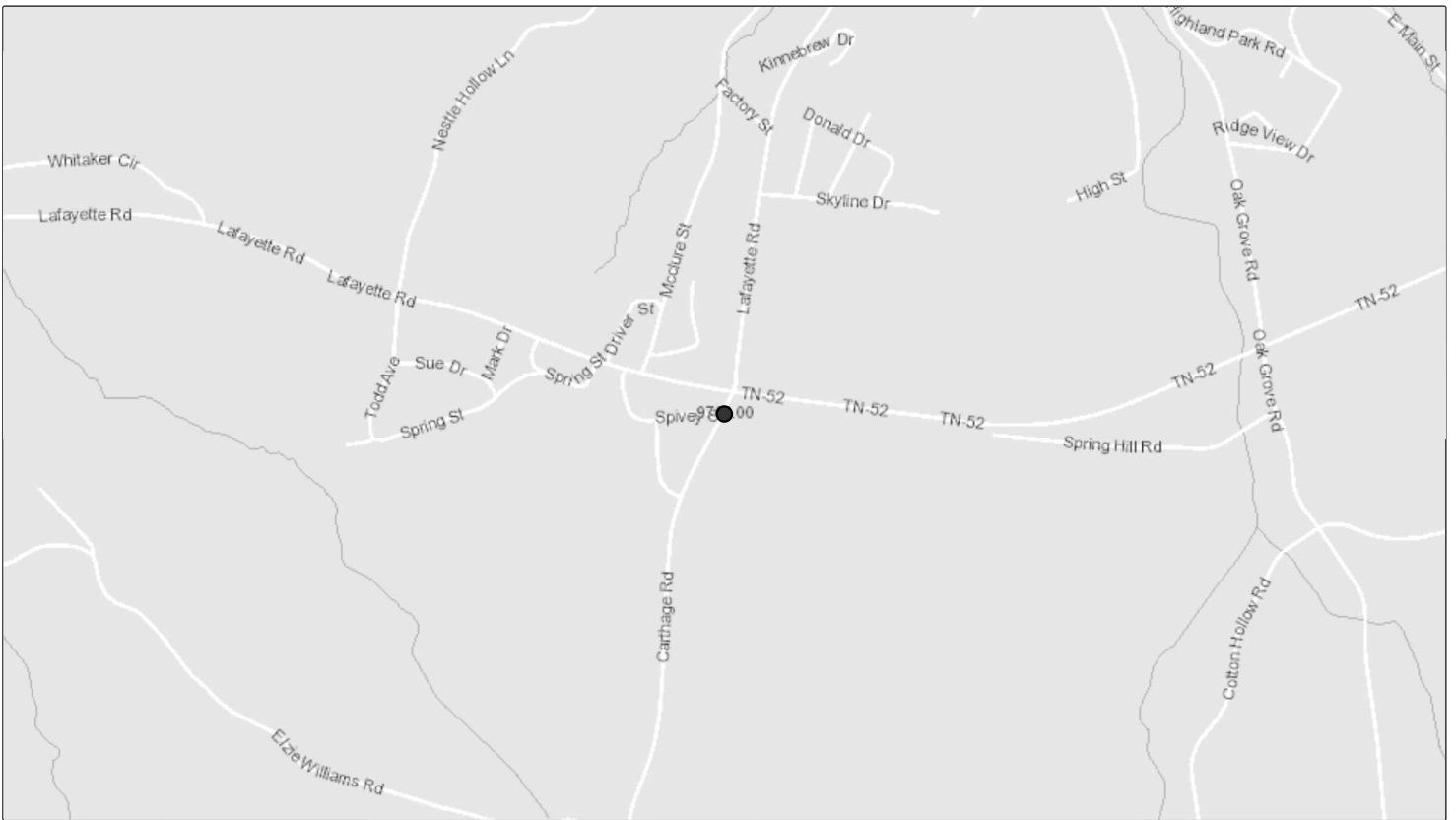
● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 214 N CUMBERLAND ST, LEBANON, TN, 37087  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 189 - WILSON COUNTY || Tract Code: 0307.00

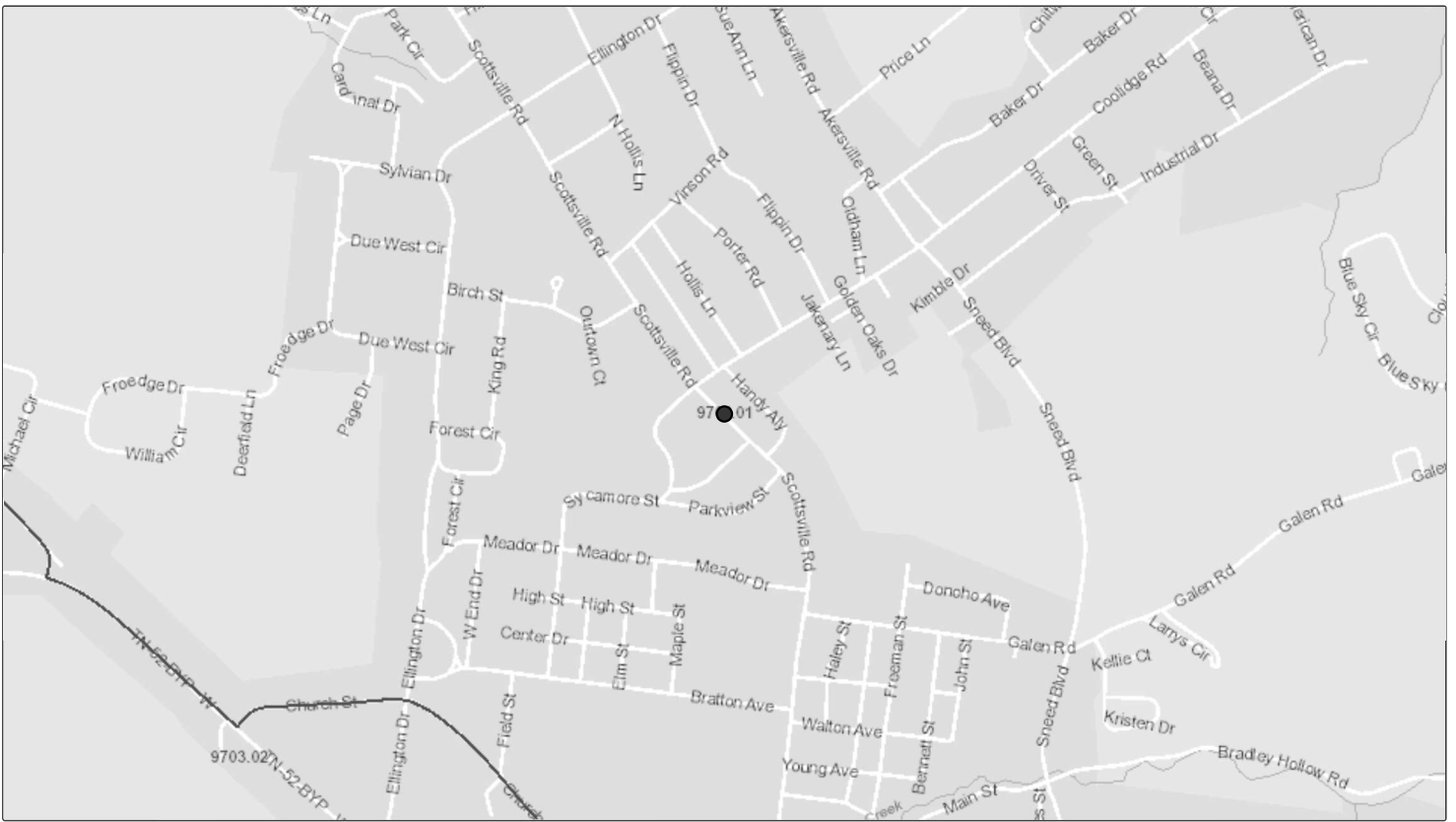
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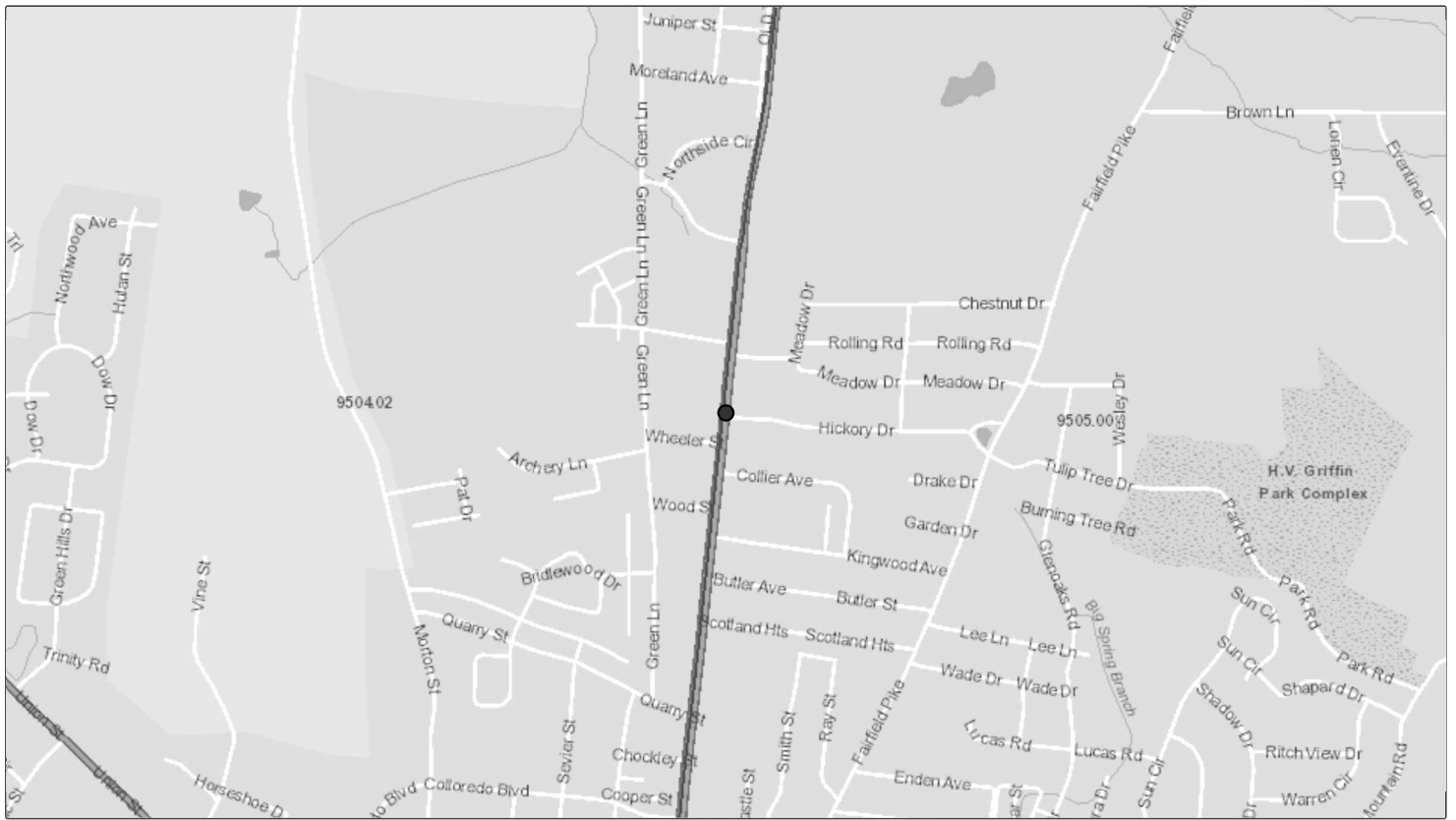
● Matched Address: 32 CARTHAGE RD, RED BOILING SPRINGS, TN, 37150  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 111 - MACON COUNTY || Tract Code: 9701.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



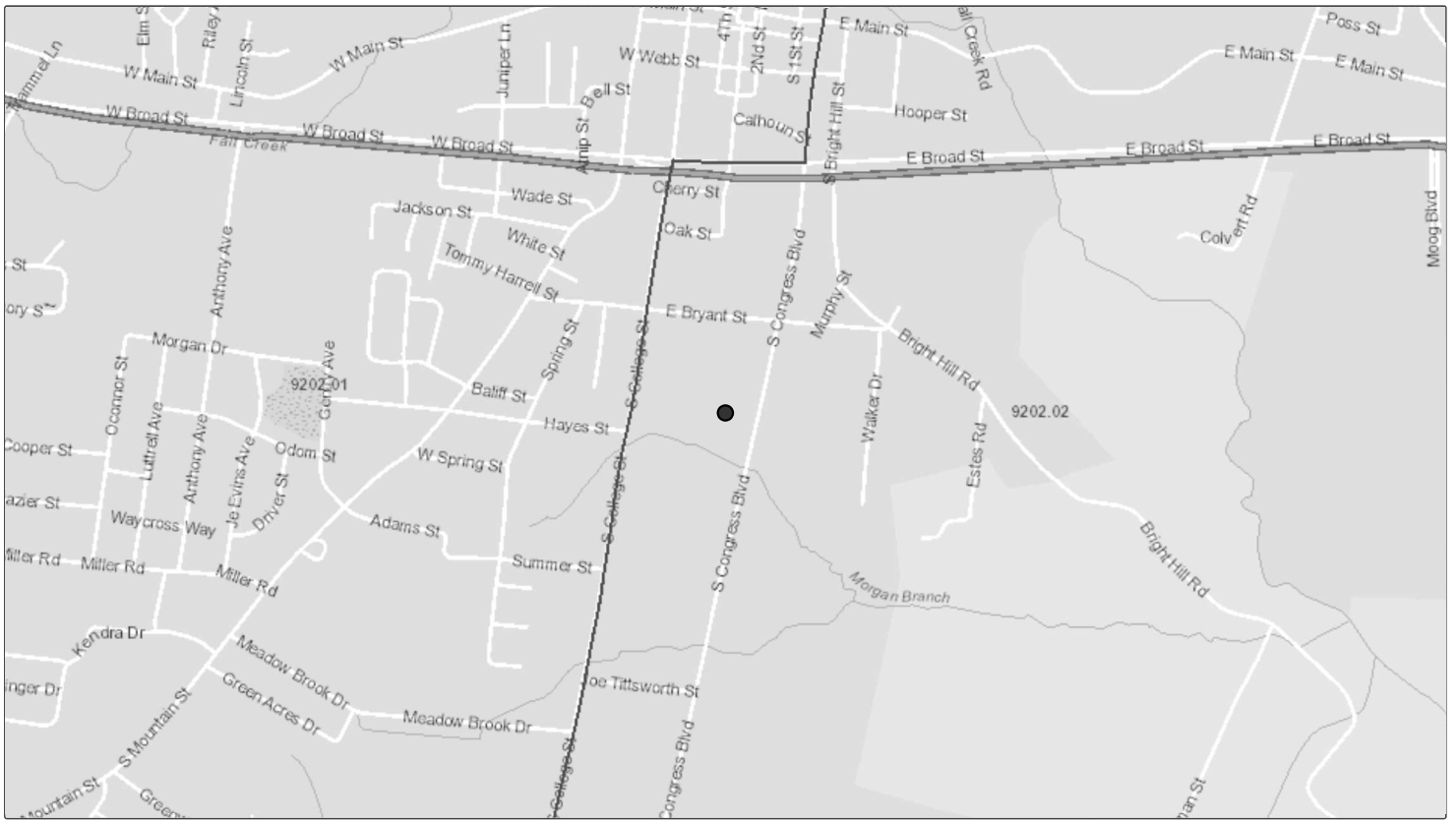
● Matched Address: 1108 SCOTTSVILLE RD, LAFAYETTE, TN, 37083  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 111 - MACON COUNTY || Tract Code: 9703.01

● Selected Tract  
MSA: || State: || County: || Tract Code:



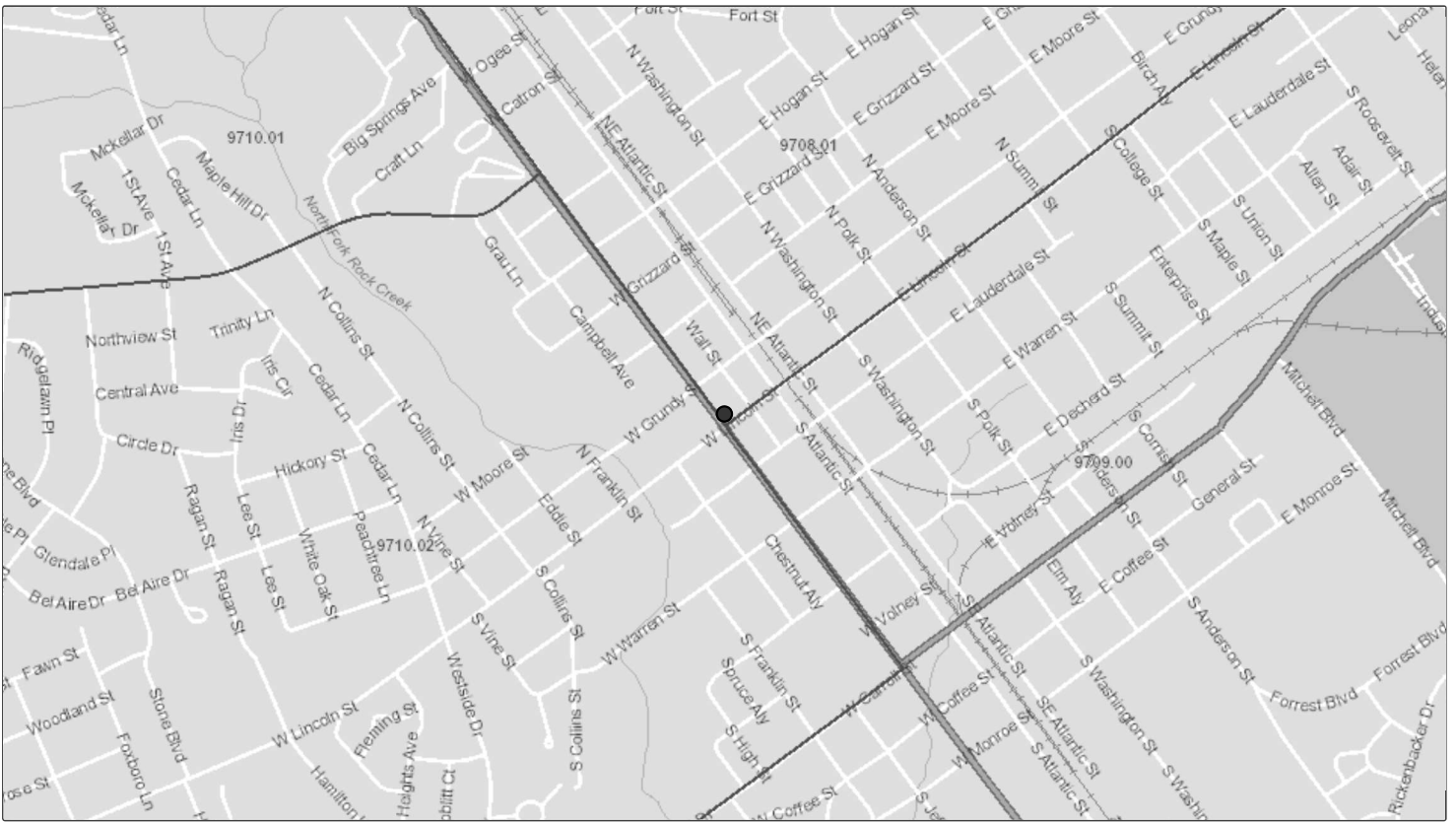
● Matched Address: 1602 N MAIN ST, SHELBYVILLE, TN, 37160  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 003 - BEDFORD COUNTY || Tract Code: 9505.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



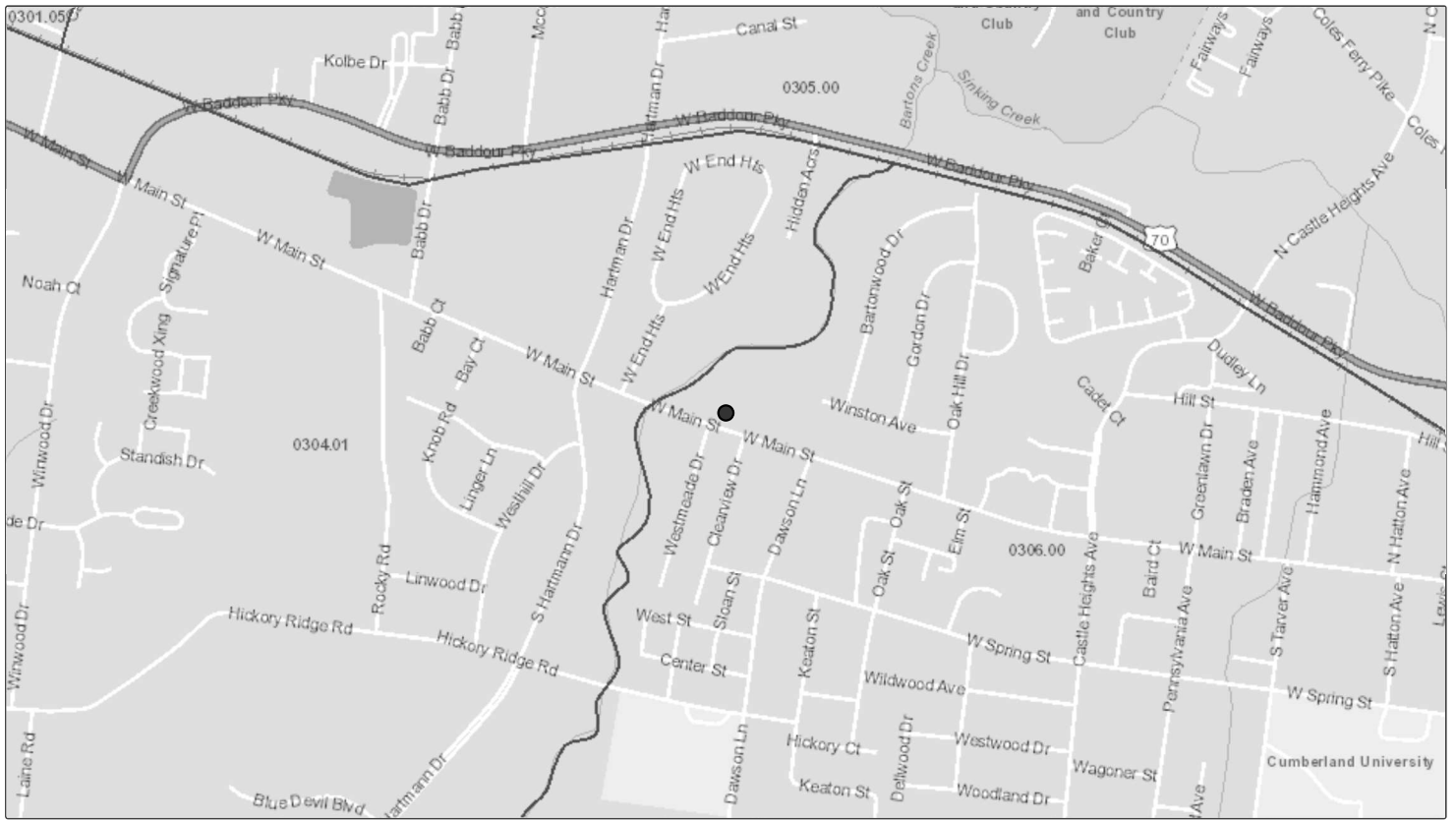
● Matched Address: 735 S CONGRESS BLVD, SMITHVILLE, TN, 37166  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 041 - DEKALB COUNTY || Tract Code: 9202.02

● Selected Tract  
MSA: || State: || County: || Tract Code:



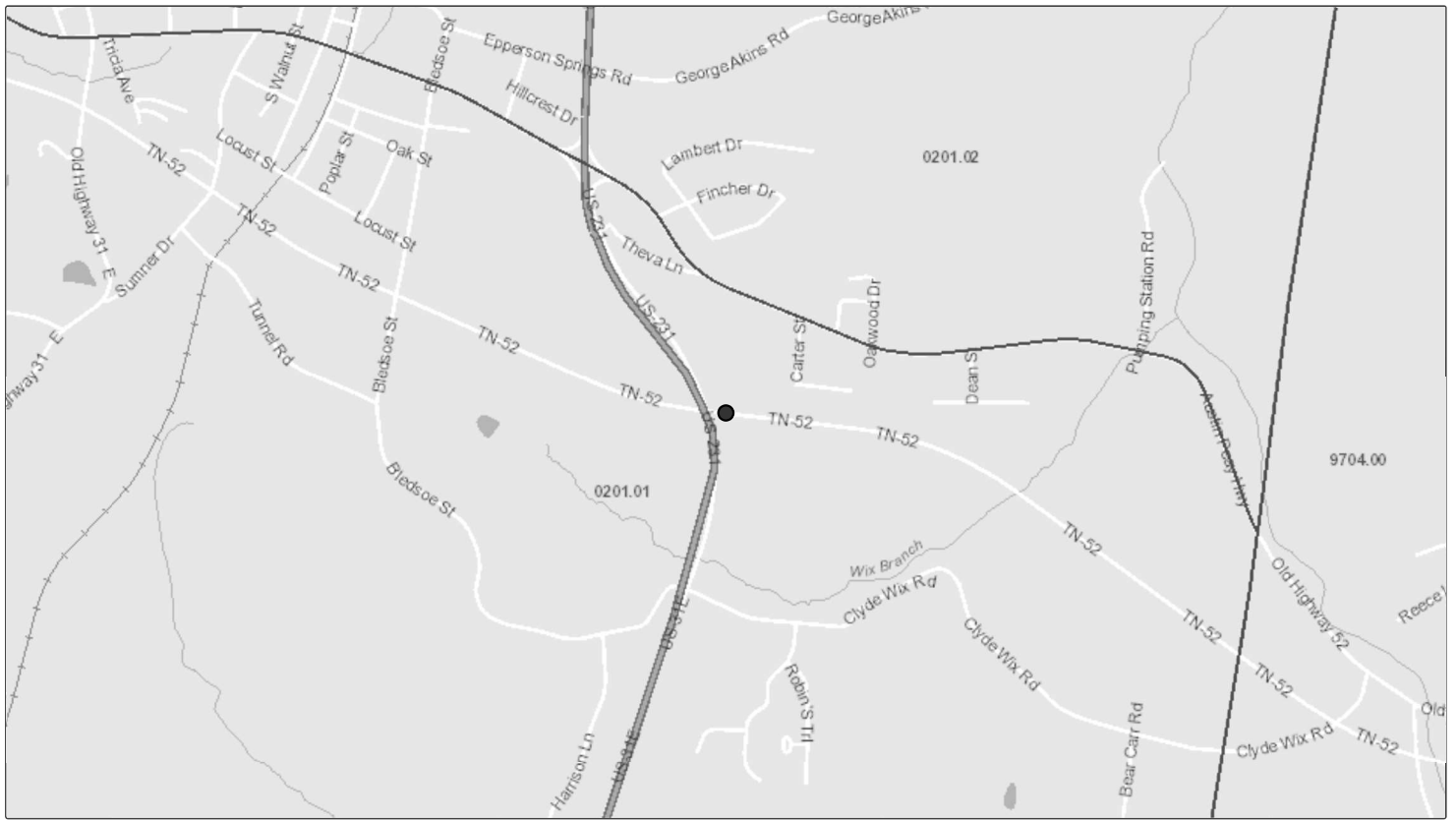
● Matched Address: 120 N JACKSON ST, TULLAHOMA, TN, 37388  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 031 - COFFEE COUNTY || Tract Code: 9708.01

● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 1035 W MAIN ST, LEBANON, TN, 37087  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 189 - WILSON COUNTY || Tract Code: 0306.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 990 TN-52, WESTMORELAND, TN, 37186  
MSA: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN || State: 47 - TENNESSEE || County: 165 - SUMNER COUNTY || Tract Code: 0201.01

● Selected Tract  
MSA: || State: || County: || Tract Code:







● Matched Address: 2695 DECHERD BLVD, WINCHESTER, TN, 37398  
MSA: NA - NA (Outside of MSA) || State: 47 - TENNESSEE || County: 051 - FRANKLIN COUNTY || Tract Code: 9604.02

● Selected Tract  
MSA: || State: || County: || Tract Code:

**SECTION 4**  
**BRANCH OPENINGS & CLOSINGS**

Name	Address	City	State	Zip	Type
Lafayette Main Office	400 Hwy 52 Bypass West	Lafayette	TN	37083	Main
Lafayette Public Square Branch	201 West Locust Street	Lafayette	TN	37083	Branch
Lafayette Scottsville Rd Branch	1108 Scottsville Road	Lafayette	TN	37083	Branch
Red Boiling Springs Branch	32 Carthage Road	Red Boiling Springs	TN	37083	Branch
Westmoreland Branch	990 New Highway 52	Westmoreland	TN	37186	Branch
Gainesboro Branch	116 S Grundy Quarles Hwy	Gainesboro	TN	38562	Branch
Celina Main Office	101 East Lake Avenue	Celina	TN	38551	Branch
Liberty Branch	311 East Main St	Liberty	TN	37095	Branch
Alexandria Branch	100 North Public Square	Alexandria	TN	37012	Branch
Smithville Branch	735 South Congress Blvd	Smithville	TN	37166	Branch
Lebanon N. Cumberland Branch	214 North Cumberland St	Lebanon	TN	37087	Branch
Lebanon W. Main Branch	1035 West Main St	Lebanon	TN	37087	Branch
Carthage Main Branch	50 North Main Street	Carthage	TN	37030	Branch
Gordonsville Branch	411 Gordonsville Highway	Gordonsville	TN	38563	Branch
Tullahoma Main Office	120 North Jackson Street	Tullahoma	TN	37388	Branch
Tullahoma Branch	412 West Lincoln Street	Tullahoma	TN	37388	Branch
Manchester Branch	1207 Hillsboro Blvd	Manchester	TN	37355	Branch
Shelbyville Branch	1602 North Main Street	Shelbyville	TN	37160	Branch
Winchester Branch	2695 Decherd Blvd	Winchester	TN	37398	Branch
Livingston Branch	808 West Main Street	Livingston	TN	38570	Branch
Cookeville Neal St. Branch	1450 Neal Street	Cookeville	TN	38501	Branch
Cookeville Willow Ave. Branch	123 North Willow Avenue	Cookeville	TN	38501	Branch

## Branch Openings and Closings

2021 – the bank merged with American Bank and Trust of the Cumberlandands and added 3 more branches. No additional openings or closing are noted for 2021.

2022 – No openings or closings are noted

2023 -

**SECTION 5**  
**SERVICES**

## Business Services

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### ATMs

For your convenience, access your business account information 24 hours a day – 7 days a week. Make deposits, withdrawals, check account balances and transfer funds. We now offer surcharge-free ATMs. The MoneyPass network offers thousands of surcharge-free ATMs coast to coast located where you live, work and travel. This locator will help you find the most convenient ATM location to use your MoneyPass card surcharge-free.

Visit [www.moneypass.com](http://www.moneypass.com) to find out more.

### Business Debit Card

Our MASTERCARD debit card makes it faster and easier to make purchases in person, online, or by phone. If you need cash, our debit card also serves as an ATM card. We also offer a free business debit card for business customers. To Report a Lost or Stolen Debit Card after hours please call 1-800-264-5578 and they will be happy to assist you.

### Cash Management

Cash Management is a product available to Commercial customers that streamlines your businesses cash flow. Services include viewing transactions to your account, transfer of funds, account receivable payments, and much more.

Visit our [Cash Management](#) page for more details.

### Cashier Checks

Cashier checks can be purchased at any of our branches. We can check on the status of these checks.

## Image Statements

Reviewing and filing your statements has never been easier. Each month we'll send you reduced images of your checks numerically and we also provide a three-ring binder for easier filing.

## Intuit QuickBooks & Quicken

If your business uses either Intuit QuickBooks or Quicken, Citizens Bank has direct access to export your account information into either of these programs. For Intuit software user guides, click [here](#).

## Linked Accounts

Linked Accounts allow you to authorize us to automatically transfer funds from one account to another for a minimal fee of \$3.00 when balances fall into the negative. These transfers can be made from another checking account or a savings account (restrictions apply to savings). Linked Accounts allow you to take charge of your finances and limit overdraft or NSF fees at the same time.

## Merchant Capture

Imagine processing your business bank deposit without leaving your desk! Our Merchant Capture product allows you the convenience to do just that.

## Merchant Card Services

Increase your revenue opportunities with Merchant Card Services. Acceptance of Debit/Credit card processing provides purchasing convenience to your customers and at the same time boosts your sales. Electronic terminals, PC software, Smart phones or Touch-tone phone processing are the many ways that are available to process these transactions at a very affordable rate.

## Mobile App

Our mobile app is available from the App Store and Google Play store, and they are free to any customer with a checking, savings, or loan account. Please visit [Online & Mobile Banking](#) to find out more.

## Mobile Check Deposit

Deposit checks into your account without ever visiting a branch. It is as easy as taking a picture. Please visit [Online & Mobile Banking](#) for more information and to get approved.

## Night Depository

Unable to make it to the bank during business hours? Use our convenient night deposit box to secure your banking transactions. All transactions dropped off after business hours are processed at the beginning of the next business day.

## Overdraft Privilege

Our overdraft privilege is designed to automatically assist you when you may inadvertently or have the occasional need to overdraw your checking account. This service allows the insufficient checks to be paid, charging you our normal overdraft fee of \$28, without the worry of embarrassment and another return check charge from the retailer.

## Notary Service

This service is available at no charge to our customers.

## Safe Deposit Box

We offer several sizes of safe deposit boxes at many of our locations. Please contact your local branch for sizes and availability.



## Sweep Services

Sweep Services allows you to authorize us to automatically sweep funds from one account to another for a minimal fee of \$3.00 when balances fall below a certain threshold. These transfers can be made from another checking account or a savings account (restrictions apply to savings). Sweep Services allows you to take charge of your finances and limit your fees at the same time.

## Telephone Banking

This 24-hour service enables you to access your personal account information using any touch tone phone 24 hours a day, 365 days a year. With phone banking, you may perform the following functions: Get current balance information, Gather information on your loan accounts, or Review recent transactions. To use this service simply call toll free at 1-800-318-5540.

## Wire Transfers

Wire transfers are a quick and easy way to transfer money from one bank to another. Citizens Bank originates and receives both domestic and international wires.

*For questions regarding account services and fees, please visit your local branch.*

## With Overdraft Privilege, You Can Be Worry Free

Most of our checking accounts offer Overdraft Privilege.

[Learn More >>](#)



## To The Top

| [Privacy Policy](#) | [Terms of Use](#) | [Patriot Act](#)

Member FDIC | [Equal Housing Lender](#)

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## SCHEDULE OF FEES – CONSUMER



Cashier's Check Fee	\$ 2.00	per item
Check Cashing Fee - Non Customer	n/a	do not cash for non customers
Check Printing Fee	\$ 0.25	per temporary check encoded
Check Reorder Fee	yes	varies by style
Counter Check	\$ 2.00	per page
Christmas Club Early Withdrawal Fee	\$ 10.00	per withdrawal
Collection-Foreign Check	\$ 25.00	per item
Checks on Canadian Banks - Non Collection	\$ 1.00	per item
Debit/ATM Foreign ATM Fee	\$ 1.00	bank customer
Debit/ATM Replacement Fee	\$ 10.00	for lost card
Debit/ATM Withdrawal Limits	\$ 500.00	per day (*Smart Start Checking is \$300)
Debit Card Purchasing Limits		
Consumer Debit Card	\$ 1,500.00	per day (*Smart Start Checking is \$800)
Business Debit Card	\$ 2,000.00	per day
Deposit Item Returned	\$ 10.00	per item
Dormant Fee	\$ 5.00	per statement cycle
Executions, Garnishment, Levies, Escheat	\$ 75.00	
Foreign Currency - Buy/Sell	\$ 10.00	
IRA Closure	no charge	
Mobile Deposit Limit	\$ 1,500.00	per day (initial approval required)
Money Market Checking Excessive Withdrawal	\$ 5.00	per transaction over 6/month
Night Deposit Bags (Locking)	\$ 35.00	per bag
Overdraft Fee	\$ 28.00	per item; \$168 daily max
Overdraft Fee ODP	\$ 28.00	per item
Overdraft Return Fee	\$ 28.00	per item
Overdraft Transfer Fee-Linked Account	\$ 3.00	per day
Photocopies	\$ 0.25	per page-black and white
Records Request		
Research	\$ 25.00	per hour-1 hour minimum
Statement Reproduction	\$ 5.00	per monthly statement
Fax	\$ 5.00	per fax
Document E-mail (encrypted)	\$ 1.00	per e-mail
Savings Account Withdrawal	\$ 2.00	per transaction over 18 per quarter
Safe Deposit Box Drilling	\$ 250.00	
Safe Deposit Box Late Fee	\$ 10.00	per month
Safe Deposit Box Rentals		
Size 2x4	\$ 15.00	annual fee
3x5	\$ 18.00	annual fee
5x5	\$ 20.00	annual fee
3x10	\$ 25.00	annual fee
5x10	\$ 35.00	annual fee
10x10	\$ 60.00	annual fee
Stop Payment	\$ 28.00	per item
Vacation Club Early Withdrawal	\$ 10.00	per withdrawal
Wire Fee-Incoming Domestic	\$ 9.00	customer only
Wire Fee-Outgoing Domestic	\$ 15.00	customer only
Wire Fee-Incoming International	\$ 40.00	customer only
Wire Fee-outgoing International	\$ 40.00	customer only

## Personal Services

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### ATMs

For your convenience, access your account information 24 hours a day – 7 days a week. Make deposits, withdrawals, check account balances and transfer funds. We now offer surcharge-free ATMs. The MoneyPass network offers thousands of surcharge-free ATMs coast to coast located where you live, work and travel. This locator will help you find the most convenient ATM location to use your MoneyPass card surcharge-free. Visit [www.moneypass.com](http://www.moneypass.com) to find out more.

### Bank by Mail

Special envelopes are provided free to our checking and savings customers for this convenient service.

### Cashier Checks

Cashier checks can be purchased at any of our branches.

### Debit Card

Our MASTERCARD debit card makes it faster and easier to make purchases in person, online, or by phone. If you need cash, our debit card also serves as an ATM card. We also offer a free business debit card for business customers. To Report a Lost or Stolen Debit Card after hours please call 1-800-264-5578 and they will be happy to assist you.

### Image Statements

Reviewing and filing your statements has never been easier. Each month we'll send you reduced images of your checks numerically.

## Linked Accounts

Linked Accounts allow you to authorize us to automatically transfer funds from one account to another for a minimal fee of \$3.00 when balances fall into the negative. These transfers can be made from another checking account or a savings account (restrictions apply to savings). Linked Accounts allow you to take charge of your finances and limit overdraft or NSF fees at the same time.

## Mobile App

Our mobile app is available from iTunes and Google Play store, and they are free to any customer with a checking, savings, or loan account. Please visit [Online & Mobile Banking](#) to find out more.

## Mobile Check Deposit

Deposit checks into your account without ever visiting a branch. It is as easy as taking a picture. Please visit [Online & Mobile Banking](#) for more information and to get approved.

## Night Depository

Unable to make it to the bank during business hours? Use our convenient night deposit box to secure your banking transactions. All transactions dropped off after business hours are processed at the beginning of the next business day.

## Overdraft Privilege

Our overdraft privilege is designed to automatically assist you when you may inadvertently or have the occasional need to overdraw your checking account. This service allows the

insufficient checks to be paid, charging you our normal overdraft fee of \$28, without the worry of embarrassment and another return check charge from the retailer.

## Notary Service

This service is available at no charge to our customers.

## Safe Deposit Box

We offer several sizes of safe deposit boxes at many of our locations. Please contact your local branch for sizes and availability.

## Telephone Banking

This 24-hour service enables you to access your personal account information using any touch tone phone 24 hours a day, 365 days a year. With phone banking, you may perform the following functions: Get current balance information, Gather information on your loan accounts, or Review recent transactions. To use this service simply call toll free at 1-800-318-5540.

## Wire Transfers

Wire transfers are a quick and easy way to transfer money from one bank to another. Citizens Bank originates and receives both domestic and international wires.

*For questions regarding account services and fees, please visit our [Schedule of Fees](#) page.*

## We Have the Right Checking Account for You.

We have many different accounts to choose from, each with its own benefits. We can help you decide which one is for you!

[See Our Accounts >>](#)



---

## With Overdraft Privilege, You Can Be Worry Free

Most of our checking accounts offer Overdraft Privilege.

[Learn More >>](#)



## To The Top

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Member FDIC | [Equal Housing Lender](#)

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## Real Time Processing

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### Real-Time Debit Card Transaction Processing

Citizens Bank processes all debit card account transactions and deposits in real time.

With real-time processing, your account will automatically be updated whenever a transaction is processed with your Citizens Bank debit card. Whether you use your debit card every two minutes or every two hours, you'll appreciate having the most up-to-date account information available. This information is immediately accessible with your Citizens Bank smartphone app or eBanking account.

### How it Works

When you swipe your card at a business, an authorization will take place immediately. This initial authorization will appear right away on your account and be visible to you through eBanking. Once the business closes their debit card transactions and sends them for processing, the actual transaction will post to your account. Depending on when a business processes their activity, a transaction could be pending for 1 day or 3 days.

### Debit Card Authorization Vs. Posted Transaction

The initial authorization and the actual posted transaction may differ in amounts, depending on where you use your debit card. The following are a few examples of when the authorization and actual transaction may be different:

- Pay-at-the-pump gas station authorizations will always be different than the actual amount that posts to your account. Gas stations don't know how much your total fuel purchase will be until it is completed. The authorization amount will verify the validity of the card and the actual transaction that's posted to your account will be for the amount of your fuel purchase.

- Restaurants often authorize the transaction for 20% more than your bill. They will then adjust your transaction to correctly reflect the tip amount. This will be the amount that posts to your account.
- Hotels usually authorize for amounts greater than the agreed-upon amount to cover any incidentals or extra charges. At the end of your stay, the actual charges will be processed and posted to your account.

## Checks & Deposits

Any check you cash or deposit at a Citizens Bank branch will reflect your available balance within seconds. These items will then process and post to your account during the business day on which they were received. If you cash a check at another bank or write a check to a merchant, we will post it to your account on the business day on which we receive it.

## Enhanced Security

Real-time processing will also help further protect your account from potential fraud. With automatic updates to your account balance, you'll be able to view all your account transactions right away. If you notice any suspicious activity on your account, report it immediately to Citizens Bank.

## Contact Us

Please visit our [Contact Us](#) page, or feel free to call us at 866-666-2195 if you have any questions regarding real-time processing. We appreciate your business and look forward to providing continued service enhancements as we help you with all your financial needs.



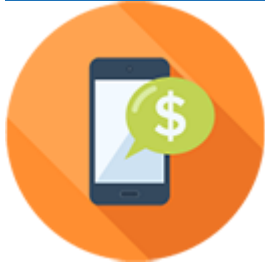
## Wondering How Much You Can Afford?

We have a variety of calculators to help you with your financial planning. Here are just a few:

- [Mortgage Loan](#)
- [Mortgage Tax Savings](#)
- [Rent vs Buy](#)

- [Bi-Weekly Payment](#)

[View All Calculators](#)



## Bank Anywhere You Go

With our mobile banking app, you can manage your accounts, transfer funds, pay bills, and find the nearest ATM on the go.

[Sign Up Now >>](#)

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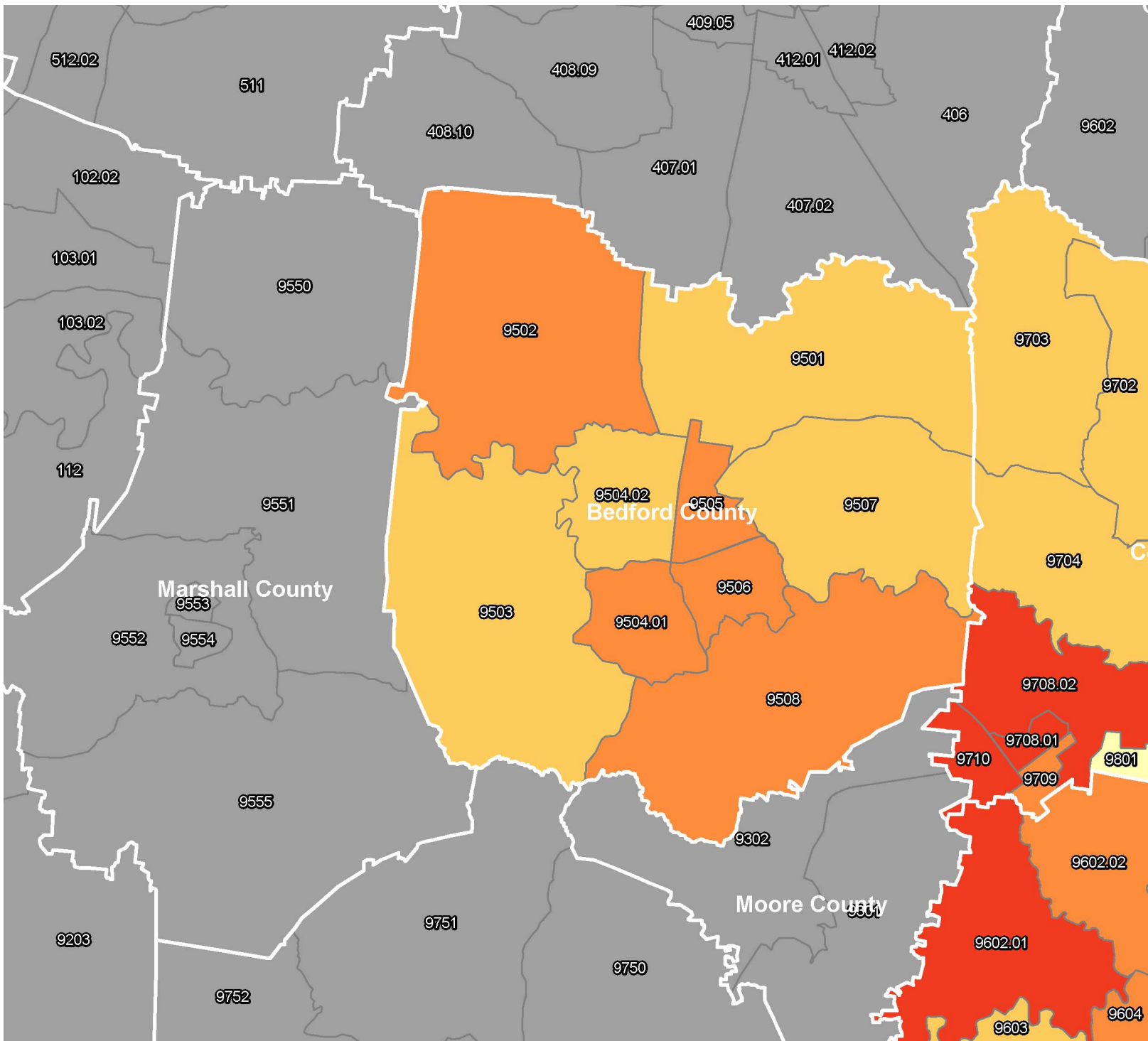
Member FDIC | [Equal Housing Lender](#)

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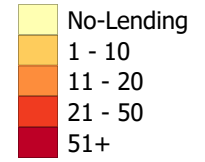
SECTION 6  
ASSESSMENT AREA MAPS

# Citizens Bank - 2021 CRA - Loan/App Density Filter

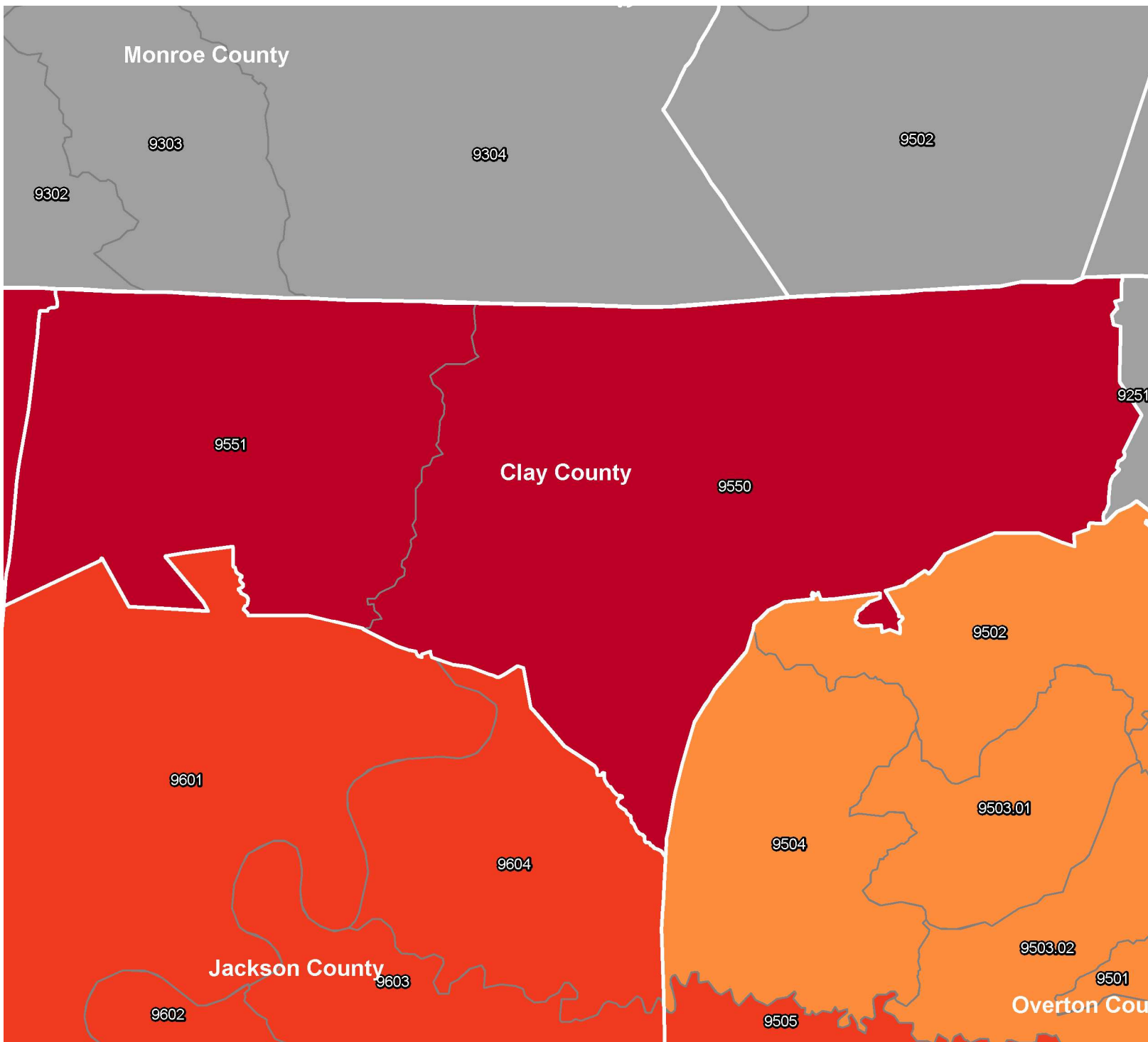
Inside\*



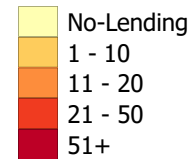
## Loan/App Density Filter



Citizens Bank - 2021 CRA - Loan/App Density Filter  
Inside\*

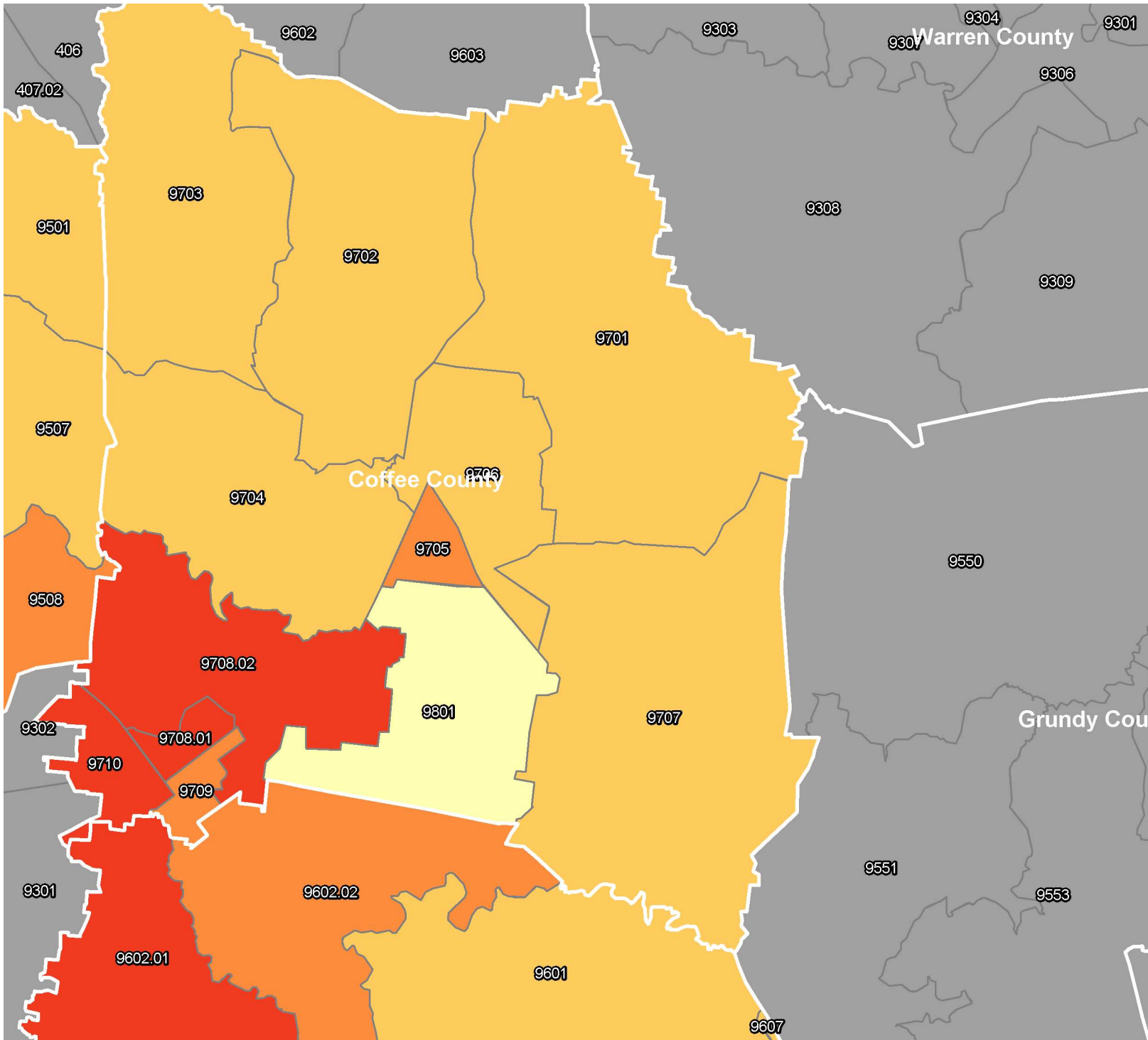


Loan/App Density Filter

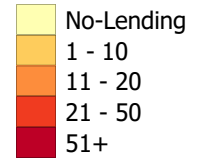


# Citizens Bank - 2021 CRA - Loan/App Density Filter

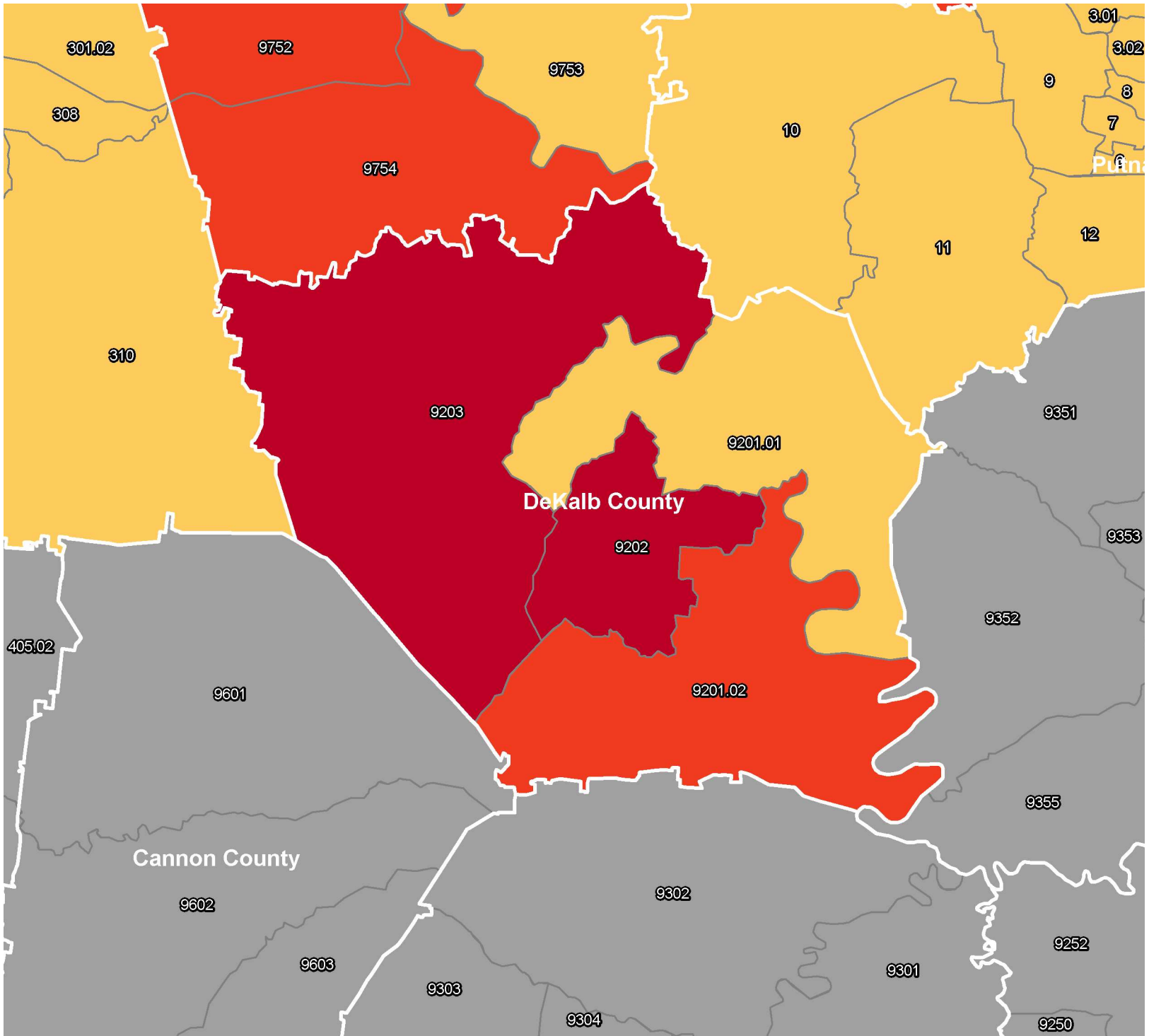
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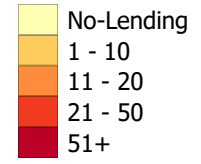
## Loan/App Density Filter



**Citizens Bank - 2021 CRA - Loan/App Density Filter**  
*Inside\**



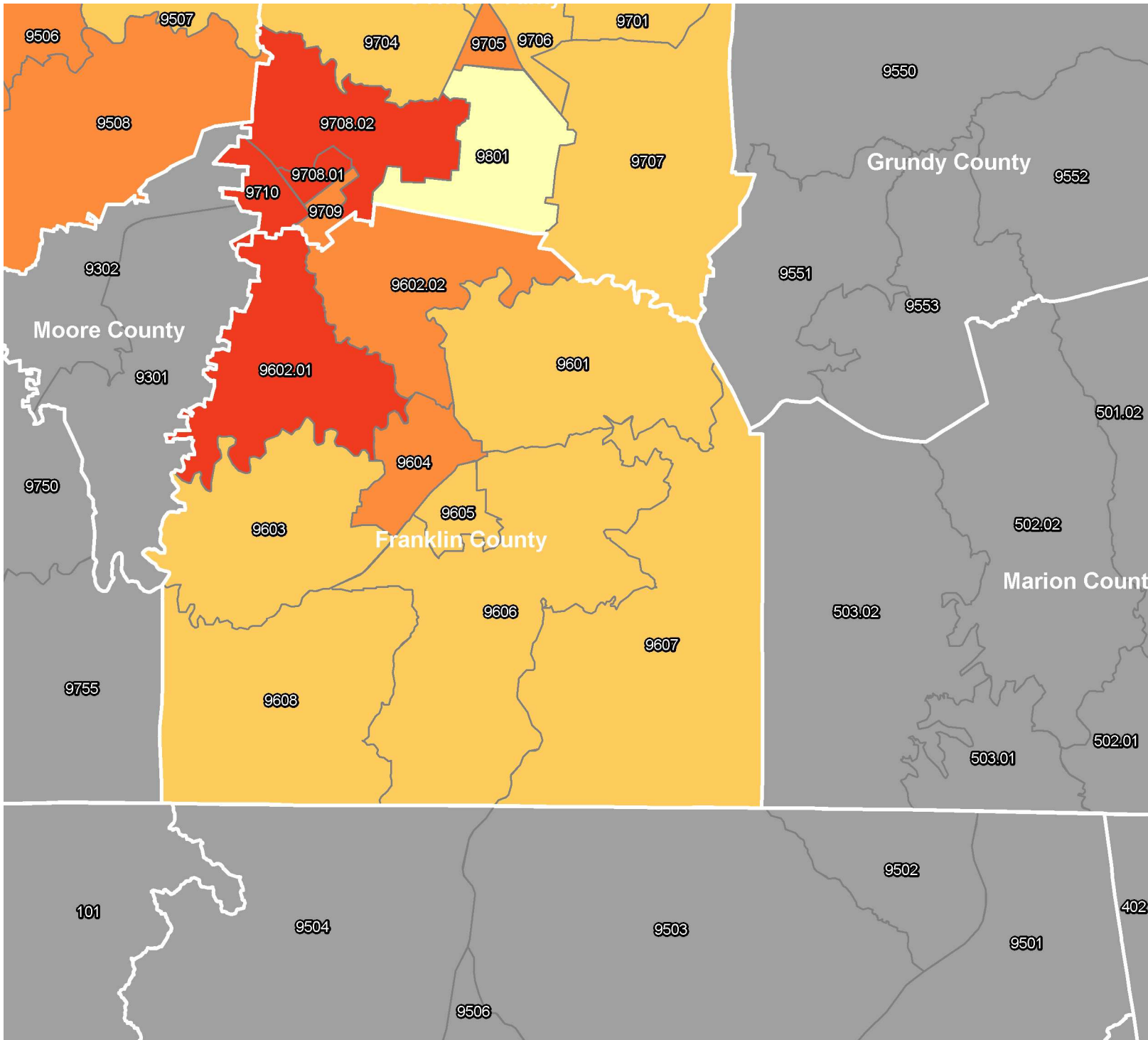
**Loan/App Density Filter**



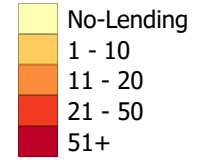


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

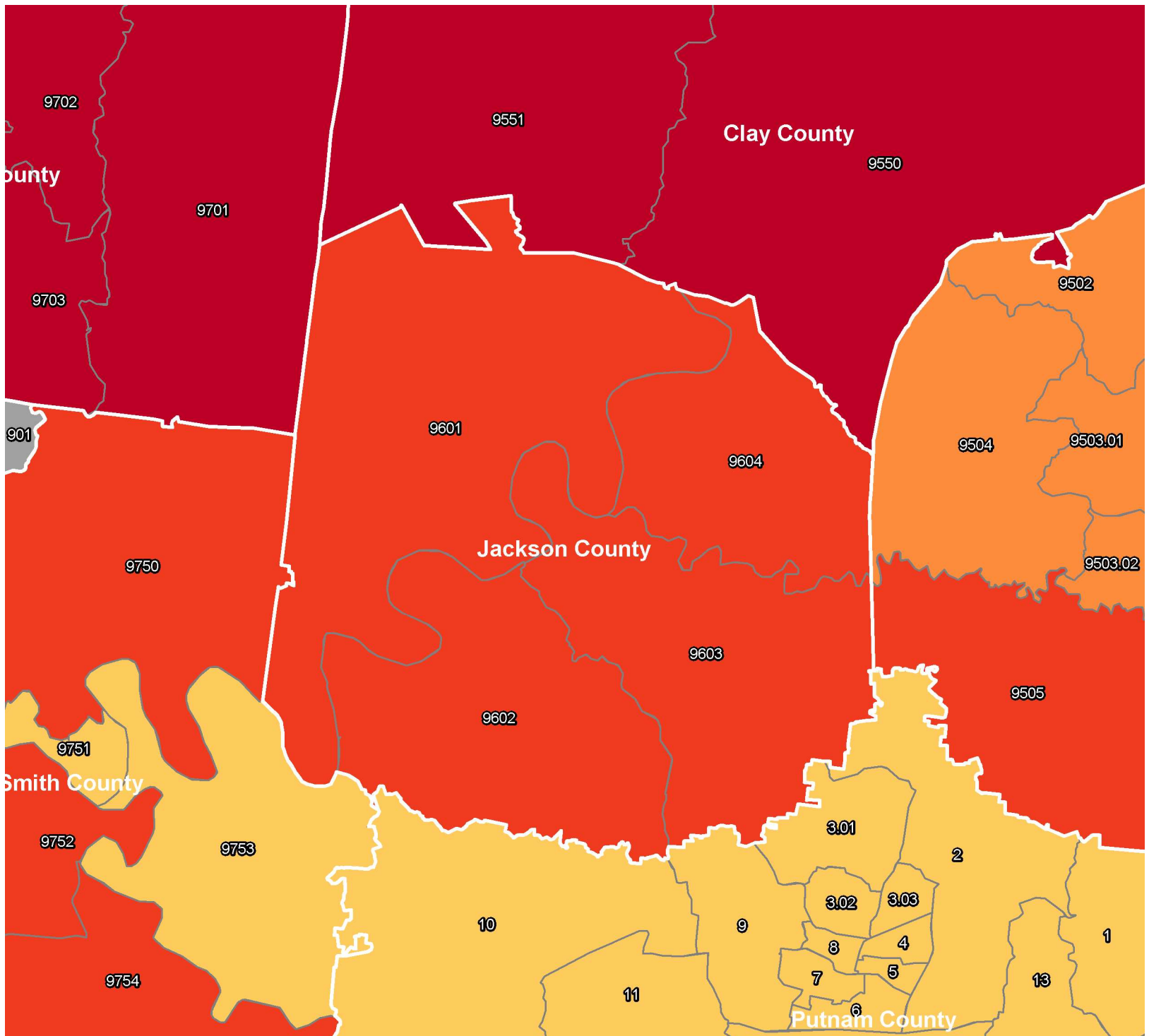


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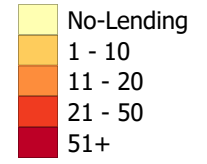


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

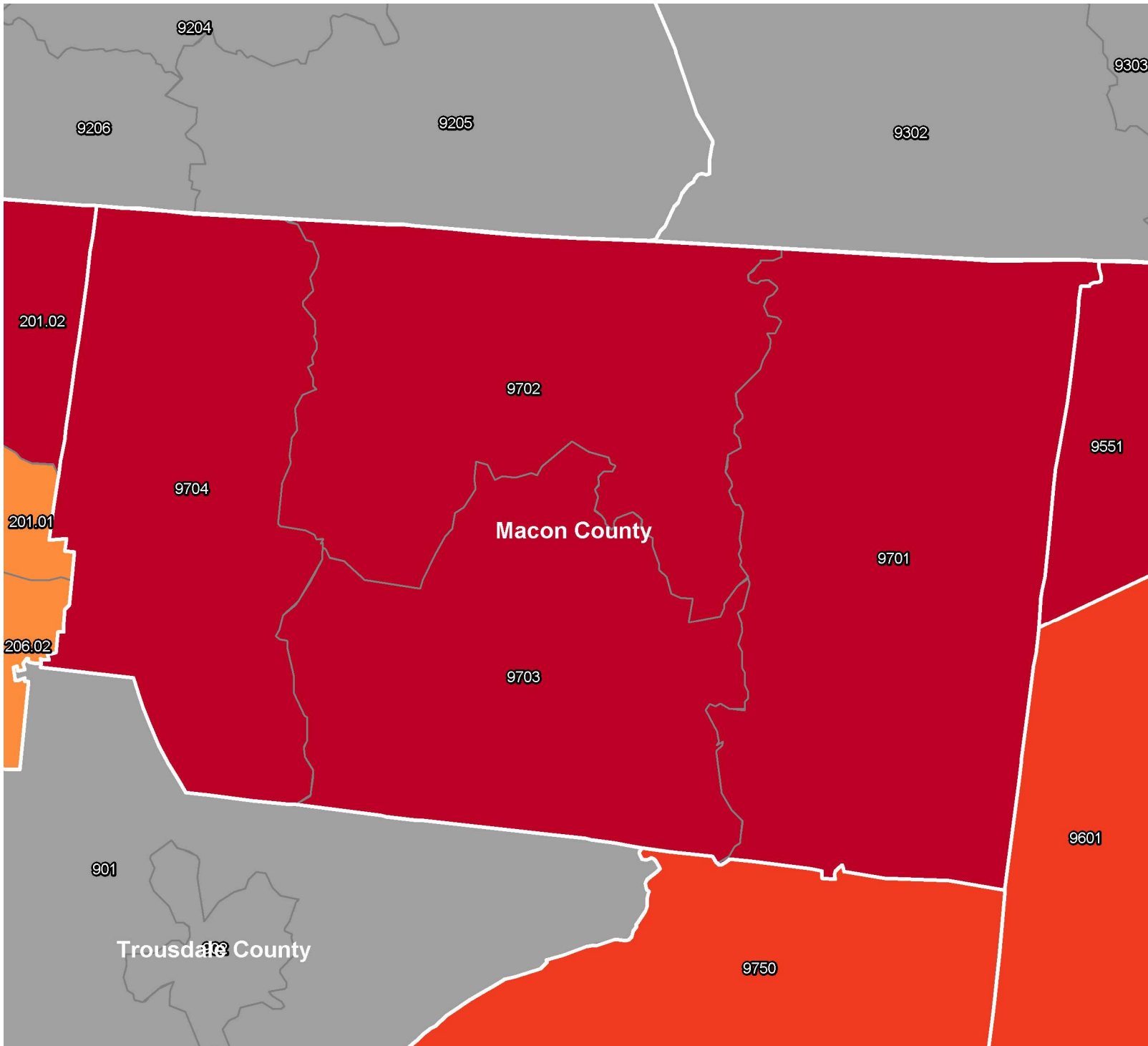


## Loan/App Density Filter

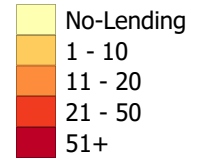


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

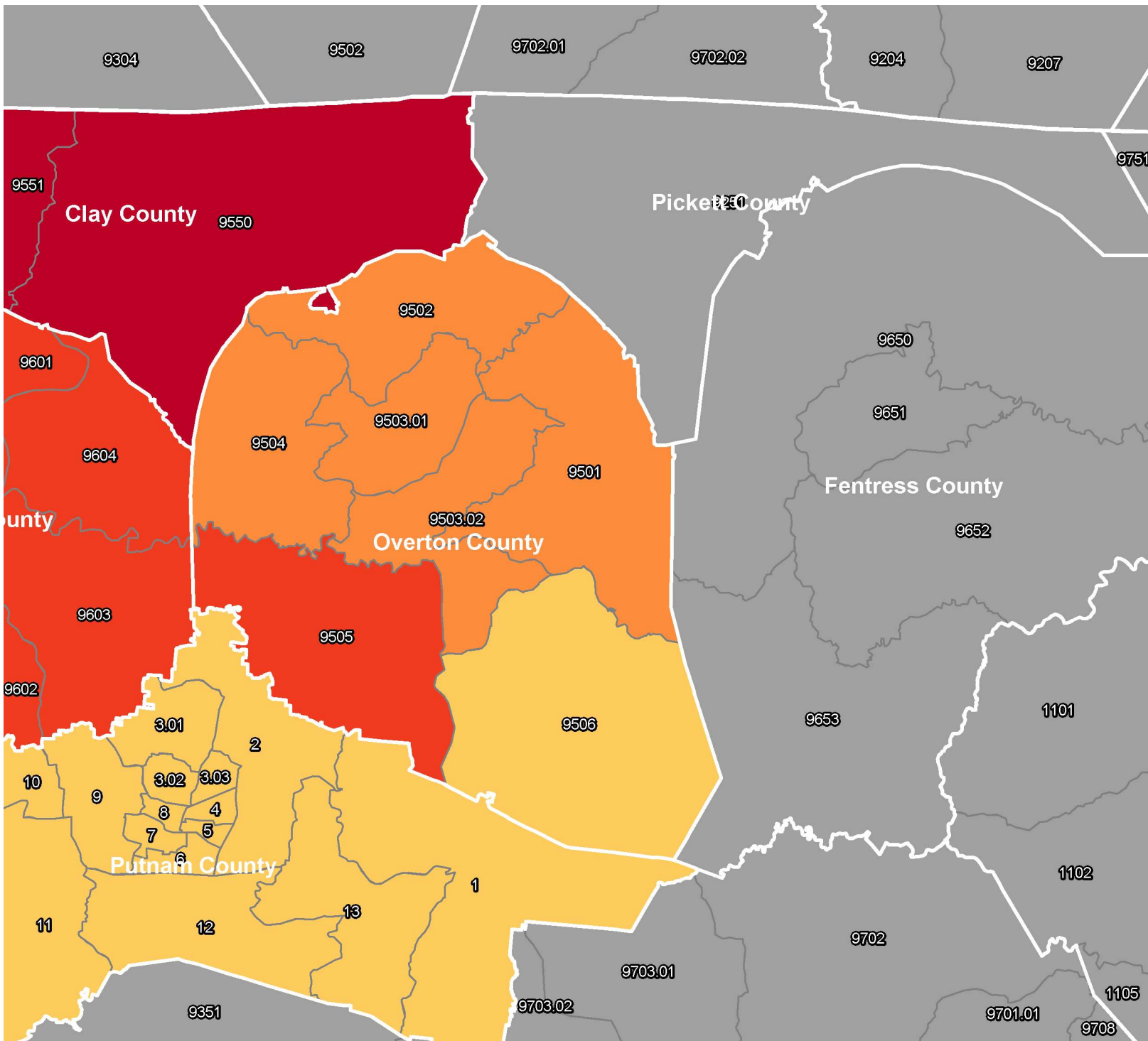


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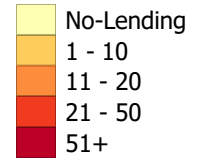


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

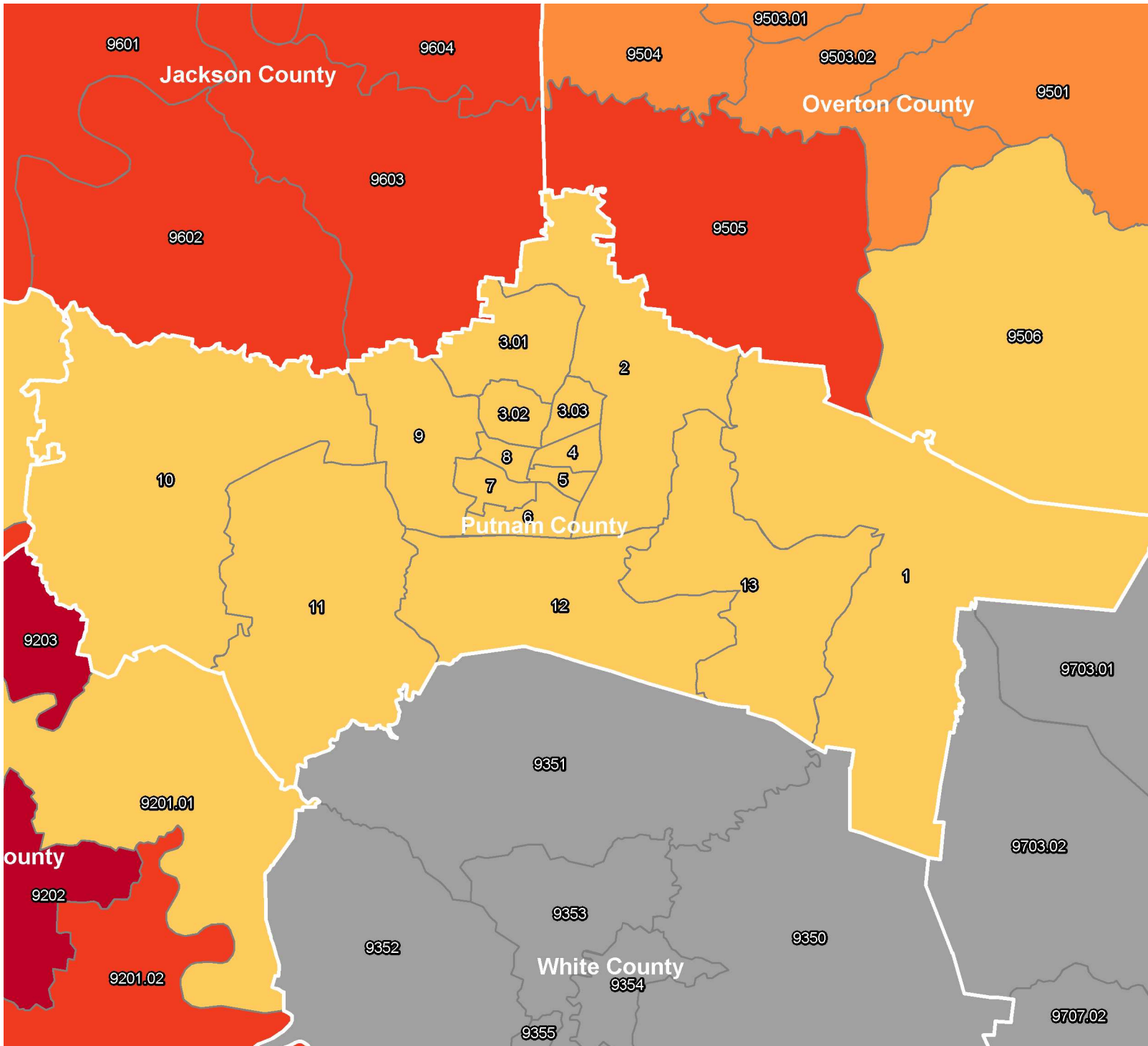


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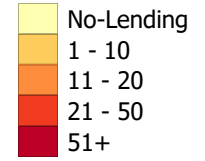


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

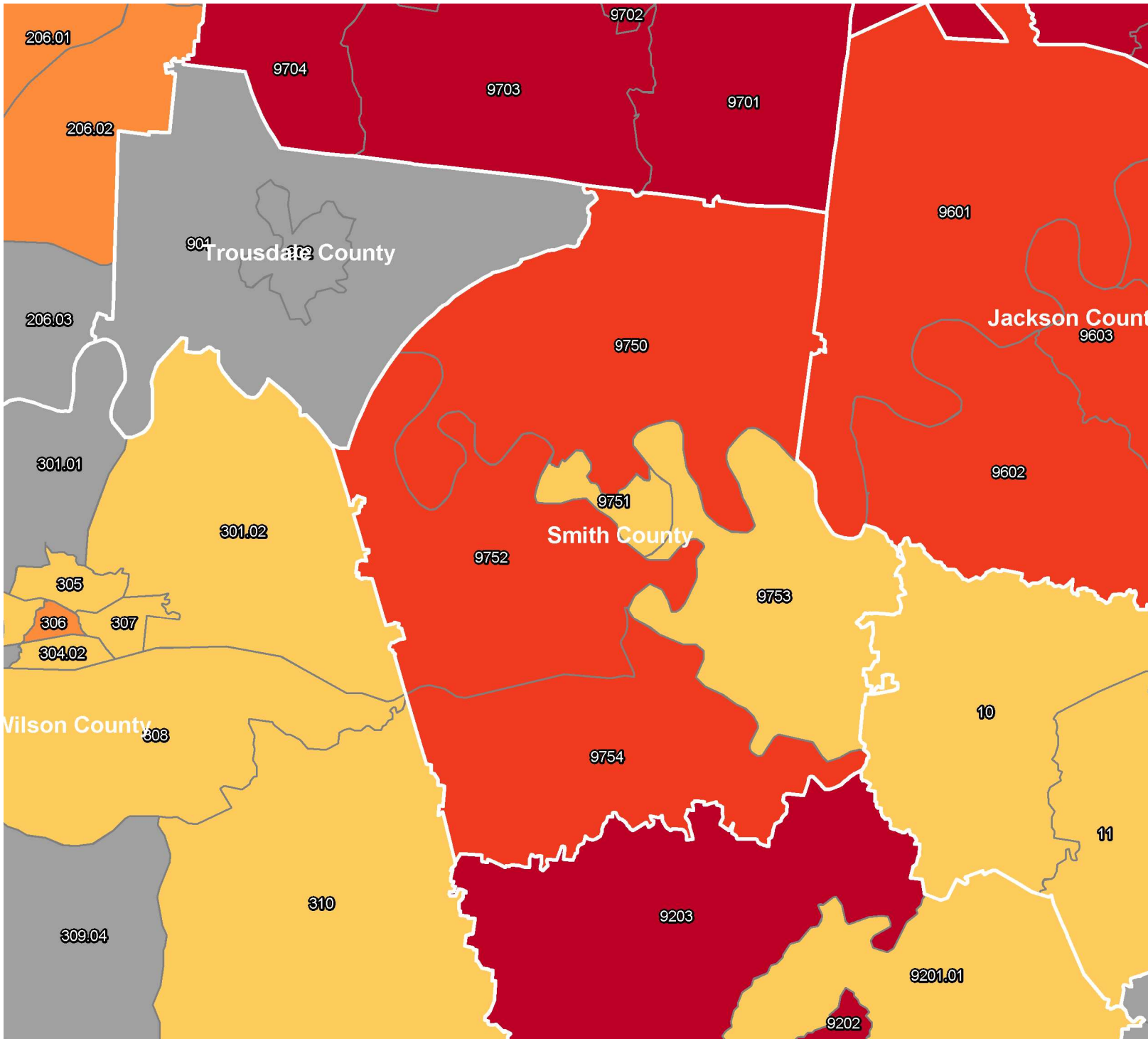


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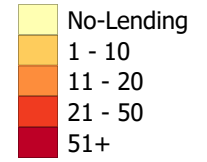


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

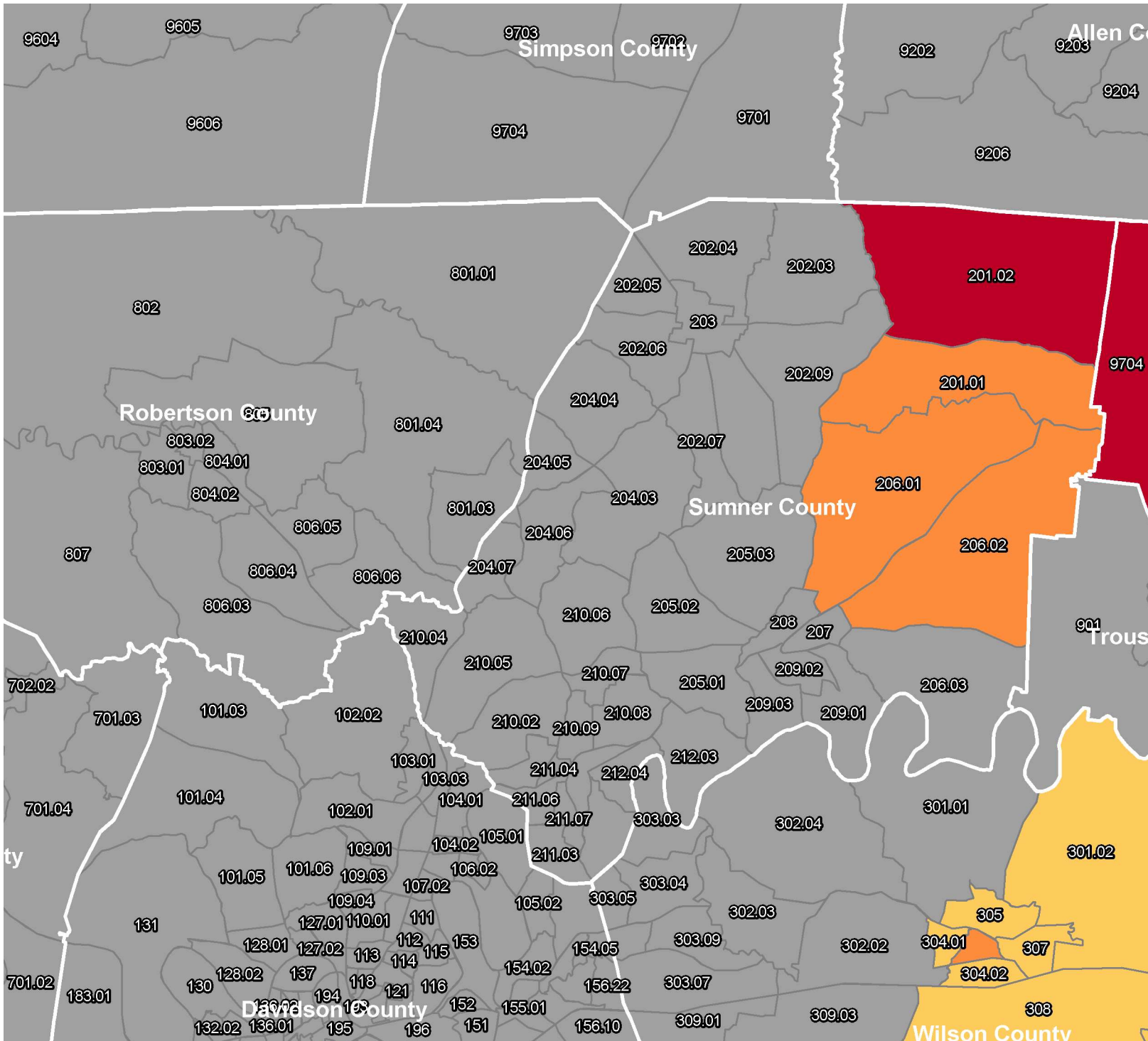


## Loan/App Density Filter

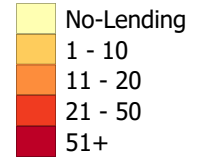


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*

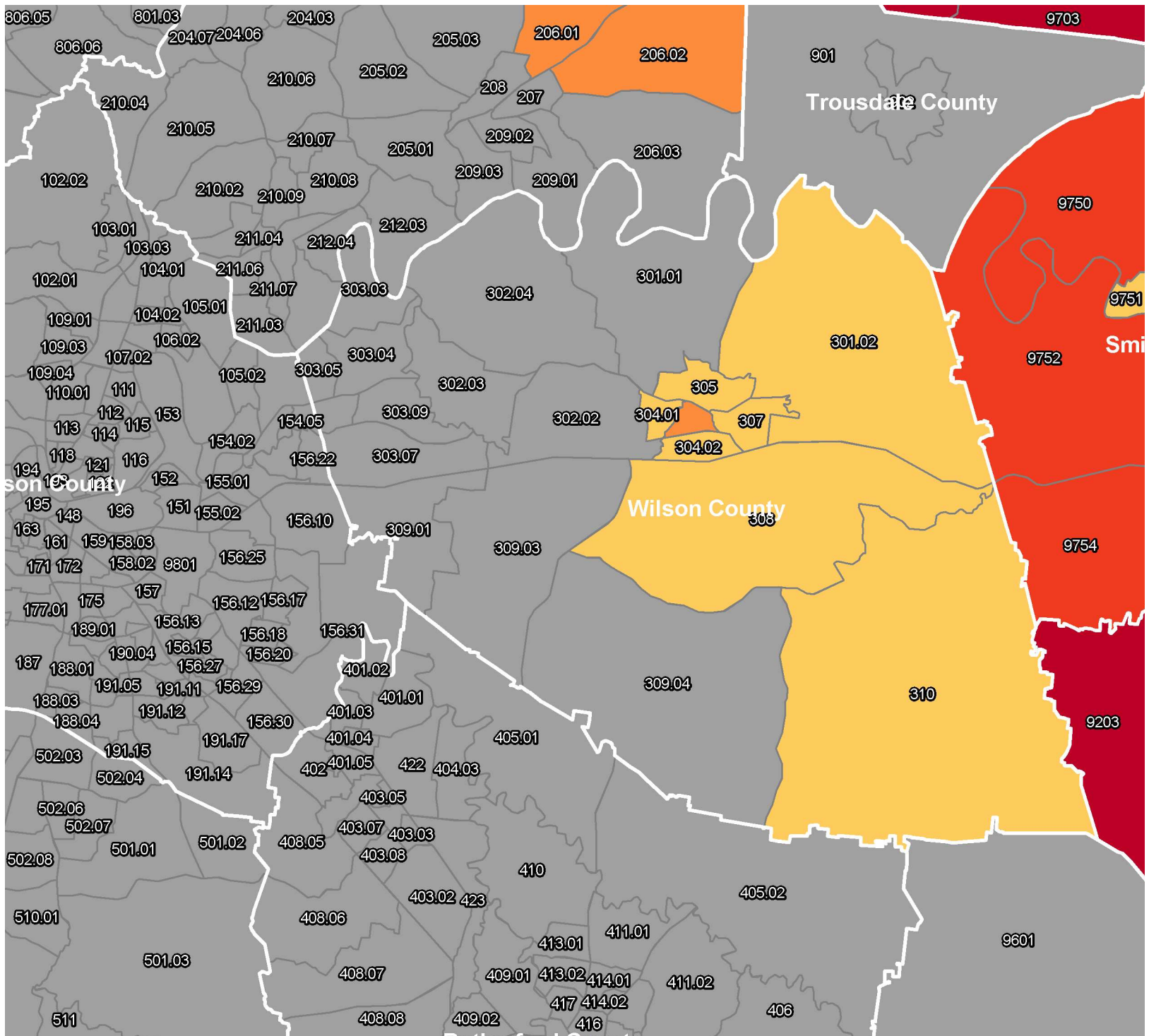


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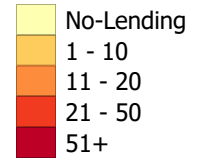


# Citizens Bank - 2021 CRA - Loan/App Density Filter

Inside\*



## Loan/App Density Filter





State ID	State	County ID	County Name	MSA/MD	MSA/MD Name	Tract	Tract Income Level	Distrsd / Undersvd
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0307.00	1:Low	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0306.00	3:Middle	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0305.00	2:Moderate	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0304.02	2:Moderate	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0304.01	2:Moderate	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0303.10	4:Upper	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0303.08	4:Upper	No
47	TN	189	WILSON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0301.02	3:Middle	No
47	TN	165	SUMNER	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0206.02	3:Middle	No
47	TN	165	SUMNER	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0206.01	3:Middle	No
47	TN	165	SUMNER	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0201.02	2:Moderate	No
47	TN	165	SUMNER	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	0201.01	2:Moderate	No
47	TN	159	SMITH	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9754.00	2:Moderate	No
47	TN	159	SMITH	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9753.00	2:Moderate	No
47	TN	159	SMITH	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9752.00	2:Moderate	No
47	TN	159	SMITH	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9751.00	2:Moderate	No
47	TN	159	SMITH	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9750.00	3:Middle	No
47	TN	141	PUTNAM			0013.00	4:Upper	No
47	TN	141	PUTNAM			0012.02	3:Middle	No
47	TN	141	PUTNAM			0012.01	3:Middle	No
47	TN	141	PUTNAM			0011.00	3:Middle	No
47	TN	141	PUTNAM			0010.00	3:Middle	No
47	TN	141	PUTNAM			0009.00	3:Middle	No
47	TN	141	PUTNAM			0008.00	2:Moderate	No
47	TN	141	PUTNAM			0007.00	3:Middle	No
47	TN	141	PUTNAM			0006.00	4:Upper	No
47	TN	141	PUTNAM			0005.00	3:Middle	No
47	TN	141	PUTNAM			0004.00	4:Upper	No
47	TN	141	PUTNAM			0003.05	3:Middle	No
47	TN	141	PUTNAM			0003.04	2:Moderate	No
47	TN	141	PUTNAM			0003.03	3:Middle	No
47	TN	141	PUTNAM			0003.01	3:Middle	No
47	TN	141	PUTNAM			0002.02	3:Middle	No
47	TN	141	PUTNAM			0002.01	3:Middle	No
47	TN	141	PUTNAM			0001.00	3:Middle	No
47	TN	133	OVERTON			9506.00	3:Middle	No
47	TN	133	OVERTON			9505.02	3:Middle	No
47	TN	133	OVERTON			9505.01	3:Middle	No
47	TN	133	OVERTON			9504.00	3:Middle	No
47	TN	133	OVERTON			9503.02	2:Moderate	No
47	TN	133	OVERTON			9503.01	3:Middle	No
47	TN	133	OVERTON			9502.00	3:Middle	No
47	TN	133	OVERTON			9501.00	3:Middle	No
47	TN	111	MACON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9704.00	2:Moderate	No

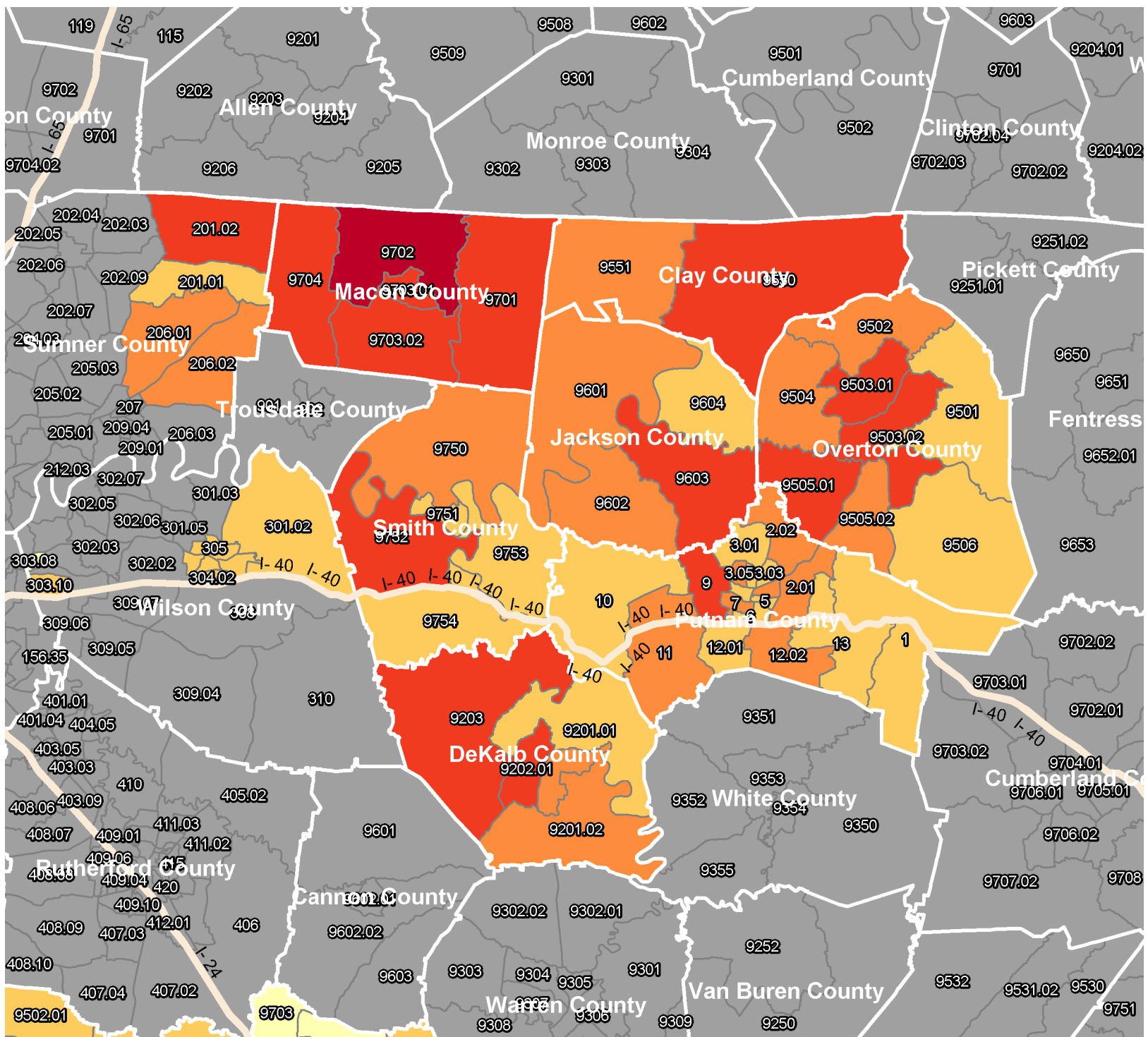
State ID	State	County ID	County Name	MSA/MD	MSA/MD Name	Tract	Tract Income Level	Distrsd / Undersvd
47	TN	111	MACON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9703.02	2:Moderate	No
47	TN	111	MACON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9703.01	1:Low	No
47	TN	111	MACON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9702.00	3:Middle	No
47	TN	111	MACON	34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	9701.00	2:Moderate	No
47	TN	087	JACKSON			9604.00	3:Middle	No
47	TN	087	JACKSON			9603.00	3:Middle	No
47	TN	087	JACKSON			9602.00	3:Middle	No
47	TN	087	JACKSON			9601.00	3:Middle	No
47	TN	051	FRANKLIN			9608.00	3:Middle	No
47	TN	051	FRANKLIN			9607.00	4:Upper	No
47	TN	051	FRANKLIN			9606.00	3:Middle	No
47	TN	051	FRANKLIN			9605.00	3:Middle	No
47	TN	051	FRANKLIN			9604.02	4:Upper	No
47	TN	051	FRANKLIN			9604.01	3:Middle	No
47	TN	051	FRANKLIN			9603.00	4:Upper	No
47	TN	051	FRANKLIN			9602.02	3:Middle	No
47	TN	051	FRANKLIN			9602.01	3:Middle	No
47	TN	051	FRANKLIN			9601.00	3:Middle	No
47	TN	041	DEKALB			9203.00	3:Middle	No
47	TN	041	DEKALB			9202.02	3:Middle	No
47	TN	041	DEKALB			9202.01	2:Moderate	No
47	TN	041	DEKALB			9201.02	3:Middle	No
47	TN	041	DEKALB			9201.01	4:Upper	No
47	TN	031	COFFEE			9801.00	0:NA	No
47	TN	031	COFFEE			9710.02	3:Middle	No
47	TN	031	COFFEE			9710.01	3:Middle	No
47	TN	031	COFFEE			9709.00	2:Moderate	No
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47	TN	031	COFFEE			9708.03	4:Upper	No
47	TN	031	COFFEE			9708.01	4:Upper	No
47	TN	031	COFFEE			9707.00	3:Middle	No
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47	TN	031	COFFEE			9704.02	3:Middle	No
47	TN	031	COFFEE			9704.01	4:Upper	No
47	TN	031	COFFEE			9703.00	4:Upper	No
47	TN	031	COFFEE			9702.02	3:Middle	No
47	TN	031	COFFEE			9702.01	2:Moderate	No
47	TN	031	COFFEE			9701.00	3:Middle	No
47	TN	027	CLAY			9551.00	3:Middle	Yes
47	TN	027	CLAY			9550.00	2:Moderate	No
47	TN	003	BEDFORD			9508.00	4:Upper	No
47	TN	003	BEDFORD			9507.00	3:Middle	No

47	TN	003	BEDFORD
47	TN	003	BEDFORD
47	TN	003	BEDFORD
47	TN	003	BEDFORD
47	TN	003	BEDFORD
47	TN	003	BEDFORD
47	TN	003	BEDFORD

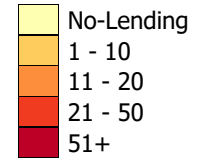
9506.00	3:Middle	No
9505.00	3:Middle	No
9504.02	2:Moderate	No
9504.01	4:Upper	No
9503.00	3:Middle	No
9502.02	3:Middle	No
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9501.00	4:Upper	No

# Citizens Bank - 2022 CRA - Loan/App Density Filter

Citizens Bank 2022 Assessment Area\*

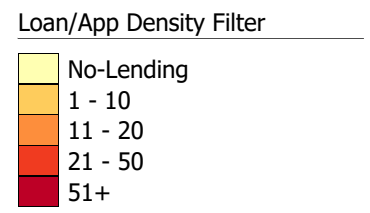
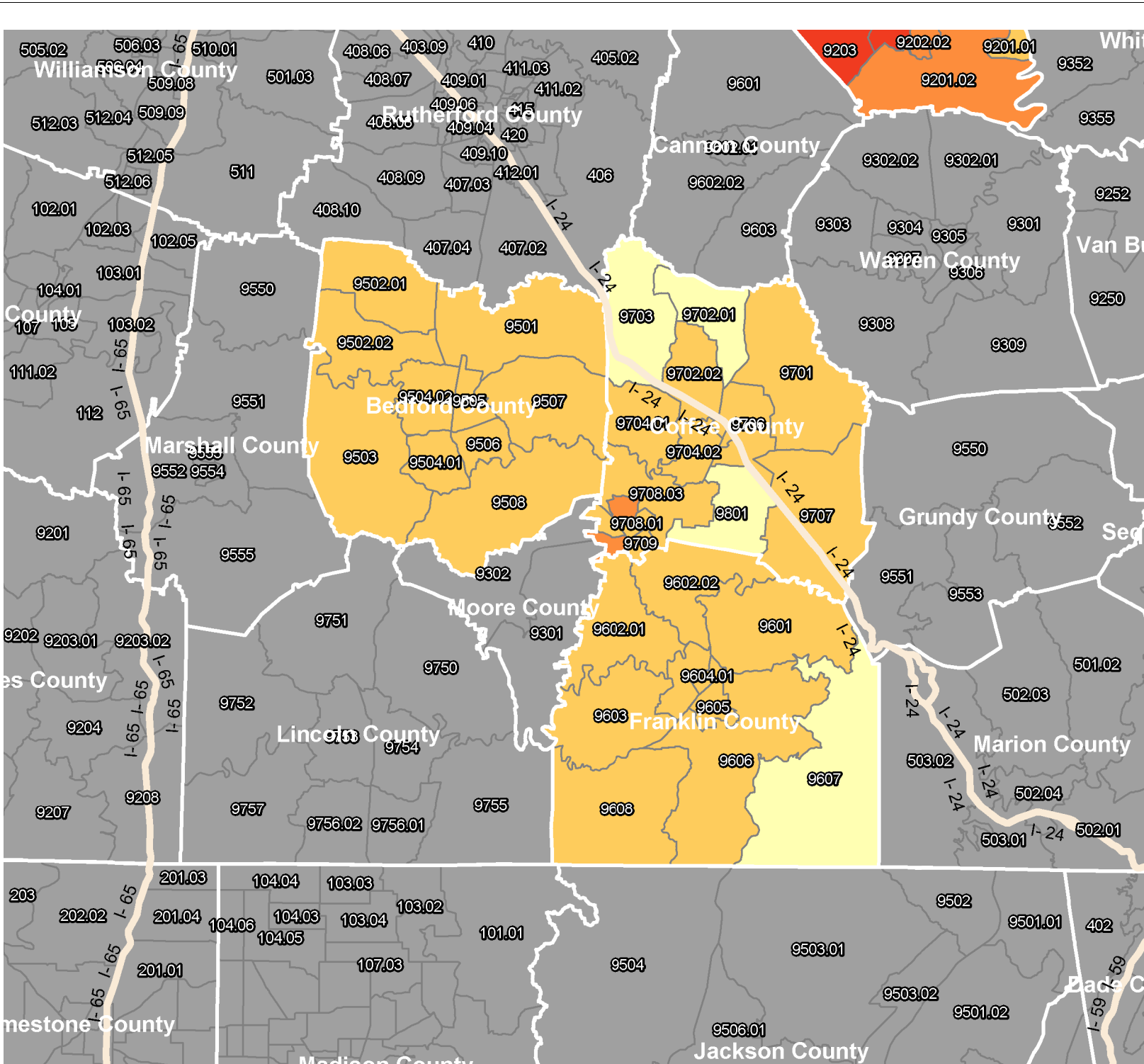


## Loan/App Density Filter



# Citizens Bank - 2022 CRA - Loan/App Density Filter

Citizens Bank 2022 Assessment Area\*



SECTION 7 (1)  
CRA DISCLOSURE STATEMENTS

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MADISON COUNTY (089), AL</b>										
<b>MSA 26620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	109	0	0	1	109	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	1	109	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	109	0	0	1	109	0	0
STATE TOTAL	0	0	1	109	0	0	1	109	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	316	1	316	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	316	1	316	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	316	1	316	0	0
STATE TOTAL	0	0	0	0	1	316	1	316	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEN COUNTY (003), KY</b>										
<b>MSA 14540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	23	0	0	0	0	3	23	0	0
Middle Income	9	128	1	125	0	0	10	253	0	0
Upper Income	3	32	0	0	0	0	3	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	183	1	125	0	0	16	308	0	0
<b>BARREN COUNTY (009), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	0	0	0	0	1	11	0	0
Middle Income	3	44	0	0	0	0	3	44	0	0
Upper Income	3	24	0	0	0	0	3	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	79	0	0	0	0	7	79	0	0
<b>CUMBERLAND COUNTY (057), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	11	0	0	0	0	3	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	11	0	0	0	0	3	11	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAVES COUNTY (083), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	739	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	739	0	0	0	0
<b>HARDIN COUNTY (093), KY</b>										
<b>MSA 21060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0
<b>MONROE COUNTY (171), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	40	1	150	0	0	8	190	0	0
Middle Income	8	36	0	0	0	0	8	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	76	1	150	0	0	16	226	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SIMPSON COUNTY (213), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	124	0	0	1	124	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	1	124	0	0
<b>WARREN COUNTY (227), KY</b>										
<b>MSA 14540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	42	393	3	399	1	739	45	792	0	0
STATE TOTAL	42	393	3	399	1	739	45	792	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POWDER RIVER COUNTY (075), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCDOWELL COUNTY (111), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	27	0	0	0	0	1	27	0	0
STATE TOTAL	1	27	0	0	0	0	1	27	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK OF LAFAYETTE

Respondent ID: 0000001711

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEXINGTON COUNTY (063), SC</b>										
<b>MSA 17900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEDFORD COUNTY (003), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	239	5	855	3	1,420	15	1,550	0	0
Middle Income	45	926	6	1,032	9	5,203	58	6,197	0	0
Upper Income	19	295	0	0	0	0	19	295	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	74	1,460	11	1,887	12	6,623	92	8,042	0	0
<b>CANNON COUNTY (015), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	34	437	0	0	1	400	35	837	0	0
Middle Income	8	133	0	0	0	0	8	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	570	0	0	1	400	43	970	0	0
<b>CHEATHAM COUNTY (021), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	0	0	1	87	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	1	87	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (027), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	110	1,074	1	125	1	692	112	1,891	0	0
Middle Income	63	622	1	102	0	0	64	724	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	173	1,696	2	227	1	692	176	2,615	0	0
<b>COFFEE COUNTY (031), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	395	2	317	2	812	18	1,486	0	0
Middle Income	55	1,163	8	1,197	5	1,913	68	4,273	0	0
Upper Income	22	639	0	0	4	2,343	25	2,481	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	2,197	10	1,514	11	5,068	111	8,240	0	0
<b>CUMBERLAND COUNTY (035), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	1	300	2	326	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	1	300	2	326	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	98	0	0	0	0	1	98	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	680	1	680	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	38	1	121	0	0	4	159	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	139	0	0	1	300	4	439	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	275	1	121	2	980	10	1,376	0	0
<b>DECATUR COUNTY (039), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	424	1	424	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	424	1	424	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DEKALB COUNTY (041), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	84	1,034	2	407	3	1,041	85	1,647	0	0
Upper Income	69	568	3	482	1	316	73	1,366	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	153	1,602	5	889	4	1,357	158	3,013	0	0
<b>FENTRESS COUNTY (049), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	88	0	0	1	421	4	509	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	88	0	0	1	421	4	509	0	0
<b>FRANKLIN COUNTY (051), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	32	573	1	107	2	1,271	33	1,940	0	0
Upper Income	24	418	3	420	0	0	26	683	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	991	4	527	2	1,271	59	2,623	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GILES COUNTY (055), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	1	476	2	540	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	1	476	2	540	0	0
<b>HAMILTON COUNTY (065), TN</b>										
<b>MSA 16860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	12	0	0	0	0	2	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	12	0	0	0	0	2	12	0	0
<b>JACKSON COUNTY (087), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	176	0	0	0	0	17	176	0	0
Middle Income	84	1,170	1	111	1	280	86	1,561	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	101	1,346	1	111	1	280	103	1,737	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAWRENCE COUNTY (099), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	27	0	0	0	0	2	27	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	27	0	0	0	0	2	27	0	0
<b>LINCOLN COUNTY (103), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	17	0	0	0	0	2	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	17	0	0	0	0	2	17	0	0
<b>MACON COUNTY (111), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	275	4,330	14	2,346	8	4,548	296	11,011	0	0
Middle Income	139	1,892	1	183	0	0	140	2,075	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	414	6,222	15	2,529	8	4,548	436	13,086	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (115), TN</b>										
<b>MSA 16860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0
<b>MARSHALL COUNTY (117), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	3	94	1	145	0	0	4	239	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	96	1	145	0	0	5	241	0	0
<b>MOORE COUNTY (127), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	198	0	0	0	0	13	198	0	0
Upper Income	19	198	0	0	0	0	19	198	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	396	0	0	0	0	32	396	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>VERTON COUNTY (133), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	99	908	0	0	1	318	100	1,226	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	99	908	0	0	1	318	100	1,226	0	0
<b>PICKETT COUNTY (137), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	0	0	1	1	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	1	1	0	0
<b>PUTNAM COUNTY (141), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	59	1	187	0	0	9	246	0	0
Middle Income	39	561	0	0	0	0	39	561	0	0
Upper Income	23	285	1	151	0	0	24	436	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	905	2	338	0	0	72	1,243	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RHEA COUNTY (143), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>ROBERTSON COUNTY (147), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	1	5	0	0	0	0	1	5	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	178	0	0	0	0	9	178	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	183	0	0	0	0	10	183	0	0
<b>RUTHERFORD COUNTY (149), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	12	2	414	2	598	6	1,024	0	0
Middle Income	16	384	1	236	3	1,265	19	1,620	0	0
Upper Income	3	23	0	0	0	0	3	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	419	3	650	5	1,863	28	2,667	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SCOTT COUNTY (151), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	11	0	0	0	0	2	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	11	0	0	0	0	2	11	0	0
<b>SMITH COUNTY (159), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	34	565	1	140	1	588	36	1,293	0	0
Middle Income	47	518	0	0	2	651	49	1,169	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	1,083	1	140	3	1,239	85	2,462	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMNER COUNTY (165), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	55	845	2	376	0	0	57	1,221	0	0
Middle Income	24	608	0	0	1	773	25	1,381	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	79	1,453	2	376	1	773	82	2,602	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	191	1	110	1	510	12	811	0	0
Middle Income	26	599	1	120	0	0	27	719	0	0
Upper Income	2	31	0	0	0	0	2	31	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	821	2	230	1	510	41	1,561	0	0
<b>Totals For County: (165) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	65	1,036	3	486	1	510	69	2,032	0	0
Middle Income	50	1,207	1	120	1	773	52	2,100	0	0
Upper Income	2	31	0	0	0	0	2	31	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	117	2,274	4	606	2	1,283	123	4,163	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TROUSDALE COUNTY (169), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	134	0	0	2	234	0	0
Middle Income	7	58	0	0	0	0	7	58	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	158	1	134	0	0	9	292	0	0
<b>WARREN COUNTY (177), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	113	3	455	0	0	4	429	0	0
Middle Income	6	73	0	0	0	0	6	73	0	0
Upper Income	1	100	0	0	1	400	2	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	286	3	455	1	400	12	1,002	0	0
<b>WHITE COUNTY (185), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	122	0	0	1	889	9	1,011	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	122	0	0	1	889	9	1,011	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILLIAMSON COUNTY (187), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	177	0	0	0	0	5	154	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	177	0	0	0	0	5	154	0	0

**Footnote:**

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Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILSON COUNTY (189), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0004</b>										
Low Income	3	47	0	0	1	300	4	347	0	0
Moderate Income	13	292	1	244	1	360	15	896	0	0
Middle Income	23	336	1	118	0	0	23	336	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	675	2	362	2	660	42	1,579	0	0
<b>Outside Assessment Area</b>										
Middle Income	6	177	0	0	2	1,307	8	1,484	0	0
Upper Income	7	126	1	200	2	1,413	10	1,739	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	303	1	200	4	2,720	18	3,223	0	0
<b>Totals For County: (189) 2/</b>										
Low Income	3	47	0	0	1	300	4	347	0	0
Moderate Income	13	292	1	244	1	360	15	896	0	0
Middle Income	29	513	1	118	2	1,307	31	1,820	0	0
Upper Income	7	126	1	200	2	1,413	10	1,739	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	978	3	562	6	3,380	60	4,802	0	0
TOTAL INSIDE AA IN STATE	1,262	18,725	53	8,562	45	22,511	1,344	45,999	0	0
TOTAL OUTSIDE AA IN STATE	384	5,975	14	2,273	20	9,701	415	17,522	0	0
STATE TOTAL	1,646	24,700	67	10,835	65	32,212	1,759	63,521	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	1,262	18,725	53	8,562	45	22,511	1,344	45,999	0	0
TOTAL OUTSIDE AA	430	6,462	18	2,781	22	10,756	466	18,833	0	0
TOTAL INSIDE & OUTSIDE	1,692	25,187	71	11,343	67	33,267	1,810	64,832	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEN COUNTY (003), KY</b>										
<b>MSA 14540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	1	416	2	433	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	1	416	2	433	0	0
<b>MONROE COUNTY (171), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	58	0	0	0	0	3	58	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	58	0	0	0	0	3	58	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	75	0	0	1	416	5	491	0	0
STATE TOTAL	4	75	0	0	1	416	5	491	0	0

Loans by County

Small Farm Loans - Originations

Institution: CITIZENS BANK OF LAFAYETTE

Respondent ID: 0000001711

Agency: FDIC - 3

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OKTIBBEHA COUNTY (105), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEDFORD COUNTY (003), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	204	1	200	1	480	5	884	0	0
Upper Income	3	114	0	0	2	732	5	846	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	318	1	200	3	1,212	10	1,730	0	0
<b>CANNON COUNTY (015), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	101	1	228	0	0	5	329	0	0
Middle Income	2	34	0	0	0	0	2	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	135	1	228	0	0	7	363	0	0
<b>CLAY COUNTY (027), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	1	123	0	0	3	193	0	0
Middle Income	7	137	0	0	0	0	7	137	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	207	1	123	0	0	10	330	0	0



Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COFFEE COUNTY (031), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	2	33	1	250	0	0	3	283	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	36	1	250	0	0	4	286	0	0
<b>DEKALB COUNTY (041), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	64	0	0	0	0	3	64	0	0
Upper Income	8	121	0	0	1	254	9	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	185	0	0	1	254	12	439	0	0
<b>FRANKLIN COUNTY (051), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	32	0	0	0	0	2	32	0	0
Upper Income	0	0	1	156	0	0	1	156	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	1	156	0	0	3	188	0	0

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JACKSON COUNTY (087), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	57	0	0	0	0	5	57	0	0
Middle Income	16	344	2	270	2	588	20	1,202	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	401	2	270	2	588	25	1,259	0	0
<b>LINCOLN COUNTY (103), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	166	0	0	1	166	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	166	0	0	1	166	0	0
<b>MACON COUNTY (111), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	55	1,098	7	1,065	2	531	64	2,694	0	0
Middle Income	28	682	6	1,063	1	375	35	2,120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	1,780	13	2,128	3	906	99	4,814	0	0

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OVERTON COUNTY (133), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	25	0	0	0	0	2	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	25	0	0	0	0	2	25	0	0
<b>PUTNAM COUNTY (141), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	9	0	0	0	0	3	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	9	0	0	0	0	3	9	0	0
<b>ROBERTSON COUNTY (147), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	32	0	0	1	455	3	487	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	1	455	3	487	0	0

Loans by County

Small Farm Loans - Originations

Institution: CITIZENS BANK OF LAFAYETTE

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SMITH COUNTY (159), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	224	1	108	0	0	6	332	0	0
Middle Income	9	213	1	237	0	0	10	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	437	2	345	0	0	16	782	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMNER COUNTY (165), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	171	2	332	0	0	11	503	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	171	2	332	0	0	11	503	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	2	277	0	0	4	357	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	2	277	0	0	4	357	0	0
<b>Totals For County: (165) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	171	2	332	0	0	11	503	0	0
Middle Income	2	80	2	277	0	0	4	357	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	251	4	609	0	0	15	860	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WARREN COUNTY (177), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>WHITE COUNTY (185), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	0	0	2	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	0	0	2	85	0	0
<b>WILSON COUNTY (189), TN 2/</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
TOTAL INSIDE AA IN STATE	158	3,567	23	3,804	9	2,960	190	10,331	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: CITIZENS BANK OF LAFAYETTE

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	19	434	4	671	1	455	24	1,560	0	0
STATE TOTAL	177	4,001	27	4,475	10	3,415	214	11,891	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	158	3,567	23	3,804	9	2,960	190	10,331	0	0
TOTAL OUTSIDE AA	24	521	4	671	2	871	30	2,063	0	0
TOTAL INSIDE & OUTSIDE	182	4,088	27	4,475	11	3,831	220	12,394	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CITIZENS BANK OF LAFAYETTE**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - SUMNER COUNTY (165) - MSA 34980 2/	82	2,602	82	2,602	0	0
TN - MACON COUNTY (111) - MSA 34980	437	13,299	436	13,086	0	0
TN - SMITH COUNTY (159) - MSA 34980	85	2,462	85	2,462	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	43	1,697	42	1,579	0	0
TN - CLAY COUNTY (027) - MSA NA	176	2,615	176	2,615	0	0
TN - JACKSON COUNTY (087) - MSA NA	103	1,737	103	1,737	0	0
TN - DEKALB COUNTY (041) - MSA NA	162	3,848	158	3,013	0	0
TN - BEDFORD COUNTY (003) - MSA NA	97	9,970	92	8,042	0	0
TN - COFFEE COUNTY (031) - MSA NA	113	8,779	111	8,240	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	62	2,789	59	2,623	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: CITIZENS BANK OF LAFAYETTE**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - SUMNER COUNTY (165) - MSA 34980 2/	11	503	11	503	0	0
TN - MACON COUNTY (111) - MSA 34980	99	4,814	99	4,814	0	0
TN - SMITH COUNTY (159) - MSA 34980	16	782	16	782	0	0
TN - CLAY COUNTY (027) - MSA NA	10	330	10	330	0	0
TN - JACKSON COUNTY (087) - MSA NA	25	1,259	25	1,259	0	0
TN - DEKALB COUNTY (041) - MSA NA	12	439	12	439	0	0
TN - BEDFORD COUNTY (003) - MSA NA	10	1,730	10	1,730	0	0
TN - COFFEE COUNTY (031) - MSA NA	4	286	4	286	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	3	188	3	188	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CITIZENS BANK OF LAFAYETTE**

PAGE: 1 OF 1

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	15	9,000	0	0
Purchased	0	0	0	0
Total	15	9,000	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**ASSESSMENT AREA - 0001**

**SUMNER COUNTY (165), TN 2/**

**MSA: 34980**

**Moderate Income**

0201.01 0201.02

**Middle Income**

0206.01 0206.02

**ASSESSMENT AREA - 0002**

**MACON COUNTY (111), TN**

**MSA: 34980**

**Moderate Income**

9701.00 9703.00 9704.00

**Middle Income**

9702.00

**ASSESSMENT AREA - 0003**

**SMITH COUNTY (159), TN**

**MSA: 34980**

**Moderate Income**

9750.00 9751.00 9753.00

**Middle Income**

9752.00 9754.00

**ASSESSMENT AREA - 0004**

**WILSON COUNTY (189), TN 2/**

**MSA: 34980**

**Low Income**

0307.00

**Moderate Income**

0304.01 0304.02 0305.00 0306.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**Middle Income**

0301.02 0308.00 0310.00

**ASSESSMENT AREA - 0005**

**CLAY COUNTY (027), TN**

**MSA: NA**

**Moderate Income**

9550.00

**Middle Income**

9551.00

**ASSESSMENT AREA - 0006**

**JACKSON COUNTY (087), TN**

**MSA: NA**

**Moderate Income**

9604.00

**Middle Income**

9601.00 9602.00 9603.00

**ASSESSMENT AREA - 0007**

**DEKALB COUNTY (041), TN**

**MSA: NA**

**Middle Income**

9201.01 9201.02 9202.00

**Upper Income**

9203.00

**ASSESSMENT AREA - 0008**

**BEDFORD COUNTY (003), TN**

**MSA: NA**

**Moderate Income**

9506.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**Middle Income**

9502.00 9503.00 9504.01 9504.02 9505.00 9507.00

**Upper Income**

9501.00 9508.00

**ASSESSMENT AREA - 0009**

**COFFEE COUNTY (031), TN**

**MSA: NA**

**Moderate Income**

9709.00

**Middle Income**

9701.00 9702.00 9703.00 9704.00 9705.00 9707.00 9708.01 9710.00

**Upper Income**

9706.00 9708.02

**Income Not Known**

9801.00\*

**ASSESSMENT AREA - 0010**

**FRANKLIN COUNTY (051), TN**

**MSA: NA**

**Middle Income**

9601.00 9602.02 9603.00 9604.00 9605.00 9606.00 9608.00

**Upper Income**

9602.01 9607.00

**OUTSIDE ASSESSMENT AREA**

**MADISON COUNTY (089), AL**

**MSA: 26620**

**Upper Income**

0109.01

**BROWARD COUNTY (011), FL**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**MSA: 22744**

**Median Family Income >= 120%**

0703.04

**LAKE COUNTY (089), IN**

**MSA: 23844**

**Upper Income**

0428.01

**ALLEN COUNTY (003), KY**

**MSA: 14540**

**Moderate Income**

9206.00

**Middle Income**

9201.00 9204.00 9205.00

**Upper Income**

9203.00

**BARREN COUNTY (009), KY**

**MSA: NA**

**Moderate Income**

9504.00

**Middle Income**

9509.00

**Upper Income**

9507.00

**CUMBERLAND COUNTY (057), KY**

**MSA: NA**

**Middle Income**

9502.00

**GRAVES COUNTY (083), KY**

**MSA: NA**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**Middle Income**

0203.00

**HARDIN COUNTY (093), KY**

**MSA: 21060**

**Middle Income**

0017.00

**MONROE COUNTY (171), KY**

**MSA: NA**

**Moderate Income**

9302.00

**Middle Income**

9301.00 9304.00

**SIMPSON COUNTY (213), KY**

**MSA: NA**

**Middle Income**

9702.00

**WARREN COUNTY (227), KY**

**MSA: 14540**

**Upper Income**

0111.00

**OKTIBBEHA COUNTY (105), MS**

**MSA: NA**

**Upper Income**

9501.00

**POWDER RIVER COUNTY (075), MT**

**MSA: NA**

**Middle Income**

0001.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**MCDOWELL COUNTY (111), NC**

**MSA: NA**

**Middle Income**

9705.00

**LEXINGTON COUNTY (063), SC**

**MSA: 17900**

**Moderate Income**

0213.07

**CANNON COUNTY (015), TN**

**MSA: 34980**

**Moderate Income**

9601.00 9602.00

**Middle Income**

9603.00

**CHEATHAM COUNTY (021), TN**

**MSA: 34980**

**Middle Income**

0701.03

**CUMBERLAND COUNTY (035), TN**

**MSA: NA**

**Moderate Income**

9704.00

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 10-20%**

0193.00

**Median Family Income 40-50%**

0190.03

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

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**Median Family Income 80-90%**

0103.01 0105.01 0112.00 0154.02

**Median Family Income >= 120%**

0154.01 0188.03

**DECATUR COUNTY (039), TN**

**MSA: NA**

**Middle Income**

9550.01

**FENTRESS COUNTY (049), TN**

**MSA: NA**

**Moderate Income**

9651.00

**GILES COUNTY (055), TN**

**MSA: NA**

**Middle Income**

9206.00

**HAMILTON COUNTY (065), TN**

**MSA: 16860**

**Middle Income**

0008.00 0104.35

**LAWRENCE COUNTY (099), TN**

**MSA: NA**

**Moderate Income**

9605.01

**LINCOLN COUNTY (103), TN**

**MSA: NA**

**Middle Income**

9750.00 9755.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

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**MARION COUNTY (115), TN**

**MSA: 16860**

**Middle Income**

0502.02

**MARSHALL COUNTY (117), TN**

**MSA: NA**

**Middle Income**

9555.00

**Upper Income**

9551.00

**MOORE COUNTY (127), TN**

**MSA: NA**

**Middle Income**

9302.00

**Upper Income**

9301.00

**OVERTON COUNTY (133), TN**

**MSA: NA**

**Middle Income**

9501.00 9502.00 9503.01 9503.02 9504.00 9505.00 9506.00

**PICKETT COUNTY (137), TN**

**MSA: NA**

**Middle Income**

9251.00

**PUTNAM COUNTY (141), TN**

**MSA: NA**

**Moderate Income**

0003.02 0007.00 0008.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**Middle Income**

0001.00 0002.00 0003.01 0004.00 0005.00 0009.00 0011.00

**Upper Income**

0003.03 0006.00 0010.00 0012.00 0013.00

**RHEA COUNTY (143), TN**

**MSA: NA**

**Middle Income**

9750.00

**ROBERTSON COUNTY (147), TN**

**MSA: 34980**

**Low Income**

0803.02

**Middle Income**

0801.01 0801.03 0801.04 0802.00 0806.03

**RUTHERFORD COUNTY (149), TN**

**MSA: 34980**

**Moderate Income**

0401.04 0414.03 0416.00

**Middle Income**

0402.00 0405.02 0406.00 0407.01 0407.02 0408.08 0409.01 0409.03 0420.00 0423.00

**Upper Income**

0408.07 0412.01 0412.02

**SCOTT COUNTY (151), TN**

**MSA: NA**

**Middle Income**

9751.00

**SUMNER COUNTY (165), TN 2/**

**MSA: 34980**

**Moderate Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

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0203.00 0207.00 0209.02

**Middle Income**

0202.03 0202.04 0202.05 0202.07 0202.08 0202.09 0204.03 0204.04 0206.03 0209.03 0212.03

**Upper Income**

0210.02 0210.05

**TROUSDALE COUNTY (169), TN**

**MSA: 34980**

**Moderate Income**

0902.00

**Middle Income**

0901.00

**WARREN COUNTY (177), TN**

**MSA: NA**

**Moderate Income**

9304.00 9305.00 9306.00

**Middle Income**

9302.00

**Upper Income**

9301.00

**WHITE COUNTY (185), TN**

**MSA: NA**

**Middle Income**

9350.00 9351.00 9352.00 9353.00

**WILLIAMSON COUNTY (187), TN**

**MSA: 34980**

**Upper Income**

0501.01 0501.03 0503.07 0512.02

**WILSON COUNTY (189), TN 2/**

**MSA: 34980**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK OF LAFAYETTE**

---

**Middle Income**

0301.01 0303.04 0309.01 0309.04

**Upper Income**

0302.02 0302.03 0302.04 0303.05 0303.09

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000001711**

**Institution: CITIZENS BANK OF LAFAYETTE**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	194	194	0	0.00%
Small Farm Loans	47	47	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	61	61	0	0.00%
<b>Total</b>	<b>304</b>	<b>304</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	4	0	0	0	0	1	4	0	0
STATE TOTAL	1	4	0	0	0	0	1	4	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	276	0	0	0	0	4	162	0	0
Middle Income	5	97	0	0	0	0	4	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	373	0	0	0	0	8	239	0	0
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	48	0	0	0	0	2	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	48	0	0	0	0	2	38	0	0
CHRISTIAN COUNTY (047), KY										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	740	1	740	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	740	1	740	0	0



Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	25	650	0	0	2	993	20	1,489	0	0
STATE TOTAL	25	650	0	0	2	993	20	1,489	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	1	200	2	789	4	994	0	0
Middle Income	14	798	2	310	6	4,709	16	2,764	0	0
Upper Income	12	267	0	0	1	783	12	1,045	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,100	3	510	9	6,281	32	4,803	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	303	1	303	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	303	1	303	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	514	5	717	4	1,987	15	2,090	0	0
Middle Income	10	450	0	0	1	750	7	1,004	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	964	5	717	5	2,737	22	3,094	0	0
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	197	2	342	3	1,567	6	994	0	0
Middle Income	4	135	3	679	6	3,097	9	1,912	0	0
Upper Income	10	318	1	150	3	925	11	1,270	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	650	6	1,171	12	5,589	26	4,176	0	0
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	2	627	1	300	0	0
Middle Income	1	52	0	0	0	0	1	52	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	1	125	2	627	2	352	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,278	2	1,278	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	125	0	0	1	125	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	64	0	0	1	300	3	364	0	0
Median Family Income >= 120%	2	104	2	378	0	0	4	482	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	168	3	503	3	1,578	10	2,249	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	403	0	0	1	300	4	157	0	0
Middle Income	15	409	4	639	1	624	19	1,665	0	0
Upper Income	1	100	1	113	0	0	1	113	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	912	5	752	2	924	24	1,935	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DICKSON COUNTY (043), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	536	1	536	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	536	1	536	0	0
FENTRESS COUNTY (049), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	250	0	0	2	290	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	250	0	0	2	290	0	0
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	182	3	654	3	1,423	9	1,509	0	0
Upper Income	1	3	1	250	3	1,423	4	1,426	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	185	4	904	6	2,846	13	2,935	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GILES COUNTY (055), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	566	1	566	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,066	1	566	0	0
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	656	6	1,129	2	681	26	2,432	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	656	6	1,129	2	681	26	2,432	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	1	80	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0001										
Low Income	13	533	2	303	6	2,345	17	2,780	0	0
Moderate Income	55	1,629	6	1,163	8	3,930	62	5,681	0	0
Middle Income	24	854	4	605	0	0	22	1,286	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	3,016	12	2,071	14	6,275	101	9,747	0	0
MADISON COUNTY (113), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	956	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	956	0	0	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (115), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	190	1	700	2	890	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	1	700	2	890	0	0
MARSHALL COUNTY (117), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	2	316	0	0	2	218	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	2	316	0	0	2	218	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	644	1	644	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	644	1	644	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MOORE COUNTY (127), TN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>MORGAN COUNTY (129), TN</b>										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
<b>OVERTON COUNTY (133), TN</b>										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	732	1	227	1	450	21	1,375	0	0
Middle Income	80	2,532	11	1,939	1	497	73	3,572	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	100	3,264	12	2,166	2	947	94	4,947	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKETT COUNTY (137), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	95	0	0	0	0	2	95	0	0
Middle Income	58	2,798	8	1,408	12	5,082	58	6,530	0	0
Upper Income	16	689	1	183	6	3,554	18	3,230	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	76	3,582	9	1,591	18	8,636	78	9,855	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	727	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	727	0	0	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	394	2	444	0	0
Middle Income	1	22	2	288	2	1,571	3	310	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	1	612	1	612	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	2	288	4	2,577	7	1,401	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	969	1	969	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	969	1	969	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	547	5	764	2	1,356	15	1,964	0	0
Middle Income	5	131	0	0	1	450	6	581	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	678	5	764	3	1,806	21	2,545	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	496	1	496	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	496	1	496	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	402	3	705	2	1,044	12	1,307	0	0
Middle Income	15	472	2	341	2	540	16	1,079	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	874	5	1,046	4	1,584	28	2,386	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	59	1	205	5	2,747	8	2,986	0	0
Middle Income	11	239	1	116	3	1,847	10	2,097	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	298	2	321	8	4,594	18	5,083	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	461	4	910	7	3,791	20	4,293	0	0
Middle Income	26	711	3	457	5	2,387	26	3,176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,172	7	1,367	12	6,178	46	7,469	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	200	0	0	0	0	4	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	200	0	0	0	0	4	200	0	0
VAN BUREN COUNTY (175), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	61	1	162	0	0	3	223	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	159	1	162	0	0	3	223	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	5	327	0	0	2	1,778	5	1,925	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	427	0	0	2	1,778	6	2,025	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	122	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (189), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	1	110	4	2,479	3	1,598	0	0
Moderate Income	3	66	2	333	3	1,558	6	1,680	0	0
Middle Income	0	0	2	280	3	1,570	3	610	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	66	5	723	10	5,607	12	3,888	0	0
Outside Assessment Area										
Moderate Income	4	125	0	0	1	900	3	105	0	0
Middle Income	9	208	1	125	2	1,245	10	1,560	0	0
Upper Income	1	6	2	422	3	2,001	3	428	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	339	3	547	6	4,146	16	2,093	0	0
Totals For County: (189) 2/										
Low Income	0	0	1	110	4	2,479	3	1,598	0	0
Moderate Income	7	191	2	333	4	2,458	9	1,785	0	0
Middle Income	9	208	3	405	5	2,815	13	2,170	0	0
Upper Income	1	6	2	422	3	2,001	3	428	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	405	8	1,270	16	9,753	28	5,981	0	0
TOTAL INSIDE AA IN STATE	432	15,947	77	13,544	87	43,913	477	52,743	0	0
TOTAL OUTSIDE AA IN STATE	56	2,119	18	2,974	36	22,097	85	19,390	0	0
STATE TOTAL	488	18,066	95	16,518	123	66,010	562	72,133	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	432	15,947	77	13,544	87	43,913	477	52,743	0	0
TOTAL OUTSIDE AA	82	2,773	18	2,974	39	23,690	107	21,483	0	0
TOTAL INSIDE & OUTSIDE	514	18,720	95	16,518	126	67,603	584	74,226	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	1	35	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	1	35	0	0	0	0	1	35	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	72	0	0	0	0	1	72	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	1	72	0	0
LASSEN COUNTY (035), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	128	0	0	1	128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	1	128	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	93	0	0	1	279	2	372	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	1	279	2	372	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	440	1	440	1	440
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	57	0	0	0	0	1	57	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	1	440	2	497	1	440
PLACER COUNTY (061), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	126	0	0	1	126	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	118	0	0	1	118	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	1	118	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	208	0	0	1	208	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	0	0	1	208	0	0



Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	228	0	0	1	228	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	0	0	1	228	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	54	0	0	0	0	1	54	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	315	0	0	2	315	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	315	0	0	2	315	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	276	7	1,123	2	719	13	2,118	1	440
STATE TOTAL	4	276	7	1,123	2	719	13	2,118	1	440

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	219	0	0	1	219	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	219	0	0	1	219	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	219	0	0	1	219	0	0
STATE TOTAL	0	0	1	219	0	0	1	219	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	194	0	0	1	194	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	194	0	0	1	194	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	194	0	0	1	194	0	0
STATE TOTAL	0	0	1	194	0	0	1	194	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	92	0	0	0	0	1	92	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	1	92	0	0
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	82	0	0	0	0	1	82	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	115	0	0	1	115	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	1	115	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	174	1	115	0	0	3	289	0	0
STATE TOTAL	2	174	1	115	0	0	3	289	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWAII COUNTY (001), HI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	382	1	382	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	382	1	382	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	382	1	382	0	0
STATE TOTAL	0	0	0	0	1	382	1	382	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	146	0	0	1	146	0	0
Upper Income	2	156	0	0	0	0	2	156	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	156	1	146	0	0	3	302	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	156	1	146	0	0	3	302	0	0
STATE TOTAL	2	156	1	146	0	0	3	302	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	77	1	105	0	0	2	182	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	1	105	0	0	2	182	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	1	105	0	0	2	182	0	0
STATE TOTAL	1	77	1	105	0	0	2	182	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	127	0	0	1	439	2	127	1	439
STATE TOTAL	2	127	0	0	1	439	2	127	1	439

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	171	0	0	1	171	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	171	0	0	2	271	0	0
STATE TOTAL	1	100	1	171	0	0	2	271	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	171	0	0	1	171	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	79	0	0	0	0	1	79	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	79	1	171	0	0	2	250	0	0
STATE TOTAL	1	79	1	171	0	0	2	250	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	120	0	0	1	120	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0



Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	36	0	0	0	0	1	36	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	36	1	120	0	0	2	156	0	0
STATE TOTAL	1	36	1	120	0	0	2	156	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OLMSTED COUNTY (109), MN										
MSA 40340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	341	1	341	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	341	1	341	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	341	1	341	0	0
STATE TOTAL	0	0	0	0	1	341	1	341	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (127), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	67	0	0	0	0	1	67	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	1	67	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	117	0	0	0	0	2	117	0	0
STATE TOTAL	2	117	0	0	0	0	2	117	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (025), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	153	0	0	1	153	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	1	153	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	153	0	0	1	153	0	0
STATE TOTAL	0	0	1	153	0	0	1	153	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	29	0	0	0	0	1	29	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	41	0	0	0	0	1	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	1	41	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	70	0	0	0	0	2	70	0	0
STATE TOTAL	2	70	0	0	0	0	2	70	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	68	0	0	0	0	1	68	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	0	0	0	0	1	68	0	0
STATE TOTAL	1	68	0	0	0	0	1	68	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CURRY COUNTY (009), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	81	0	0	0	0	1	81	0	0
STATE TOTAL	1	81	0	0	0	0	1	81	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	180	0	0	1	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	71	0	0	0	0	1	71	0	0
Median Family Income 100-110%	1	41	0	0	0	0	1	41	0	0
Median Family Income 110-120%	1	99	0	0	0	0	1	99	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	211	0	0	0	0	3	211	0	0



Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	227	0	0	1	227	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	233	0	0	1	233	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	460	0	0	2	460	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	67	0	0	0	0	1	67	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	326	0	0	1	326
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	1	326	1	67	1	326
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	278	3	640	1	326	7	918	1	326
STATE TOTAL	4	278	3	640	1	326	7	918	1	326

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (051), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	109	0	0	1	109	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	1	109	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	0	0	1	47	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0
STOKES COUNTY (169), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	153	0	0	1	153	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	1	153	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	42	0	0	0	0	1	42	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	89	2	262	0	0	4	351	0	0
STATE TOTAL	2	89	2	262	0	0	4	351	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (165), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	247	0	0	1	247	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	247	0	0	1	247	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	247	0	0	1	247	0	0
STATE TOTAL	0	0	1	247	0	0	1	247	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	137	0	0	1	137	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	137	0	0	1	137	0	0
STATE TOTAL	0	0	1	137	0	0	1	137	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	310	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	310	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	43	0	0	0	0	1	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	1	43	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	43	0	0	1	310	1	43	0	0
STATE TOTAL	1	43	0	0	1	310	1	43	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	53	0	0	0	0	1	53	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	651	1	651	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	651	1	651	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	1	651	2	704	0	0
STATE TOTAL	1	53	0	0	1	651	2	704	0	0



Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	174	0	0	1	174	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	218	0	0	1	218	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	392	0	0	2	392	0	0
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	118	0	0	1	118	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	1	118	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	270	1	270	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	1	270	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	1	63	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	1	63	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	298	1	298	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	298	1	298	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	63	3	510	2	568	6	1,141	0	0
STATE TOTAL	1	63	3	510	2	568	6	1,141	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	211	0	0	1	211	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	211	0	0	1	211	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	211	0	0	1	211	0	0
STATE TOTAL	0	0	1	211	0	0	1	211	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	34	0	0	0	0	1	34	0	0
STATE TOTAL	1	34	0	0	0	0	1	34	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALEXANDRIA CITY (510), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	137	0	0	1	137	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	137	0	0	1	137	0	0
STATE TOTAL	0	0	1	137	0	0	1	137	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (011), WA										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	158	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	0	0	0	0
KITSAP COUNTY (035), WA										
MSA 14740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	241	0	0	1	241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	241	0	0	1	241	0	0

Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	41	0	0	1	251	2	292	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	1	251	2	292	0	0



Loans by County

Small Business Loans - Purchases

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	229	0	0	1	229	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	229	0	0	1	229	0	0
WALLA WALLA COUNTY (071), WA										
MSA 47460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	0	0	0	0	1	77	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	1	77	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	118	3	628	1	251	5	839	0	0
STATE TOTAL	2	118	3	628	1	251	5	839	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: CITIZENS BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	33	2,074	31	5,289	11	3,987	71	10,117	3	1,205
TOTAL INSIDE & OUTSIDE	33	2,074	31	5,289	11	3,987	71	10,117	3	1,205



Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	173	3	415	4	1,407	11	1,885	0	0
STATE TOTAL	6	173	3	415	4	1,407	11	1,885	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	211	0	0	1	322	6	533	0	0
Upper Income	4	113	0	0	0	0	4	113	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	324	0	0	1	322	10	646	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	80	1	120	0	0	4	200	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	97	1	120	0	0	5	217	0	0
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	243	0	0	0	0	6	243	0	0
Middle Income	10	219	1	150	0	0	7	286	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	462	1	150	0	0	13	529	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	62	0	0	0	0	6	62	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	62	0	0	0	0	6	62	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	408	0	0	0	0	19	408	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	408	0	0	0	0	19	408	0	0
FENTRESS COUNTY (049), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	116	0	0	1	400	3	116	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	116	0	0	1	400	3	116	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	160	0	0	0	0	3	160	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	0	0	0	0	3	160	0	0
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	534	1	150	0	0	16	679	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	534	1	150	0	0	16	679	0	0
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0001										
Low Income	4	101	4	877	2	784	10	1,762	0	0
Moderate Income	41	1,166	4	653	3	972	36	2,638	0	0
Middle Income	38	1,134	3	488	1	500	31	1,289	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	2,401	11	2,018	6	2,256	77	5,689	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	268	1	268	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	268	1	268	0	0
OVERTON COUNTY (133), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	163	0	0	0	0	4	163	0	0
Middle Income	26	915	2	235	2	697	27	1,655	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,078	2	235	2	697	31	1,818	0	0
PICKETT COUNTY (137), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	21	0	0	0	0	4	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	21	0	0	0	0	4	21	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	186	1	119	1	353	8	573	0	0
Upper Income	1	23	1	146	1	472	2	618	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	209	2	265	2	825	10	1,191	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	500	2	515	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	500	2	515	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	605	0	0	0	0	16	456	0	0
Middle Income	5	132	0	0	0	0	3	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	737	0	0	0	0	19	536	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	150	0	0	1	385	7	518	0	0
Middle Income	2	22	0	0	0	0	2	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	172	0	0	1	385	9	540	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	2	70	0	0	1	450	3	520	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	1	125	1	450	4	645	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	150	1	125	1	385	8	643	0	0
Middle Income	4	92	0	0	1	450	5	542	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	242	1	125	2	835	13	1,185	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	1	202	0	0	2	207	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	1	202	0	0	2	207	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	160	0	0	1	300	3	410	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	0	0	1	300	3	410	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (189), TN 2/										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	57	1	150	0	0	3	207	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	1	150	0	0	3	207	0	0
TOTAL INSIDE AA IN STATE	228	6,547	17	2,818	12	4,485	213	12,258	0	0
TOTAL OUTSIDE AA IN STATE	21	561	4	597	5	1,918	28	2,626	0	0
STATE TOTAL	249	7,108	21	3,415	17	6,403	241	14,884	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	228	6,547	17	2,818	12	4,485	213	12,258	0	0
TOTAL OUTSIDE AA	27	734	7	1,012	9	3,325	39	4,511	0	0
TOTAL INSIDE & OUTSIDE	255	7,281	24	3,830	21	7,810	252	16,769	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - BEDFORD COUNTY (003) - MSA NA	40	7,891	32	4,803	0	0
TN - CLAY COUNTY (027) - MSA NA	30	4,418	22	3,094	0	0
TN - COFFEE COUNTY (031) - MSA NA	36	7,410	26	4,176	0	0
TN - DEKALB COUNTY (041) - MSA NA	31	2,588	24	1,935	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	16	3,935	13	2,935	0	0
TN - JACKSON COUNTY (087) - MSA NA	28	2,466	26	2,432	0	0
TN - MACON COUNTY (111) - MSA 34980	118	11,362	101	9,747	0	0
TN - OVERTON COUNTY (133) - MSA NA	114	6,377	94	4,947	0	0
TN - PUTNAM COUNTY (141) - MSA NA	103	13,809	78	9,855	0	0
TN - SMITH COUNTY (159) - MSA 34980	27	3,248	21	2,545	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	35	3,504	28	2,386	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	18	6,396	12	3,888	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - BEDFORD COUNTY (003) - MSA NA	10	646	10	646	0	0
TN - CLAY COUNTY (027) - MSA NA	17	612	13	529	0	0
TN - COFFEE COUNTY (031) - MSA NA	6	62	6	62	0	0
TN - DEKALB COUNTY (041) - MSA NA	19	408	19	408	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	3	160	3	160	0	0
TN - JACKSON COUNTY (087) - MSA NA	18	684	16	679	0	0
TN - MACON COUNTY (111) - MSA 34980	100	6,675	77	5,689	0	0
TN - OVERTON COUNTY (133) - MSA NA	34	2,010	31	1,818	0	0
TN - PUTNAM COUNTY (141) - MSA NA	12	1,299	10	1,191	0	0
TN - SMITH COUNTY (159) - MSA 34980	27	737	19	536	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	11	557	9	540	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: CITIZENS BANK

Respondent ID: 0000001711  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	1,266	0	0
Purchased	0	0	0	0
Total	3	1,266	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

---

ASSESSMENT AREA - 0001

BEDFORD COUNTY (003), TN

MSA: NA

Moderate Income

9504.02

Middle Income

9502.02 9503.00 9505.00 9506.00 9507.00

Upper Income

9501.00 9502.01 9504.01 9508.00

CLAY COUNTY (027), TN

MSA: NA

Moderate Income

9550.00

Middle Income

9551.00

COFFEE COUNTY (031), TN

MSA: NA

Moderate Income

9702.01\* 9705.01 9709.00

Middle Income

9701.00\* 9702.02 9704.02 9706.00 9707.00 9710.01 9710.02

Upper Income

9703.00\* 9704.01\* 9705.02\* 9708.01 9708.03 9708.04

Income Not Known

9801.00\*

DEKALB COUNTY (041), TN

MSA: NA

Moderate Income

9202.01



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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Middle Income

9201.02 9202.02 9203.00

Upper Income

9201.01

FRANKLIN COUNTY (051), TN

MSA: NA

Middle Income

9601.00 9602.01 9602.02 9604.01\* 9605.00 9606.00\* 9608.00

Upper Income

9603.00 9604.02 9607.00\*

JACKSON COUNTY (087), TN

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01

Moderate Income

9701.00 9703.02 9704.00

Middle Income

9702.00

OVERTON COUNTY (133), TN

MSA: NA

Moderate Income

9503.02

Middle Income

9501.00 9502.00 9503.01 9504.00 9505.01 9505.02 9506.00\*

PUTNAM COUNTY (141), TN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

---

MSA: NA

Moderate Income

0003.04 0008.00

Middle Income

0001.00 0002.01 0002.02 0003.01 0003.03 0003.05 0005.00 0007.00 0009.00 0010.00 0011.00

0012.01 0012.02

Upper Income

0004.00 0006.00 0013.00

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9751.00 9752.00 9753.00 9754.00

Middle Income

9750.00

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0201.01 0201.02

Middle Income

0206.01 0206.02

WILSON COUNTY (189), TN 2/

MSA: 34980

Low Income

0307.00

Moderate Income

0304.01 0304.02\* 0305.00

Middle Income

0301.02 0306.00

Upper Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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0303.08\* 0303.10\*

OUTSIDE ASSESSMENT AREA

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Middle Income

0103.03

WASHINGTON COUNTY (143), AR

MSA: 22220

Moderate Income

0105.12

KERN COUNTY (029), CA

MSA: 12540

Median Family Income  $\geq$  120%

0060.10

LASSEN COUNTY (035), CA

MSA: NA

Middle Income

0403.05

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income  $\geq$  120%

2738.00 5771.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 60-70%

1106.07

Median Family Income 110-120%

0755.06

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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PLACER COUNTY (061), CA

MSA: 40900

Moderate Income

0203.00

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income >= 120%

0449.04

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income >= 120%

0096.22

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0028.01

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 60-70%

5123.14

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 110-120%

0002.05 0029.01

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income >= 120%

0038.02

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 100-110%

2053.00

BAY COUNTY (005), FL

MSA: 37460

Middle Income

0014.04

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 90-100%

0234.37

FORSYTH COUNTY (117), GA

MSA: 12060

Upper Income

1303.06

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 110-120%

0502.32

HAWAII COUNTY (001), HI

MSA: NA

Middle Income

0215.11

0015.00

Upper Income

0007.01 0105.05

COOK COUNTY (031), IL

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 16984

Median Family Income 100-110%

6404.00 7304.00

ALLEN COUNTY (003), KY

MSA: 14540

Moderate Income

9203.00 9205.00

Middle Income

9201.00 9206.00

BARREN COUNTY (009), KY

MSA: NA

Upper Income

9509.00

CHRISTIAN COUNTY (047), KY

MSA: 17300

Moderate Income

2013.03

LAUREL COUNTY (125), KY

MSA: NA

Middle Income

9707.00

MONROE COUNTY (171), KY

MSA: NA

Moderate Income

9302.00

Middle Income

9304.00

WARREN COUNTY (227), KY

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 14540

Upper Income

0111.00

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Middle Income

0037.03

ORLEANS PARISH (071), LA

MSA: 35380

Upper Income

0056.03

RAPIDES PARISH (079), LA

MSA: 10780

Middle Income

0103.00

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

6051.03

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income >= 120%

2201.00

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income >= 120%

6461.03

PLYMOUTH COUNTY (023), MA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 14454

Median Family Income 90-100%

5611.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 90-100%

2307.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 60-70%

5390.00

OLMSTED COUNTY (109), MN

MSA: 40340

Upper Income

0016.02

MARION COUNTY (127), MO

MSA: NA

Moderate Income

9605.00

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2216.27

CASS COUNTY (025), NE

MSA: 36540

Middle Income

9656.00

HILLSBOROUGH COUNTY (011), NH

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 31700

Upper Income

0029.02

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Upper Income

1075.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0400.01

CURRY COUNTY (009), NM

MSA: NA

Middle Income

0006.03

COLUMBIA COUNTY (021), NY

MSA: NA

Upper Income

0002.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 90-100%

0278.00

Median Family Income 100-110%

0550.00

Median Family Income 110-120%

0784.00

NASSAU COUNTY (059), NY

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

---

MSA: 35004

Median Family Income 100-110%

4136.00

Median Family Income >= 120%

5178.01

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 80-90%

1595.12

Median Family Income >= 120%

1352.05

CUMBERLAND COUNTY (051), NC

MSA: 22180

Middle Income

0025.01

NEW HANOVER COUNTY (129), NC

MSA: 48900

Middle Income

0121.10

STOKES COUNTY (169), NC

MSA: 49180

Middle Income

0705.03

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0538.08

WARREN COUNTY (165), OH

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 17140

Upper Income

0321.00

LANE COUNTY (039), OR

MSA: 21660

Middle Income

0012.01

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3303.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Upper Income

0125.02

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00 9602.01

Middle Income

9603.00

CHEATHAM COUNTY (021), TN

MSA: 34980

Middle Income

0702.01

CUMBERLAND COUNTY (035), TN

MSA: NA

Moderate Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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9704.01

Middle Income

9701.04

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 50-60%

0156.15 0158.06

Median Family Income 80-90%

0105.01

Median Family Income 110-120%

0154.01 0188.03

Median Family Income >= 120%

0156.35 0187.00

DICKSON COUNTY (043), TN

MSA: 34980

Middle Income

0605.02

FENTRESS COUNTY (049), TN

MSA: NA

Moderate Income

9651.00 9653.00

GILES COUNTY (055), TN

MSA: NA

Middle Income

9206.00

HAMILTON COUNTY (065), TN

MSA: 16860

Moderate Income

0114.45

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITIZENS BANK

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Upper Income

0028.00

KNOX COUNTY (093), TN

MSA: 28940

Moderate Income

0021.00

MADISON COUNTY (113), TN

MSA: 27180

Moderate Income

0013.00

MARION COUNTY (115), TN

MSA: 16860

Moderate Income

0503.01 0503.02

MARSHALL COUNTY (117), TN

MSA: NA

Middle Income

9551.00 9552.00

MAURY COUNTY (119), TN

MSA: 34980

Moderate Income

0112.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Moderate Income

1021.00

MOORE COUNTY (127), TN

MSA: NA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

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Agency: FDIC - 3

Institution: CITIZENS BANK

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Upper Income

9301.00

MORGAN COUNTY (129), TN

MSA: 28940

Moderate Income

1102.00

PICKETT COUNTY (137), TN

MSA: NA

Middle Income

9251.01

ROBERTSON COUNTY (147), TN

MSA: 34980

Middle Income

0801.01

RUTHERFORD COUNTY (149), TN

MSA: 34980

Moderate Income

0401.04 0417.00

Middle Income

0401.05 0405.01 0405.02 0407.02 0409.09 0423.01

Upper Income

0410.00

Income Not Known

0415.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income >= 120%

0211.13 0213.11

SULLIVAN COUNTY (163), TN

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

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Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 28700

Middle Income

0426.00

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0202.03 0202.05 0203.00 0205.03 0207.00 0209.04

Middle Income

0202.04 0202.06 0202.07 0202.09 0204.04 0206.03 0212.04

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00 0902.00

VAN BUREN COUNTY (175), TN

MSA: NA

Middle Income

9252.00

WARREN COUNTY (177), TN

MSA: NA

Moderate Income

9305.00

Middle Income

9302.02 9303.00 9307.00 9308.00

WHITE COUNTY (185), TN

MSA: NA

Moderate Income

9354.00

Middle Income

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Agency: FDIC - 3

Institution: CITIZENS BANK

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9351.00 9352.00 9353.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0511.00

WILSON COUNTY (189), TN 2/

MSA: 34980

Moderate Income

0308.00

Middle Income

0301.03 0301.05 0302.02 0303.04 0309.04 0310.00

Upper Income

0301.04 0303.05 0303.09 0309.08

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 90-100%

0310.07

Median Family Income >= 120%

0305.37

COMAL COUNTY (091), TX

MSA: 41700

Upper Income

3109.01

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income >= 120%

0004.01

JEFFERSON COUNTY (245), TX

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001711

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Agency: FDIC - 3

Institution: CITIZENS BANK

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MSA: 13140

Middle Income

0002.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0013.12

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income >= 120%

1128.24

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0026.02

ALEXANDRIA CITY (510), VA

MSA: 47894

Upper Income

2001.10

CLARK COUNTY (011), WA

MSA: 38900

Median Family Income >= 120%

0409.10

KITSAP COUNTY (035), WA

MSA: 14740

Middle Income

0929.02

PIERCE COUNTY (053), WA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: CITIZENS BANK

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MSA: 45104

Median Family Income >= 120%

0607.00 0719.02

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 60-70%

0531.02

WALLA WALLA COUNTY (071), WA

MSA: 47460

Moderate Income

9203.02

Footnote:

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2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001711

Institution: CITIZENS BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	237	237	0	0.00%
Small Farm Loans	64	64	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	22	22	0	0.00%
Total	325	325	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Section 7(2)  
Home Mortgage Disclosure Act  
Notice

# HOME MORTGAGE DISCLOSURE ACT NOTICE

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The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions are also available at this website.