

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK OF LAFAYETTE

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)
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	1	288	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	288	0	0	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	288	0	0	0	0
STATE TOTAL	0	0	0	0	1	288	0	0	0	0

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Institution: CITIZENS BANK OF LAFAYETTE

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)
DEKALB COUNTY (037), IL										
MSA 20994										
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	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	1	8	0	0	0	0	1	8	0	0

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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)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	17	0	0	0	0	2	17	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	17	0	0	0	0	2	17	0	0
MONROE COUNTY (171), KY										
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	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	1	100	0	0	1	600	2	700	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	117	0	0	1	600	4	717	0	0
STATE TOTAL	3	117	0	0	1	600	4	717	0	0

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Institution: CITIZENS BANK OF LAFAYETTE

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)
FRANKLIN COUNTY (071), MO										
MSA 41180										
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	308	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	308	0	0	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	308	0	0	0	0
STATE TOTAL	0	0	0	0	1	308	0	0	0	0

Loans by County

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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)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	180	1	104	1	259	3	180	0	0
Middle Income	19	507	6	817	1	297	19	690	0	0
Upper Income	6	257	0	0	0	0	6	257	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	944	7	921	2	556	28	1,127	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	5	158	1	141	0	0	6	299	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	5	158	1	141	0	0	6	299	0	0
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	286	0	0	0	0	10	286	0	0
Middle Income	6	78	1	144	0	0	7	222	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	364	1	144	0	0	17	508	0	0

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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)
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	2	423	0	0	1	173	0	0
Middle Income	13	645	1	126	2	1,272	14	1,156	0	0
Upper Income	10	484	1	111	1	542	11	1,047	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	1,229	4	660	3	1,814	26	2,376	0	0
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%	1	50	1	169	0	0	2	219	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	1	188	0	0	1	188	0	0
Median Family Income 60-70%	0	0	1	208	0	0	1	208	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%	2	65	1	120	1	300	4	485	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	115	4	685	1	300	8	1,100	0	0

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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 (041), TN										
MSA NA										
Inside AA 0007										
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	21	753	2	358	0	0	23	1,111	0	0
Upper Income	10	247	2	255	0	0	12	502	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	31	1,000	4	613	0	0	35	1,613	0	0
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0010										
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	88	5	949	6	3,845	14	3,372	0	0
Upper Income	5	91	0	0	0	0	5	91	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	179	5	949	6	3,845	19	3,463	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	1	500	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	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	500	1	500	0	0

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	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)
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0006										
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	18	394	0	0	0	0	18	394	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	405	0	0	0	0	19	405	0	0
MCMINN COUNTY (107), 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	54	0	0	0	0	1	54	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	54	0	0	0	0	1	54	0	0
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	61	1,472	2	258	6	3,497	69	5,227	0	0
Middle Income	25	659	0	0	1	300	26	959	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	86	2,131	2	258	7	3,797	95	6,186	0	0

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	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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	57	1	107	0	0	1	30	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	107	0	0	1	30	0	0
MOORE COUNTY (127), 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	42	0	0	0	0	1	42	0	0
Upper Income	2	8	0	0	0	0	2	8	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	50	0	0	0	0	3	50	0	0
PUTNAM COUNTY (141), 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	93	1	166	0	0	5	259	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	5	193	1	166	0	0	6	359	0	0

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	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)
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	840	1	840	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	840	1	840	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	1	580	1	580	0	0
Moderate Income	0	0	0	0	1	893	1	893	0	0
Middle Income	7	254	2	271	2	900	11	1,425	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	7	254	2	271	4	2,373	13	2,898	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	83	0	0	2	514	4	597	0	0
Middle Income	4	240	0	0	2	690	6	930	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	323	0	0	4	1,204	10	1,527	0	0

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	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	16	398	2	350	1	300	19	1,048	0	0
Middle Income	13	368	1	140	1	600	15	1,108	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	29	766	3	490	2	900	34	2,156	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	151	0	0	0	0	4	151	0	0
Middle Income	6	253	1	250	0	0	7	503	0	0
Upper Income	3	132	0	0	0	0	3	132	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	536	1	250	0	0	14	786	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	549	2	350	1	300	23	1,199	0	0
Middle Income	19	621	2	390	1	600	22	1,611	0	0
Upper Income	3	132	0	0	0	0	3	132	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	1,302	4	740	2	900	48	2,942	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.

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	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	2	93	0	0	0	0	2	93	0	0
Middle Income	3	33	0	0	0	0	3	33	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	5	126	0	0	0	0	5	126	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	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
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	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

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)
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	2	165	0	0	0	0	2	165	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	165	0	0	0	0	2	165	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)
WILSON COUNTY (189), TN 2/										
MSA 34980										
Inside AA 0004										
Low Income	1	11	1	220	1	583	3	814	0	0
Moderate Income	7	299	0	0	2	1,407	9	1,706	0	0
Middle Income	14	248	0	0	0	0	14	248	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	22	558	1	220	3	1,990	26	2,768	0	0
Outside Assessment Area										
Middle Income	7	180	0	0	0	0	7	180	0	0
Upper Income	2	20	1	125	0	0	3	145	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	200	1	125	0	0	10	325	0	0
Totals For County: (189) 2/										
Low Income	1	11	1	220	1	583	3	814	0	0
Moderate Income	7	299	0	0	2	1,407	9	1,706	0	0
Middle Income	21	428	0	0	0	0	21	428	0	0
Upper Income	2	20	1	125	0	0	3	145	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	31	758	2	345	3	1,990	36	3,093	0	0
TOTAL INSIDE AA IN STATE	271	7,899	27	4,255	27	14,106	309	22,129	0	0
TOTAL OUTSIDE AA IN STATE	57	2,008	11	1,745	7	4,013	73	7,632	0	0
STATE TOTAL	328	9,907	38	6,000	34	18,119	382	29,761	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	271	7,899	27	4,255	27	14,106	309	22,129	0	0
TOTAL OUTSIDE AA	61	2,133	11	1,745	10	5,209	78	8,357	0	0
TOTAL INSIDE & OUTSIDE	332	10,032	38	6,000	37	19,315	387	30,486	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 Business Loans - Purchases

Institution: CITIZENS BANK OF LAFAYETTE

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)
DENTON COUNTY (121), 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	223	0	0	1	223	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	223	0	0	1	223	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	223	0	0	1	223	0	0
STATE TOTAL	0	0	1	223	0	0	1	223	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	1	223	0	0	1	223	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	223	0	0	1	223	0	0

Loans by County

Respondent ID: 0000001711

Small Farm 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 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)
LAWRENCE COUNTY (079), AL										
MSA 19460										
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	0	0	1	15	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	0	0	1	15	0	0
PERRY COUNTY (105), AL										
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	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	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	33	0	0	0	0	2	33	0	0
STATE TOTAL	2	33	0	0	0	0	2	33	0	0

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)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	15	0	0	0	0	2	15	0	0
Middle Income	9	195	2	225	0	0	11	420	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	210	2	225	0	0	13	435	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	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0
CLINTON COUNTY (053), 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	1	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0

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)
MONROE COUNTY (171), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	26	1	150	0	0	3	176	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	3	126	1	150	0	0	4	276	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	16	429	3	375	0	0	19	804	0	0
STATE TOTAL	16	429	3	375	0	0	19	804	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)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	25	0	0	0	0	2	25	0	0
Middle Income	6	240	0	0	1	252	7	492	0	0
Upper Income	3	50	0	0	0	0	3	50	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	315	0	0	1	252	12	567	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	4	66	1	200	0	0	5	266	0	0
Middle Income	2	80	1	180	0	0	3	260	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	146	2	380	0	0	8	526	0	0
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	193	1	200	0	0	8	393	0	0
Middle Income	8	195	0	0	1	478	9	673	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	388	1	200	1	478	17	1,066	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)
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0009										
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	5	0	0	0	0	1	5	0	0
Upper Income	2	21	0	0	0	0	2	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	3	26	0	0	0	0	3	26	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0007										
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	76	0	0	0	0	2	76	0	0
Upper Income	6	125	0	0	0	0	6	125	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	201	0	0	0	0	8	201	0	0
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0010										
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	1	129	0	0	2	149	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	1	129	0	0	2	149	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)
GRUNDY COUNTY (061), 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	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	0	0
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	22	0	0	0	0	4	22	0	0
Middle Income	21	379	3	530	1	280	25	1,189	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	25	401	3	530	1	280	29	1,211	0	0
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	51	1,285	10	1,668	2	570	63	3,523	0	0
Middle Income	20	639	4	628	4	1,682	28	2,949	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	71	1,924	14	2,296	6	2,252	91	6,472	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)
OVERTON COUNTY (133), 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	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	0	0
PUTNAM COUNTY (141), 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	92	0	0	0	0	1	92	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	2	192	0	0	0	0	2	192	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	2	63	2	280	2	870	6	1,213	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	63	2	280	2	870	6	1,213	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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	39	0	0	0	0	1	39	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	39	0	0	0	0	1	39	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	235	1	165	0	0	7	400	0	0
Middle Income	9	206	0	0	0	0	9	206	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	441	1	165	0	0	16	606	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)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	136	0	0	0	0	7	136	0	0
Middle Income	2	24	1	170	1	327	4	521	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	160	1	170	1	327	11	657	0	0
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	144	0	0	0	0	2	144	0	0
Upper Income	1	50	0	0	0	0	1	50	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	194	0	0	0	0	3	194	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	136	0	0	0	0	7	136	0	0
Middle Income	4	168	1	170	1	327	6	665	0	0
Upper Income	1	50	0	0	0	0	1	50	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	354	1	170	1	327	14	851	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)
TROUSDALE COUNTY (169), 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	4	132	0	0	0	0	4	132	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	132	0	0	0	0	4	132	0	0
WILSON COUNTY (189), TN 2/										
MSA 34980										
Inside AA 0004										
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	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	159	3,936	21	3,490	10	3,589	190	11,015	0	0
TOTAL OUTSIDE AA IN STATE	20	886	4	660	2	870	26	2,416	0	0
STATE TOTAL	179	4,822	25	4,150	12	4,459	216	13,431	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	159	3,936	21	3,490	10	3,589	190	11,015	0	0
TOTAL OUTSIDE AA	38	1,348	7	1,035	2	870	47	3,253	0	0
TOTAL INSIDE & OUTSIDE	197	5,284	28	4,525	12	4,459	237	14,268	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.

2019 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/	34	2,156	34	2,156	0	0
TN - MACON COUNTY (111) - MSA 34980	95	6,186	95	6,186	0	0
TN - SMITH COUNTY (159) - MSA 34980	10	1,527	10	1,527	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	26	2,768	26	2,768	0	0
TN - CLAY COUNTY (027) - MSA NA	17	508	17	508	0	0
TN - JACKSON COUNTY (087) - MSA NA	19	405	19	405	0	0
TN - DEKALB COUNTY (041) - MSA NA	35	1,613	35	1,613	0	0
TN - BEDFORD COUNTY (003) - MSA NA	37	2,421	28	1,127	0	0
TN - COFFEE COUNTY (031) - MSA NA	31	3,703	26	2,376	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	21	4,973	19	3,463	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.

2019 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	657	11	657	0	0
TN - MACON COUNTY (111) - MSA 34980	91	6,472	91	6,472	0	0
TN - SMITH COUNTY (159) - MSA 34980	16	606	16	606	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	1	60	1	60	0	0
TN - CLAY COUNTY (027) - MSA NA	17	1,066	17	1,066	0	0
TN - JACKSON COUNTY (087) - MSA NA	29	1,211	29	1,211	0	0
TN - DEKALB COUNTY (041) - MSA NA	8	201	8	201	0	0
TN - BEDFORD COUNTY (003) - MSA NA	12	567	12	567	0	0
TN - COFFEE COUNTY (031) - MSA NA	3	26	3	26	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	2	149	2	149	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.

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CITIZENS BANK OF LAFAYETTE

Respondent ID: 0000001711
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	9,612	0	0
Purchased	0	0	0	0
Total	21	9,612	0	0
Consortium/Third Party Loans (optional)				

2019 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.

2019 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.

2019 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

LAWRENCE COUNTY (079), AL

MSA: 19460

Middle Income

9797.00

PERRY COUNTY (105), AL

Footnote:

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2019 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: NA

Middle Income

6870.00

FORSYTH COUNTY (117), GA

MSA: 12060

Middle Income

1305.09

DEKALB COUNTY (037), IL

MSA: 20994

Middle Income

0019.00

ALLEN COUNTY (003), KY

MSA: 14540

Moderate Income

9206.00

Middle Income

9202.00 9205.00

CHRISTIAN COUNTY (047), KY

MSA: 17300

Middle Income

2011.00

CLINTON COUNTY (053), KY

MSA: NA

Middle Income

9701.00

MONROE COUNTY (171), KY

MSA: NA

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.

2019 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

9302.00

Middle Income

9304.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Middle Income

8002.02

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00

Middle Income

9603.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0193.00

Median Family Income 50-60%

0113.00

Median Family Income 60-70%

0108.01

Median Family Income >= 120%

0154.01 0168.00 0179.02

GRUNDY COUNTY (061), TN

MSA: NA

Upper Income

9551.00

HAMILTON COUNTY (065), TN

MSA: 16860

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.

2019 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

Low Income

0019.00

MCMINN COUNTY (107), TN

MSA: NA

Middle Income

9706.00

MARSHALL COUNTY (117), TN

MSA: NA

Upper Income

9550.00 9551.00

MOORE COUNTY (127), TN

MSA: NA

Middle Income

9302.00

Upper Income

9301.00

OVERTON COUNTY (133), TN

MSA: NA

Middle Income

9506.00

PUTNAM COUNTY (141), TN

MSA: NA

Middle Income

0003.01 0009.00 0011.00

Upper Income

0006.00 0010.00

ROBERTSON COUNTY (147), TN

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.

2019 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

0801.01 0801.04 0802.00 0805.00

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

0418.00

Moderate Income

0401.04

Middle Income

0401.01 0403.02 0405.02 0407.01 0408.08 0409.01 0409.02

Upper Income

0408.07

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0203.00 0207.00 0209.02

Middle Income

0202.04 0202.09 0204.04 0204.07 0209.03

Upper Income

0204.06 0212.01

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0902.00

Middle Income

0901.00

WARREN COUNTY (177), TN

MSA: NA

Middle Income

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CITIZENS BANK OF LAFAYETTE

Respondent ID: 0000001711

Agency: FDIC - 3

9302.00

WHITE COUNTY (185), TN

MSA: NA

Middle Income

9353.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0511.00

WILSON COUNTY (189), TN 2/

MSA: 34980

Middle Income

0301.01 0309.03 0309.04

Upper Income

0302.02 0302.04

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 90-100%

0217.38

Footnote:

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2019 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001711

Institution: CITIZENS BANK OF LAFAYETTE

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	106	106	0	0.00%
Small Farm Loans	56	56	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%
Total	225	225	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.