



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

January 12, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Citizens National Bank of Woodsfield
Charter Number: 13847

143 S. Main Street
Woodsfield, Ohio 43793

Office of the Comptroller of the Currency

200 Public Square Suite 1610
Cleveland, Ohio 44114

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on:
 - A substantial majority of the bank's loans are inside its Assessment Areas (AAs).
 - The bank exhibits a reasonable geographic distribution of home mortgage loans inside the AAs.
 - The bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels within the AAs.

Loan-to-Deposit Ratio

Considering the Citizens National Bank of Woodsfield's (CNBW or bank) size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio is less than reasonable.

While the loan-to-deposit ratio (LTD) was below the average of comparable peer institutions, the bank was able to meet the credit needs of their AAs over the evaluation period. Loan growth has historically been slow, and the bank utilizes their sizeable investment portfolio to supplement earnings. Since the prior evaluation period ending December 31, 2020, through December 31, 2024, the bank had an average loan to deposit ratio of 39.3 percent. The bank's LTD ranged from a low of 34.8 percent in the third quarter of 2022 to 45.5 percent in the fourth quarter of 2024. The quarterly average LTD for the 10 peer institutions under \$1 billion in assets since the prior evaluation period was 76.6 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs.

The bank originated and purchased 90.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

2022-2024

Table 1: Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	191	90.52	20	9.48	211	25,397	88.79	3,206	11.21	28,603
Total	191	90.52	20	9.48	211	25,397	88.79	3,206	11.21	28,603

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

CNBW is a full-service intrastate, federally chartered community bank headquartered in Woodsfield, Ohio servicing Monroe, Belmont, and portions of Guernsey County. As of December 31, 2024, the bank had \$136.2 million in total assets. The bank is a wholly owned subsidiary of CNB Bancorp, a one-bank holding company.

CNBW has four full-service branches located within their two AAs. No branches or ATMs were opened or closed since the prior CRA examination in 2021. All four branches are located in moderate-income census tracts within its AAs.

CNBW offers a traditional mix of loan and deposit products to consumers within its AA. Loan products offered by the bank include 1-4 family mortgages, consumer loans, small commercial, agricultural, and municipal loans. Deposit products include traditional checking, savings, and time deposit accounts.

As of December 31, 2024, the loan portfolio totaled \$58.0 million, or 42.6 percent of total assets. The bank's primary loan product is 1-4 family mortgage loans, which comprise 78.6 percent of total loans. The rest of the loan portfolio is comprised of commercial loans at 8.5 percent of the portfolio, construction loans at 4.6 percent of the portfolio, individual loans at 3.3 percent of the portfolio, loans secured by non-farm non-residential real estate at 1.4 percent of the portfolio, and other loans and leases which comprise the remaining 3.6 percent of the portfolio.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AAs. The bank was rated Satisfactory at the prior CRA performance evaluation dated September 13, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners performed the evaluation using the small bank CRA examination procedures. The evaluation period for lending activity covers January 1, 2022, through December 31, 2024. Based on the bank's internal reports for lending activity and discussions with management, examiners determined that the bank's primary lending product during the evaluation period was 1-4 family mortgage loans. The OCC evaluated the bank's lending performance based on its primary loan product. While the bank continues to offer commercial, consumer, and agricultural loans to borrowers, examiners did not evaluate these as they were not the primary focus of the bank and there was insufficient data to conduct a meaningful analysis.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

Examiners selected CNBW's Ohio non-MSA and Belmont County AAs for full-scope reviews, as these AAs have the majority of the bank's deposits and loan activity. Refer to the "Scope" section under the State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full-scope AAs.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of the bank's loans are inside the AAs. The bank exhibits a reasonable geographic distribution of loans inside the AAs.
- The bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels within the AAs.

Description of Institution's Operations in Ohio

The bank has two AAs located in southeastern Ohio. The Ohio non-MSA AA includes Monroe and Guernsey Counties, and the Belmont AA contains Belmont County located in the Wheeling MSA. The CTs within each county are contiguous, served by physical branch locations, and do not arbitrarily exclude any LMI areas. The Ohio non-MSA AA has three designated distressed and underserved CTs within Monroe County. These counties are categorized as distressed and underserved due to high levels of unemployment and are considered underserved remote-rural CTs.

Information from members of the local community groups was considered in the assessment. The OCC contacted organizations focused on affordable housing and economic and community development within the bank's AAs to supplement the review.

Ohio non-MSA AA

Assessment Area(s) - 2024 Ohio non-MSA AA						
2022-2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.00	28.57	71.43	0.00	0.00
Population by Geography	51,823	0.00	27.18	72.82	0.00	0.00
Housing Units by Geography	26,817	0.00	26.80	73.20	0.00	0.00
Owner-Occupied Housing by Geography	16,175	0.00	23.20	76.80	0.00	0.00
Occupied Rental Units by Geography	5,923	0.00	39.64	60.36	0.00	0.00
Vacant Units by Geography	4,719	0.00	22.99	77.01	0.00	0.00
Businesses by Geography	1,786	0.00	34.15	65.85	0.00	0.00
Farms by Geography	137	0.00	18.25	81.75	0.00	0.00
Family Distribution by Income Level	14,190	24.36	22.03	20.38	33.23	0.00
Household Distribution by Income Level	22,098	27.36	19.16	17.25	36.24	0.00
Unemployment rate (%)	4.93	0.00	7.09	4.20	0.00	0.00
Households Below Poverty Level (%)	16.58	0.00	22.18	14.44	0.00	0.00
Median Family Income (non-MSA OH)	\$66,160		Median Housing Value			\$118,300
Median Family Income (non-MSA OH) for 2024	\$81,600		Median Gross Rent			\$660
			Families Below Poverty Level			13.24
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The Ohio non-MSA AA consists of 14 CTs in Monroe (four) and Guernsey (10) counties located in southeastern Ohio. The bank has three banking offices throughout this AA, including the main office. Bank offices are located in Woodsfield, Sardis, and Quaker City, Ohio, and the Woodsfield location has an ATM. The AA consists of four moderate-income CTs and 10 middle-income CTs. There are no low or upper-income CTs in the AA. There have been no MSA delineation changes or CT classification changes since the prior CRA evaluation in 2021.

According to the 2024 U.S. Census data, the population of the AA is 51,823, with 27.2 percent of the population living in moderate-income CTs and 72.8 percent living in middle-income CTs. Low-income families represent 24.4 percent, and moderate-income families represent 22.0 percent of total families in the AA. Approximately 13.2 percent of the families live below the poverty level.

The unemployment rate for Monroe and Guernsey Counties exceeded both the national and state average over the evaluation period. Annual unemployment for Monroe County ranged from 5.2 percent to 6.2 percent over the evaluation period. Annual unemployment for Guernsey County ranged from 4.8 percent to 5.5 percent. During this timeframe, annual unemployment for Ohio ranged 3.7 percent to 4.3 percent, and annual national unemployment ranged from 3.5 percent to 4.1 percent.

Competition in the AA is strong due to the presence of many regional and community banks. Competitors with significant deposit market share include Peoples Bank, Huntington National Bank, WesBanco Bank, PNC Bank, and US Bank, NA. These five financial institutions account for approximately 77.0 percent of the total deposits in the AA. FDIC deposit market share data shows CNBW ranks sixth in overall deposit market share at 9.6 percent. Approximately 86.4 percent of the bank's total deposits are in this AA. Huntington National Bank, Peoples Bank, Rocket Mortgage, US Bank N.A., and First Ohio Home Finance are the five largest mortgage lenders in the AA. These five institutions have a combined 36.7 percent market share. CNBW ranks tenth in HMDA market share with 2.7 percent share within the AA.

As part of this CRA performance evaluation, examiners reviewed information provided from an interview with a representative from a community development organization. The community contact noted the rural and underserved nature of the community, with limited job opportunities for members of the community. Major areas of need for the community include transportation infrastructure, healthcare, food security, and affordable housing. Areas of opportunities include participation on local community organization boards focused on addressing these areas of concern and providing grants and financing to these organizations and programs.

Belmont County AA

Assessment Area(s) - 2024 Belmont County AA						
						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.00	31.82	50.00	18.18	0.00
Population by Geography	66,497	0.00	24.55	53.48	21.96	0.00
Housing Units by Geography	32,202	0.00	26.14	57.19	16.67	0.00
Owner-Occupied Housing by Geography	19,612	0.00	25.17	56.94	17.89	0.00
Occupied Rental Units by Geography	6,160	0.00	32.34	51.59	16.07	0.00
Vacant Units by Geography	6,430	0.00	23.16	63.31	13.53	0.00
Businesses by Geography	2,181	0.00	24.53	42.32	33.15	0.00
Farms by Geography	125	0.00	16.00	60.00	24.00	0.00
Family Distribution by Income Level	16,520	19.19	18.52	21.05	41.24	0.00
Household Distribution by Income Level	25,772	21.90	16.20	18.20	43.69	0.00
Unemployment rate (%)	5.61	0.00	6.94	5.35	4.66	0.00
Households Below Poverty Level (%)	12.11	0.00	19.00	11.00	5.07	0.00
Median Family Income (non-MSA OH)		\$65,607			Median Housing Value	\$108,850
Median Family Income (non-MSA OH) for 2024		\$80,600			Median Gross Rent	\$615
					Families Below Poverty Level	7.62
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The Belmont County AA consists of 22 CTs in Belmont County located in southeastern Ohio. Belmont County is located in the Ohio portions of the Wheeling WV-OH MSA. Bank. The bank has one full-service banking office with an ATM in this AA located in Barnesville, Ohio. The AA consists of seven

moderate-income CTs, 11 middle-income CTs, and four upper income CTs. There are no low-income CTs in the AA. There have been no MSA delineation changes or CT classification changes since the prior CRA evaluation in 2021.

According to the 2024 U.S. Census data, the population of the AA is 66,497, with 24.6 percent of the population living in moderate-income CTs, 53.5 percent living in middle-income CTs, and 22.0 percent living in upper-income CTs. Low-income families represent 19.2 percent, and moderate-income families represent 18.5 percent of total families in the AA. Approximately 7.62 percent of the families live below the poverty level.

The unemployment rate for Belmont County exceeded both the national and state average over the evaluation period. Annual unemployment for Belmont County ranged from 4.5 percent to 5.2 percent. Annual unemployment in Ohio ranged from 3.7 percent to 4.3 percent. Annual national unemployment rates ranged from 3.5 percent to 4.1 percent.

Competition in the AA is strong due to the presence of many regional and community banks. Competitors with significant deposit market share include WesBanco Bank, Huntington National Bank, Unified Bank, Belmont Savings Bank, and PNC Bank. These five financial institutions account for approximately 90.0 percent of the total deposits in the AA. FDIC deposit market share data shows CNBW ranks tenth in overall deposit market share at 0.9 percent. Approximately 15.7 percent of the bank's total deposits are in this AA. Competition for mortgage loans is also strong. Huntington National Bank, WesBanco Bank, Belmont Savings bank, Rocket Mortgage, and Unified Bank are the five largest mortgage lenders in the AA. These five institutions have a combined 37.1 percent market share. CNBW ranks 33rd in HMDA market share with 0.6 percent of mortgage activity within the AA.

As part of this CRA performance evaluation, examiners reviewed information provided from an interview with a representative from a community development organization focused on helping low-income families overcome issues related to poverty. The community contact noted opportunities related to providing operating financing, grants for emergency assistance, and opportunities to serve on the board of directors of these organizations.

Scope of Evaluation in Ohio

Examiners performed a full-scope evaluation for each AA. The data in the AAs was analyzed and presented as two AAs for purposes of this performance evaluation. Home mortgage lending is the bank's primary lending product and was evaluated under the Lending Test. The OCC used HMDA data from 2022, 2023, and 2024 for the home mortgage lending analysis. Refer to the "Scope of the Evaluation" for more details.

LENDING TEST

The bank's performance under the Lending Test in Ohio is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Ohio non-MSA AA and Belmont County AA was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited a reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Non-MSA AA

CNBW's distribution of home mortgage loans among CTs of different income levels in the non-MSA AA during the evaluation period is reasonable. There are no low-income geographies and four moderate-income geographies in this AA. The percentage of home mortgage loans originated or purchased by the bank in moderate-income CTs is 23.7 percent, which is above the 23.2 percent of moderate-income households in the AA and near the 25.7 percent aggregate lending data of other HMDA reporting institutions. Due to the higher volume of activity in the Non-MSA AA, examiners weighed this AA more heavily in the overall conclusions.

Belmont County AA

CNBW's distribution of home mortgage loans among CTs of different income levels in the Belmont County AA during the evaluation period is excellent. There are no low-income geographies and seven moderate-income geographies in this AA. The percentage of home mortgage loans originated or purchased by the bank in moderate-income CTs is 69.8 percent, which is significantly above the 25.2 percent of moderate-income households in the AA and the 22.4 percent aggregate lending data of other HMDA reporting institutions.

Lending Gap Analysis

Overall, examiners did not identify any unexplained, conspicuous gaps in the lending distribution. The OCC reviewed internal bank reports and maps to identify potential significant gaps in the distribution of loans over the evaluation period.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table 8 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Non-MSA AA

CNBW's distribution of home mortgage loans to borrowers of different income levels during the evaluation period is reasonable. The aggregate HMDA data reflects penetration in all income categories. The bank's distribution of home mortgage lending in the Ohio non-MSA AA, was 10.1 percent to low-income borrowers, which is significantly below the demographic data of 24.4 percent and slightly below

the aggregate data reported by other HMDA lenders of 11.7 percent. The bank and aggregate lending to low-income borrowers is below the demographic data due to various factors, including average home prices being 2.9 times the income of low-income borrowers versus the more affordable cost to rent, averaging \$660 per month. These factors result in lower levels of mortgage activity for low-income borrowers in the AA. The bank's distribution of home mortgage lending to moderate-income borrowers in the non-MSA AA is 25.7 percent, which is above both the demographic of 22.0 percent and aggregate data at 23.4 percent.

Belmont County AA

CNBW's distribution of home mortgage loans to borrowers of different income levels during the evaluation period is reasonable. The aggregate HMDA data reflects penetration in all income categories. The bank's distribution of home mortgage lending in the Belmont County AA was 11.6 percent to low-income borrowers, which is significantly below the demographic data of 19.2 percent, but above the aggregate data reported by other HMDA lenders of 11.0 percent. The bank and aggregate lending to low-income borrowers is below the demographic data due to various factors, including average home prices being 2.7 times the income for low-income borrowers versus the more affordable cost to rent, averaging \$615 per month. These factors result in lower levels of mortgage activity for low-income borrowers in the AA. The bank's distribution of home mortgage lending to moderate-income borrowers in the non-MSA AA is 16.3 percent, which is slightly below both the demographic of 18.5 percent and aggregate data at 21.4 percent.

Responses to Complaints

CNBW has not received any complaints about its CRA performance in helping to meet the AAs' credit needs during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2022, to December 31, 2024	
Bank Products Reviewed:	Home mortgage	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Ohio		
Ohio non-MSA AA	Full-scope	Monroe County and Guernsey County
Belmont County AA	Full-scope	Belmont County

Appendix B: Summary State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The Citizen's National Bank of Woodsfield	Satisfactory
State:	
Ohio	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original

amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2022 - 2024					
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate		
2024 Belmont County AA	43	6,017	22.51	3,755	--	--	--	25.17	69.77	22.40	56.94	20.93	53.72	17.89	9.30	23.89	--	--	--		
2024 Ohio non-MSA AA	148	19,381	77.49	3,108	--	--	--	23.20	23.65	25.71	76.80	76.35	74.29	--	--	--	--	--	--		
Total	191	25,397	100.00	6,863	--	--	--	24.28	34.03	23.90	65.92	63.87	63.03	9.80	2.09	13.07	--	--	--		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
2024 Belmont County AA	43	6,017	22.51	3,755	19.19	11.63	10.97	18.52	16.28	21.38	21.05	13.95	21.17	41.24	37.21	26.95	--	20.93	19.52
2024 Ohio non-MSA AA	148	19,381	77.49	3,108	24.36	10.14	11.68	22.03	25.68	23.42	20.38	26.35	24.71	33.23	32.43	24.42	--	5.41	15.77
Total	191	25,397	100.00	6,863	21.58	10.47	11.29	20.14	23.56	22.31	20.74	23.56	22.77	37.54	33.51	25.81	--	8.90	17.82

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%



**CITIZENS
NATIONAL
BANK**

HOME MORTGAGE DISCLOSURE ACT NOTICE

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). HMDA data for many other financial institutions are also available at the Website.



**Member
FDIC**

THE CITIZENS NATIONAL BANK OF WOODSFIELD

Branches

The Citizens National Bank of Woodsfield considers all of Monroe and Belmont counties, illustrated on the attached maps, as its service area. The Sardis Branch primarily serves the Monroe County riverfront townships of Salem, Ohio, Lee, one-half of Switzerland, one-half of Jackson, Perry, Benton and Green. The Main Office primarily serves the balance of Monroe County. The Barnesville Branch primarily serves Goshen and Warren townships in Belmont County, which include Barnesville, Belmont, and Bethesda villages. The Quaker City Branch primarily serves Millwood township in southeastern Guernsey County, which includes Quaker City village.

MAIN OFFICE – WOODSFIELD

The Citizens National Bank of Woodsfield
143 South Main Street
P.O. Box 230
Woodsfield, OH 43793-0230

Main Office:

Phone: (740) 472-1696

FAX: (740) 472-1979

Loan Department:

Phone: (740) 472-2700

FAX: (740) 472-9872

Lobby Hours:

Monday - Thursday 9:00-4:00

Friday 9:00-5:00

Saturday By Appointment Only

Loan Department Hours:

Monday – Thursday 9:00-4:00

Friday 9:00-5:00

Saturday By Appointment Only

Drive-up Window Hours:

Monday – Thursday 8:30-4:00

Friday 8:30-5:00

Saturday 8:30-12:00

Walk-up Hours:

Monday through Friday 8:30-9:00 am

BARNESVILLE BRANCH

The Citizens National Bank of Woodsfield
102 Colonel Drive
P. O. Box 430
Barnesville, OH 43713

Phone: 740-425-3870
FAX: 740-425-3873

Lobby Hours:

Monday – Thursday	9:00-4:00
Friday	9:00-5:00
Saturday	By Appointment Only

Drive-up Window Hours:

Monday – Thursday	9:00-4:00
Friday	9:00-5:00
Saturday	9:00-12:00

QUAKER CITY BRANCH

The Citizens National Bank of Woodsfield
209 Broadway Street
P. O. Box 187
Quaker City, OH 43773

Phone: 740-679-3778
FAX: 740-679-3793

Lobby Hours:

Monday - Thursday	9:00-4:00
Friday	9:00-5:00
Saturday	By Appointment Only

Drive-up Window Hours:

Monday – Thursday	9:00-4:00
Friday	9:00-5:00
Saturday	9:00-12:00

SARDIS BRANCH

The Citizens National Bank of Woodsfield
37302 Fifth Avenue
P. O. Box 230
Sardis, OH 43946-0230

Phone: 740-483-1351
FAX: 740-483-1352

Lobby Hours:

Monday – Thursday	9:00-4:00
Friday	9:00-5:00
Saturday	By Appointment Only

Drive-up Window Hours:

Monday - Thursday	9:00-4:00
Friday	9:00-5:00
Saturday	9:00-12:00

THE CITIZENS NATIONAL BANK OF WOODSFIELD

Services Offered at Woodsfield (Main Office)
And the Sardis, Barnesville and Quaker City Branches

LOANS

Real Estate Mortgage Loans

Home Equity Loans

Real Estate Construction Loans

Agricultural Loans

Personal Loans

Commercial Loans

Participation Loans

Line of Credit Loans

Letters of Credit

Installment Loans

1. Automobile Loans
2. Truck Loans
3. Mobile Home Loans
4. Retail Consumer Goods
5. Home Improvement Loans

Loans to Government Entities

1. County and municipal public improvement bonds
2. Utilities improvement loans – sewer and water
3. Loans for equipment purchases – fire trucks, road service equipment, and vehicles

DEPOSITS

Checking Accounts

1. Regular Checking
2. Business checking
3. NOW Accounts

Savings Accounts

1. Passbook Savings
2. Statement Savings
3. Money Market Accounts
4. Christmas Clubs

Certificate of Deposits

Terms: 91-days, 4 months, 182-days, 12-months, 13 months, 18-months, 21-months, 24-months, 30-months, 48-months and 60-months

IRA Accounts

Certificate of Deposit terms: 18-months, 21-months, 24-months, 30-months, 48-months 60-months and ROTH Certificate of Deposit terms: 21-months and 60-months

DEBIT / CREDIT CARDS

- MASTERCARD® □ DEBIT

OTHER SERVICES

Online Banking and Billpay (consumer)
ATM Machine (Woodsfield and Barnesville locations only)
Preauthorized Electronic Funds Transfers
MasterCard® and Visa® cash advances
Wire transfers
United States Savings Bond redemption
Check Cashing
Safe Deposit Box Rentals
Guaranteed Signature
Cashier's Checks
Money Orders
Notary
Statement reconciliation & research
Counting of loose coins
Photocopying
Night Depository
FAX Service



THE CITIZENS NATIONAL BANK
OF WOODSFIELD
SARDIS BARNESVILLE QUAKER CITY

FEE SCHEDULE

CHECKING ACCOUNT

Regular Checking (Personal or Business)

- Monthly minimum balance fee if the daily ledger balance drops below \$300.00 any day of the statement period \$ 3.00
- Monthly dormant account fee if there has been no customer contact for one year \$ 5.00

NOW ACCOUNT

- Monthly minimum balance fee if the daily ledger balance drops below \$1,000.00 any day of the statement period \$10.00
- Monthly dormant account fee if there has been no customer contact for one year \$ 5.00

MONEY MARKET ACCOUNT

- Monthly minimum balance fee if the daily ledger balance drops below \$2,500.00 any day of the monthly statement period \$10.00
- Per item excessive transaction fee if more than the permitted six transactions are made during a statement period \$10.00
- Monthly dormant account fee if there has been no customer contact for one year \$ 5.00

SAVINGS ACCOUNT

(PASSBOOK OR STATEMENT SAVINGS)

- Quarterly minimum balance fee if the daily ledger balance drops below \$100.00 any day of the quarter (minor's accounts exempt) \$ 5.00
- Quarterly dormant account fee if the ledger balance is less than \$100.00 and there has been no customer contact for one year \$ 5.00

ACCOUNT RELATED SERVICE FEES THAT APPLY TO REGULAR CHECKING (PERSONAL OR BUSINESS), NOW, MONEY MARKET, STATEMENT SAVINGS AND CHRISTMAS CLUB ACCOUNTS

- Stop Payment Request (per request) \$30.00
- Overdraft Fee (fee per day checks/debit items are paid and not returned) \$30.00
- Nonsufficient Funds Fee (per debit returned) \$30.00

- Returned Check Charge (deposited or cashed) \$ 5.00
- Overdraft Protection Sweep from DDA/Savings (per Transfer) **must sign agreement** \$ 5.00
- Monthly Statement-NO IMAGES NO FEE
- Monthly Statement-WITH CHECK IMAGES \$ 2.00
- Requested Statement (with check images) \$ 5.00
- Statement Reconciliation \$20.00/hour
- Research Fees \$20.00/hour
- Check Printing Fee-Varies with style and quantity
- Christmas Club early withdrawal \$ 5.00

ATM SERVICE FEES:

- Withdrawals, transfers and balance inquiries at our ATM No Charge
- Purchases (Credit-PIN not used) No Charge
- POS (Debit—PIN used) \$ 1.50
- Transactions at ATMs we do not own: Withdrawal/Transfer/Balance Inquire \$ 1.50
- ATM Card Replacement \$ 5.00

New Accounts: Additional disclosures for your account are included in the Deposit Accounts Brochure.

MISCELLANEOUS SERVICES

- Cashier's Checks \$ 5.00
- Money Orders \$ 5.00
- Wire Transfer \$30.00
- In: Customer \$10.00 - Non-Customer \$35.00
- Out: Customer \$20.00 - Non-Customer \$ 2.00
- Fax Service ---- In: \$ 3.00
- Out: (up to 10 pages) \$.25
- Photocopy (per page) \$ 5.00
- Signature Guarantee -- Customer Non-Customer \$20.00
- Notary Fee (non-customer) \$ 4.00
- IRS Tax Levy Processing \$75.00
- Night Depository Bag (per bag) \$25.00
- Zippered Deposit Bag (per bag) \$ 7.50
- Safe Deposit Boxes --- Rent varies by Box Size \$10.00
- Lost Key (one key lost) \$135.00
- Drilling of Safe Deposit Box 2%/\$5.00 minimum
- Counting Coin (Non-Customer) \$ 5.00
- Check Cashing (Non-Customer) \$20.00
- Teller Assisted Transaction (Non-Customer)

FEES AND CHARGES EFFECTIVE April 24, 2017
MEMBER FDIC

STATE:
OHIO 39
WEST VIRGINIA 54

COUNTY:
BELMONT 013
MONROE 111
NOBLE 121
WASHINGTON 167
MARSHALL 051
TYLER 095
WETZEL 103

CENSUS TRACT:
9666
9667
9668
9669

TOWNSHIP:
ADAMS TWP 00296
BENTON TWP 05606
BETHEL TWP 06124
CENTER TWP 12966
FRANKLIN TWP 28357
GREEN TWP 31808
JACKSON TWP 37898
LEE TWP 42448
MALAGA TWP 46928
OHIO TWP 57988
PERRY TWP 61952
SALEM TWP 69918
SENECA TWP 71349
SUMMIT TWP 75497
SUNSBURY TWP 75686
SWITZERLAND TWP 75945
WASHINGTON TWP 81480
WAYNE TWP 82208

CORPORATION:
Antioch 02148
Beallsville 04542
Clarington 15210
Graysville 31542
Jerusalem 39130
Lewisville 42980
Miltonsburg 50722
Stafford 74300
Wilson 85834
Woodsfield 86436

SERVING BELMONT COUNTY (013)
STATE OF OHIO (39)

CENSUS TRACT

108.02

109

110

TOWNSHIPS

GOSHEN TWP 30968

WARREN TWP 80864

CITIES/VILLAGES

BARNESVILLE 03926

BELMONT 05312

BETHESDA 06138

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Belmont County, OH

[illegible]

All legal boundaries and names are as of January 1, 2013. The boundaries shown on the map are for County, Municipality, and state (or federal) purposes only. They do not show and do not represent the boundaries of any political or administrative organization or jurisdictional authority or rights of ownership or entitlement.

Geographic Usage: 2013 Census Information data (January - 2013)
Data Source: U.S. Census Bureau's Map TIGER database (TIGER
Shapefile 4.0 (shp40)) version January 2013

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Project: use Adams-Baggett Free Fall 2
 Datum: NAD 83
 Software: GPS 81
 1st Standard Deviation: 39.01 m
 2nd Standard Deviation: 61.23
 Central Deviation: 40.41 m
 Coefficient of Dispersion: 0.0019
 Value: 0
 Value: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0, Parent 1, Inset 0)
NAVE: Belmont County 2013
NAVE 2013: County or statistically evaluate and ability
11/08/2013

PLS 3.0.30 (1998) and used throughout the study.



**SERVING GUERNSEY COUNTY (059)
STATE OF OHIO (39)**

CENSUS TRACT

9771

9777

9778

TOWNSHIPS

MILLWOOD

50568

RICHLAND

66698

WILLS

85708

CENTER

12938

CITIES/VILLAGES

QUAKER CITY

65116

SENECAVILLE

71360

OLD WASHINGTON

58226

[illegible]

All legal boundaries and names as of January 1, 2012. The boundaries shown in this map are for City of Chicago and do not include any unincorporated areas only.
 Date Source: U.S. Census Bureau's TIGER database (TIGER2010)
 Map Produced by Geographic Information Systems January 2012

[illegible]

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1, Index 0)
NAME: Guernsey County (059)
FIC# 1199: County of Guernsey, OH, OH, OH
ST: OH - 39



Country
United States

State
Ohio

County
Guernsey

Township
Millwood

**SERVING MONROE COUNTY (111)
STATE OF OHIO (39)**

CENSUS TRACT

9666
9667
9668
9669

TOWNSHIPS

ADAMS TWP	00296
BENTON TWP	05606
BETHEL TWP	06124
CENTER TWP	12966
FRANKLIN TWP	28357
GREEN TWP	31808
JACKSON TWP	37898
LEE TWP	42448
MALAGA TWP	46928
OHIO TWP	57988
PERRY TWP	61952
SALEM TWP	69918
SENECA TWP	71349
SUMMIT TWP	75497
SUNSBURY TWP	75686
SWITZERLAND TWP	75945
WASHINGTON TWP	81480
WAYNE TWP	82208

CITIES/VILLAGES

ANTIOCH	02148
BEALLSVILLE	04542
CLARINGTON	15210
GRAYSVILLE	31542
JERUSALEM	39130
LEWISVILLE	42980
MILTONSBURG	50722
STAFFORD	74300
WILSON	85834
WOODSFIELD	86436

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Monroe County, OH



PLATE 3. *NOVA* 1992-1993

United States
Census
2020