



PUBLIC DISCLOSURE

May 13, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

LCNB National Bank
Charter Number: #2360

2 North Broadway
Lebanon, Ohio 45036

Office of the Comptroller of the Currency
655 Metro Place South, Suite 625
Dublin, Ohio 43017

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

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Overall CRA Rating

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

The following table indicates the performance level of LCNB National Bank (LCNB or the bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	LCNB National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	x	x	x
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect good responsiveness to assessment area (AA) credit needs.
- LCNB exhibits an adequate geographic distribution of loans in its AA(s).
- LCNB exhibits a good distribution of loans among individuals of different income levels and businesses and farms of different sizes.
- LCNB has made a relatively high level of community development (CD) loans, which has a positive impact on performance.
- LCNB’s investment performance in the Cincinnati multistate metropolitan statistical area (MMSA) AA is adequate, while performance in the Dayton MSA AA is good. Performance in the greater regional areas is good.
- LCNB’s retail services provided in the Cincinnati MMSA AA is good.

Lending in Assessment Area

A substantial majority of the bank’s loans are in the AAs.

The bank originated and purchased 80.2 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.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2016	418	86.2	67	13.8	485	62,666	67.0	30,829	33.0	93,495
2017	337	86.9	51	13.1	388	56,070	76.9	16,881	23.1	72,951
2018	274	67.5	132	32.5	406	32,866	29.8	77,607	70.3	110,474
Subtotal	1,029	80.5	250	19.5	1,279	151,602	54.7	125,317	45.3	276,920
Small Business										
2016	291	90.7	30	9.3	321	51,460	88.9	6,396	11.1	57,856
2017	260	89.7	30	10.3	290	44,647	83.7	8,704	16.3	53,351
2018	230	59.9	154	40.1	384	42,917	48.1	46,244	51.9	89,161
Subtotal	781	78.5	214	21.5	995	139,024	69.4	61,344	30.6	200,368
Small Farm										
2016	65	89.0	8	11.0	73	8,189	85.4	1,405	14.6	9,594
2017	63	87.5	9	12.5	72	9,241	81.0	2,161	19.0	11,402
2018	39	84.8	7	15.2	46	6,125	82.2	1,323	17.8	7,448
Subtotal	167	87.4	24	12.6	191	23,555	82.8	4,889	17.2	28,444
Total	1,977	80.2	488	19.8	2,465	314,181	62.1	191,550	37.9	505,732
<i>Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data</i>										
<i>Due to rounding, totals may not equal 100.0</i>										

Description of Institution

LCNB National Bank is a federally chartered national bank headquartered in Lebanon, Ohio. LCNB had assets of \$1.63 billion as of December 31, 2018. LCNB is the only subsidiary of LCNB Corp., also headquartered in Lebanon, Ohio. The bank has two subsidiaries, however affiliate data was not considered in this evaluation.

LCNB's primary products are mortgage and commercial lending. As of December 31, 2018, net loans and leases represented 73.1 percent of total assets. By dollar volume, the \$1.2 billion loan portfolio is 90.9 percent real estate secured, 6.5 percent commercial and industrial, 1.5 percent consumer, and 1.1 percent agriculture. Of the real estate secured loans, 52.0 percent are commercial, 32.4 percent are residential, 11.9 percent are multi-family, and 3.7 percent are agriculture. Tier 1 Capital totaled \$156.3 million. The bank engages primarily in traditional deposit taking activities through physical offices.

LCNB is a single state institution with 39 facilities. Since the prior exam, LCNB has opened one new loan production office (LPO), opened one new branch, and closed three branch locations. The bank's current facilities include 34 full service branches, one drive-through only location, and one LPO. LCNB has 36 deposit-taking automated teller machines (ATMs). Three of the ATMs are stand-alone deposit-taking ATMs.

LCNB's branches are primarily located throughout southwest Ohio, however the bank has recently entered the Columbus, Ohio market. LCNB has three AAs that are comprised of portions of three Metropolitan Statistical Areas (MSAs) in Ohio: Cincinnati (a multi-state area), Dayton, and Columbus. A fourth AA is comprised of non-MSA areas in Ohio and consists of Clinton, Fayette, Preble, and Ross Counties. On June 1, 2018, LCNB acquired Columbus First Bank, resulting in the addition of Franklin County and a portion of Delaware County (Columbus MSA AA). We did not evaluate LCNB's performance in the Columbus MSA AA, as the AA was added during the last seven months of the 36 month evaluation period. Further, LCNB has only one deposit-taking facility in its Columbus MSA AA, thus it is a minor market participant. In 2017, LCNB ranked ninth, ninth, and second in deposit market share in the Cincinnati, Dayton, and Non-MSA AAs respectively. Primary competitors include Fifth Third Bank, U.S. Bank, JPMorgan Chase Bank, and Union Savings Bank.

The bank offers a full range of deposit, lending, and trust services. Deposit products included checking accounts, savings accounts, and Certificates of Deposit for personal or business use. Lending products consist of mortgage, personal, business, and agriculture loans. LCNB offers a full range of trust and investment services, such as personal portfolio management, estate settlement, and retirement accounts. LCNB also offers internet-banking services such as online account opening, electronic statements, mobile deposits, mobile payments, and external transfers.

No legal, financial, or other factors impeded the bank's ability to help meet the credit needs of its AAs during the evaluation period. The bank received a Satisfactory rating at the prior CRA evaluation dated March 7, 2016.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Selection of Areas for Full-Scope Review

Two AAs in Ohio were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA or multistate metropolitan statistical area (MMSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within Ohio are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Both the Cincinnati MMSA AA and the Dayton MSA AA received full-scope reviews. The counties and partial counties designated by the bank as AAs in the Cincinnati MMSA were combined and reviewed as one AA. Similarly, the four non-metropolitan counties in Ohio designated as AAs were combined and reviewed as one AA. The Cincinnati MMSA AA was chosen for a full-scope review because a majority of the bank's operations occur there. The Dayton MSA AA was chosen due to prior less than satisfactory performance noted in the AA. Greater weight was given to performance in the Cincinnati MMSA AA since the majority of the bank's operations are located in that AA. Refer to appendix A, "Scope of Examination," for a list of full- and limited-scope AAs.

We evaluated the bank's performance through an analysis of home mortgage loans, small loans to businesses, small loans to farms, CD lending, investment activity, retail service activity, and CD services.

Ratings

The bank's overall rating is typically a blend of state ratings, and where applicable, MMSA ratings. Since all of LCNB's offices are located in Ohio, the bank's rating is based on performance solely in Ohio.

The rating is based on performance in all of the bank's AAs. Performance in the Cincinnati MMSA AA was weighted most heavily as 62.3 percent of deposits and 57.6 percent of branch offices are located in that AA. By product type, home mortgage loans received the most weight, followed by small loans to businesses and small loans to farms. See also Table D.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this bank (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this bank engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the bank'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 Ohio¹: High Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to AA credit needs.
- The bank exhibits an adequate geographic distribution of loans in its AA(s).
- The bank exhibits a good distribution of loans among individuals of different income levels and businesses and farms of different sizes.
- LCNB has made a relatively high level of CD loans, which has had a positive impact on performance.
- LCNB’s investment performance in the Cincinnati MMSA AA is adequate, while performance in the Dayton MSA AA is good. Performance in greater regional areas was good.
- Based on a full-scope review, the bank’s performance in the Cincinnati MMSA AA is good.

Description of Institution’s Operations in Ohio

All operations are in the State of Ohio. See also the “Description of Institution” section above. There is no substantial difference in business focus or services offered between the different AAs.

Cincinnati MMSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: LCNB National Bank Cincinnati OH MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	208	11.1	25.0	36.5	26.0	1.4
Population by Geography	965,520	6.2	20.4	37.0	35.2	1.2
Housing Units by Geography	393,889	7.7	23.9	37.8	30.6	0.0
Owner-Occupied Units by Geography	255,420	3.1	16.9	40.5	39.5	0.0
Occupied Rental Units by Geography	102,143	14.6	37.7	33.7	13.9	0.0
Vacant Units by Geography	36,326	20.5	34.0	30.0	15.3	0.1
Businesses by Geography	46,447	5.5	20.4	34.9	39.1	0.1

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Farms by Geography	1,495	2.5	12.4	48.0	37.1	0.0
Family Distribution by Income Level	249,856	20.2	16.7	21.0	42.1	0.0
Household Distribution by Income Level	357,563	22.7	16.1	17.5	43.8	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$67,016	Median Housing Value			\$158,722
			Median Gross Rent			\$741
			Families Below Poverty Level			8.5%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: LCNB National Bank Cincinnati OH MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	208	14.9	20.7	36.1	26.0	2.4
Population by Geography	979,967	9.5	17.4	36.5	34.6	2.0
Housing Units by Geography	401,252	11.6	19.2	37.1	31.2	0.8
Owner-Occupied Units by Geography	251,607	4.6	14.4	40.6	40.3	0.1
Occupied Rental Units by Geography	113,245	22.8	28.4	31.0	15.9	2.0
Vacant Units by Geography	36,400	25.8	24.2	32.0	15.9	2.2
Businesses by Geography	48,982	8.6	14.8	36.1	38.8	1.7
Farms by Geography	1,611	3.7	11.0	51.1	34.0	0.2
Family Distribution by Income Level	250,648	21.2	16.0	20.1	42.6	0.0
Household Distribution by Income Level	364,852	23.6	15.1	17.0	44.2	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$70,589	Median Housing Value			\$151,802
			Median Gross Rent			\$781
			Families Below Poverty Level			9.8%
<i>Source: 2015 ACS Census and 2018 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

The Cincinnati MMSA AA has been defined to include Butler County, Warren County, the western half of Hamilton County, a small portion of northeast Hamilton County, and the northern portion of Clermont County. Based on the U.S. Census, the population in the Cincinnati MMSA AA has increased 1.5 percent, from 2010 to 2015, which compares favorably to the state of Ohio, which increased 1.3 percent. According to the 2015 American Community Survey (ACS) Census, the AA consists of 208 census tracts (CTs), and is comprised of 31 low-income, 43 moderate-income, 75 middle-income, 54 upper-income, and five not applicable CTs. LCNB has 19 branches that include deposit-taking ATMs and three stand-alone ATMS in the AA. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs.

The economy in the Cincinnati MMSA AA is stable. According to the Bureau of Labor Statistics, as of January 2019, unemployment rates in Butler County, Warren County, and Hamilton County are 4.6 percent, 4.3 percent, and 4.8 percent respectively. These unemployment rates compare favorably to the statewide rate of 5.4 percent. The poverty rate is reasonable at 9.8 percent, which compares favorably to the Ohio poverty rate of 14.0 percent. The Cincinnati MMSA AA economy is well diversified with little dependency on one industry. According to the Ohio Development Services Agency, top industries include trade, transportation and utilities, professional and business services, education and health

services, leisure and hospitality, and manufacturing. Top employers in the area include Procter & Gamble Co, General Electric Co, Atrium Medical Center, Macy’s Inc., and AK Steel Holding Corp.

According to the 2015, ACS Census, the median housing value of owner-occupied housing units is \$151,802. Housing values declined 4.6 percent from the 2010 U.S. Census to the 2015 ACS Census, though recovery has occurred in recent years. Families living below the poverty level increased 1.3 percent during this five year period. Median family income is \$70,589, moderate-income families make less than \$56,471, and low-income families make less than \$35,294 annually. Median housing values are at least 2.7 times the annual income of moderate-income families and 4.3 times the annual income of low-income families. Thus, the cost of housing is a significant barrier to homeownership among low-income families. The median age of housing stock in the AA is 45 years.

Competition for deposits in the AA is strong. Per the June 30, 2017 Federal Deposit Insurance Corporation (FDIC) report, LCNB held \$684 million or 0.68 percent of the deposits inside the market area. This represents 62.3 percent of LCNB’s deposits, excluding the Columbus MSA AA which was not incorporated into the scope of this evaluation. As of the June 30, 2017 report, LCNB was ninth of 44 deposit market competitors. The market is dominated by large financial institutions. The top five financial institutions in the deposit market are U.S. Bank, Fifth Third Bank, PNC Bank, First Financial Bank, and The Huntington National Bank. These financial institutions hold 91.9 percent of total deposits in the AA.

Roughly half of the bank’s home mortgage lending occurs in the Cincinnati MMSA AA. Very little farm lending occurs in this AA. Slightly more than half of business lending occurs in this AA. Competition for loans is strong. Based on 2017 Peer Mortgage Data, LCNB has 0.53 percent of the market share for home mortgages, lending \$37.9 million and ranking 49th among 426 market participants. The market is dominated by large banks and banks with large secondary mortgage market operations. The top five institutions for home mortgage lending are Union Savings Bank, U.S. Bank, Wells Fargo Bank, Fifth Third Bank, and The Huntington National Bank. Combined these banks have 26.8 percent of the total market share. According to the 2017 Peer Small Business Data, 133 lenders originated or purchased small business loans in the AA. The top five institutions for small business lending are American Express, PNC Bank, U.S. Bank, Chase, and Capital One. These competitors include major issuers of credit cards which tend to be high volume, but have relatively low community impact. The top five competitors hold 62.6 percent of the market share, while LCNB holds 0.56 percent.

Two community contacts were performed with a community services organization that serves the Cincinnati area. The contact discussed the need for additional support for financial literacy, housing counselors, and general operating support for community service providers. In terms of specific lending needs, small dollar/emergency loans, automobile loans, and home rehabilitation loans were all mentioned. One contact mentioned that banks had been more responsive recently in terms of responding to loan demand for loan types other than traditional first mortgages.

Dayton MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: LCNB National Bank Dayton OH MSA 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	153	13.1	26.1	41.2	19.0	0.7
Population by Geography	535,153	10.6	24.0	43.0	22.5	0.0

Housing Units by Geography	254,825	12.2	26.2	41.7	19.9	0.0
Owner-Occupied Units by Geography	144,289	6.6	20.9	45.9	26.5	0.0
Occupied Rental Units by Geography	79,371	16.8	33.1	37.9	12.1	0.0
Vacant Units by Geography	31,165	25.9	33.0	31.6	9.5	0.0
Businesses by Geography	29,391	10.1	20.7	43.6	25.6	0.1
Farms by Geography	747	5.0	13.8	57.0	24.2	0.0
Family Distribution by Income Level	138,332	23.4	18.6	20.5	37.5	0.0
Household Distribution by Income Level	223,660	25.8	17.4	17.9	38.9	0.0
Median Family Income MSA - 19380 Dayton, OH MSA		\$60,009	Median Housing Value		\$120,149	
			Median Gross Rent		\$678	
			Families Below Poverty Level		11.7%	
<i>Source: 2010 U.S. Census and 2016 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: LCNB National Bank Dayton OH MSA 2015 ACS Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	153	15.7	23.5	41.2	19.0	0.7
Population by Geography	533,763	12.8	21.5	46.2	19.4	0.0
Housing Units by Geography	254,415	15.6	23.0	44.2	17.1	0.0
Owner-Occupied Units by Geography	135,689	8.5	18.1	49.8	23.6	0.0
Occupied Rental Units by Geography	86,998	20.2	27.8	41.9	10.1	0.0
Vacant Units by Geography	31,728	33.6	30.6	26.9	8.8	0.0
Businesses by Geography	30,256	10.2	19.8	47.6	22.3	0.1
Farms by Geography	797	5.6	16.3	57.0	21.1	0.0
Family Distribution by Income Level	133,872	25.5	17.8	19.6	37.1	0.0
Household Distribution by Income Level	222,687	27.2	16.7	17.4	38.7	0.0
Median Family Income MSA - 19380 Dayton, OH MSA		\$61,957	Median Housing Value		\$109,005	
			Median Gross Rent		\$730	
			Families Below Poverty Level		14.5%	
<i>Source: 2015 ACS Census and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Dayton MSA AA has been defined to include Montgomery County, Ohio in its entirety. According to the U.S. Census, the population in the Dayton MSA AA declined 0.3 percent between 2010 and 2015. This is unfavorable compared to the state of Ohio, which increased 1.3 percent. According to the 2015 ACS Census, the AA consists of 153 CTs, and is comprised of 24 low-income, 36 moderate-income, 63 middle-income, 29 upper-income CTs and one CT where income was not applicable. LCNB has three branches that include deposit-taking ATMs in the AA. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs.

The economy in Montgomery County continues to improve. As of January 2019, the unemployment rate in Montgomery County was 5.2 percent, which compares favorably to the statewide rate of 5.4 percent. The poverty rate is significant at 14.5 percent, which is similar to the Ohio poverty rate of 14.0 percent.

The Dayton MSA AA economy is generally diversified with moderate dependency on healthcare and education. According to the Ohio Development Services Agency, top industries include education and health services, trade, transportation and utilities, professional and business services, and manufacturing. Top employers in Montgomery County include Premier Health Partners Inc., Dayton City Schools, AES Corp/Dayton Power & Light, Reynolds & Reynolds Co. Inc., and Wright Patterson Air Force Base.

According to the 2015 ACS U.S. Census, the median housing value of owner-occupied housing units is \$109,005. Housing values declined 9.0 percent from the 2010 U.S. Census to the 2015 ACS Census, though recovery has occurred in recent years. Families living below the poverty line increased 2.8 percent. Based on the median family income of \$60,684, moderate-income families make less than \$49,565 and low-income families make less than \$30,979 annually. Median housing values are at least 2.2 times the annual income of moderate-income families and 3.5 times the annual income of low-income families. Thus, the cost of housing is a significant barrier to homeownership among low-income consumers. The median age of the housing stock in the AA is 63 years. The median age of the housing stock in many of the AAs low-income geographies is higher than the county average. The costs of homeownership in older housing is typically higher than in newer housing; thus, the median age of housing in the low-income geographies is also a significant barrier to mortgage lending in low-income CTs.

Competition for deposits in the AA is strong. Per the June 30, 2017 FDIC report, LCNB held \$138 million or 1.7 percent of the deposits inside the market area. This represents 12.4 percent of LCNB's total deposits, excluding the Columbus MSA AA, which was not incorporated into the scope of this evaluation. As of June 30, 2017, LCNB was ninth of 18 market competitors. The deposit market is dominated by large financial institutions, the top five being Fifth Third, JPMorgan Chase, PNC Bank, KeyBank, and U.S. Bank. These banks account for 80.4 percent of total deposits in the AA.

Only a small portion of LCNB's home mortgage, business and farm lending activity occurs in the Dayton MSA AA. Competition for loans is also strong. Based on 2017 Peer Mortgage Data, LCNB has 0.24 percent of the market share for home mortgages, lending \$4.2 million and ranking 62nd among competitors. The top five financial institutions for home mortgage lending are Union Savings Bank, Wright-Patt Credit Union, U.S. Bank, Prime Lending, and Wells Fargo Bank. These financial institutions have established mortgage banking operations in the AA, with 34.1 percent of the total market share. As of the 2017 Peer Small Business Data, 90 lenders originated or purchased small business loans in the AA. The top five institutions for small business lending are PNC Bank, American Express, Chase Bank, U.S. Bank, and Synchrony Bank. These competitors include major issuers of credit cards which tend to be high volume, but have relatively low community impact. The top five competitors hold 60.3 percent of the market share, while LCNB holds 0.63 percent.

One community contact was performed with a community services organization that serves the Dayton area. The contact discussed the need for more affordable housing including emergency housing for the homeless as well as the need for rehabilitation financing for the older housing stock in many areas of Dayton. The contact also mentioned the need for small dollar/emergency loans as well as needs for additional directors and advisory council leaders for community service organizations.

Scope of Evaluation in Ohio

LCNB was evaluated using the Large Bank procedures to assess the bank's record of meeting the credit needs of its communities. Large bank procedures include a lending test, investment test, and service test.

For the lending test, we evaluated home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses reported under the CRA. The evaluation period is January 1, 2016 through December 31, 2018. Under the lending test, we performed separate analyses of the 2016 data and the 2017 through 2018 data. This is due to changes instituted by the ACS, which updated population and housing information. The ACS also resulted in changes to the income designations of some CTs. The 2017 through 2018 analysis period received more weight than the 2016 analysis period, as this period represents a larger portion of the bank's overall lending activity. LCNB did not change its lending strategy during the two analysis periods.

Both the Cincinnati MMSA AA and the Dayton MSA AA received full-scope reviews. Greater weight was given to performance in the Cincinnati MMSA AA since the majority of the bank's operations are located in that AA. See appendix A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Cincinnati MMSA AA is good, and performance in the Dayton MSA AA is adequate.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Considering high competition from larger banks and credit card specialty lenders, and excellent lending in moderate-income tracts, we found overall lending activity to be good.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State Loans	% State Deposits
Cincinnati MMSA AA	509	429	31	8	977	48.9	62.3
Dayton MSA AA	109	121	6	4	240	12.1	12.4
Non MSA AA	411	231	130	1	773	39.0	25.4
Regional Area – No Purpose, Mandate, Function	NA	NA	NA	3	3	NA	NA

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Cincinnati MMSA AA	97,371	87,451	3,206	1,793	189,821	59.7	62.3
Dayton MSA AA	13,500	20,305	644	1,440	35,889	11.3	12.4
Non MSA AA	40,732	31,268	19,705	350	92,055	29.0	25.4
Regional Area – No Purpose, Mandate, Function	NA	NA	NA	8,185	8,185	NA	NA

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Cincinnati MMSA AA

LCNB's lending activity reflects good responsiveness to area credit needs in the Cincinnati MMSA AA, considering the bank's deposits and the strong competition in the area. Home mortgage lending activity is good and small business lending activity is excellent. Based upon the June 30, 2017 FDIC Deposit market share data, LCNB has a 0.68 percent market share of deposits, ranking ninth of 44 institutions in the AA.

Home mortgage lending is good. Based on 2017 Peer Mortgage Data, LCNB has a 0.50 percent market share of home mortgage loans, ranking 49th of 426 lenders. The top five market share competitors are large institutions that have a combined market share of 26.8 percent, and are either much larger banks or banks with mortgage banking business models.

Small business lending is excellent. Based upon the 2017 Peer Small Business Data, LCNB has a 0.62 percent market share of small business loans, ranking 20th of 133 lenders. The top five market share competitors include two large credit card lenders and three large institutions that have a combined market share of 62.6 percent.

Most CD loans were the result of the bank's investment in third party CD lenders. Others were loans secured by multi-family properties that were also HMDA-reportable.

Dayton MSA AA

LCNB's lending activity reflects adequate responsiveness to area credit needs in the Dayton MSA AA, when considering the bank's deposits and the strong competition from large financial institutions in the area. Home mortgage lending activity is poor and small business lending is adequate. Based upon the June 30, 2017 FDIC Deposit market share data, LCNB has a 1.7 percent market share of deposits, ranking ninth of 18 institutions in the AA.

Home mortgage lending is poor. Based upon the June 30, 2017 Peer Mortgage Data, LCNB has 0.24 percent market share of home mortgage loans, ranking 62nd of 331 lenders. The top five market share competitors include four specialty home mortgage lenders and one local credit union. These financial institutions have a combined market share of 34.1 percent.

Small business lending is adequate. Based upon the 2017 Peer Small Business Data, LCNB has a 0.63 percent market share of small business loans, ranking 22nd of 90 lenders. The top five market share competitors included two credit card lenders and three large institutions that have a combined market share of 60.3 percent.

Most CD loans were the result of the bank's investment in third party CD lenders. An additional loan was secured by a multi-family property that was also HMDA-reportable.

Distribution of Loans by Income Level of the Geography

The bank exhibits an adequate geographic distribution of loans in its AA(s).

Home Mortgage Loans

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

Cincinnati MMSA AA

The geographic distribution of home mortgage loans is adequate in the Cincinnati MMSA AA.

LCNB's geographic distribution of home mortgage loans in 2016 was good. The percentage of loans originated in low-income geographies exceeded the percentage of aggregate lending and is near to the percentage of owner-occupied housing units in these geographies. The percentage of loans originated in moderate-income geographies is below aggregate lending and is also below the percentage of owner-occupied housing units in these geographies.

LCNB's geographic distribution of home mortgage loans in 2017-2018 was adequate. The percentage of loans originated in low-income geographies was below the percentage of aggregate lending and well below the percentage of owner-occupied housing units. The percentage of loans originated in moderate-income tracts was below both the percentage of aggregate lending and owner occupied housing units. A significant number of low-income geographies are in the Hamilton County portion of the bank's AA and are not near an LCNB office. LCNB faces strong competition primarily from larger banks in Hamilton County.

Dayton MSA AA

LCNB's geographic distribution of home mortgage loans in the Dayton MSA AA is adequate.

LCNB's geographic distribution of home mortgage loans in 2016 was good. The percent of loans originated in low-income geographies exceeded aggregate lending by a wide margin and was near to the percentage of owner-occupied housing units. The percentage of loans originated in moderate-income tracts was well below aggregate lending and significantly below the percentage of owner-occupied housing units.

LCNB's geographic distribution of home mortgage loans in 2017-2018 was adequate. The percentage of loans originated in low-income geographies was significantly below the percentage of aggregate lending and the percentage of owner-occupied housing units. The percentage of loans originated in moderate-

income tracts is well below aggregate lending and significantly below the percent of owner-occupied housing units.

A majority of the low- and moderate-income geographies in Montgomery County are located in the central part of the County in or near Dayton, Ohio. None of the three branches in the County are near any of the low- or moderate-income geographies. Competition is strong, primarily from larger financial institutions.

Small Loans to Businesses

The geographic distribution of small loans to businesses is good.

Refer to Table Q of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Cincinnati MMSA AA

LCNB's geographic distribution of small loans to businesses in the Cincinnati MMSA AA is good.

LCNB's geographic distribution of small loans to businesses in 2016 was adequate. The percentage of small loans to businesses in low-income geographies was well below both aggregate lending and the percentage of businesses in those geographies. The percentage of small loans in moderate-income geographies exceeded both aggregate lending and the percentage of businesses.

LCNB's geographic distribution of small loans to businesses in 2017-2018 was good. The percentage of small loans in low-income geographies was well below both the aggregate and the percentage of businesses in those geographies. The percentage of small loans in moderate-income geographies exceeded aggregate lending and is near to the percentage of businesses in those geographies.

A significant number of low-income geographies are in the Hamilton County portion of the bank's AA and are not near an LCNB office. LCNB faces strong competition primarily from larger banks.

Dayton MSA AA

LCNB's geographic distribution of small loans to businesses in the Dayton MSA AA is adequate.

LCNB's geographic distribution of small loans to businesses in 2016 was good. The percentage of small loans to businesses in low-income geographies was significantly below aggregate lending and the percentage of businesses. The percentage of small loans to businesses in moderate-income geographies exceeded aggregate lending and the percentage of businesses in these geographies.

LCNB's geographic distribution of small loans to businesses in 2017-2018 was adequate. The percentage of small loans to businesses in low-income tracts was significantly below aggregate lending and the percentage of businesses in these geographies. The percentage of small loans to businesses in moderate-income geographies exceeded the aggregate lending and the percentage of businesses in these geographies.

A majority of the low- and moderate-income geographies in Montgomery County are located in the central part of the County in or near Dayton, Ohio. None of the three branches in the County are near

any of the low- or moderate-income geographies. Competition is strong, primarily from larger financial institutions.

Small Loans to Farms

Refer to Table S of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Lending volume in both full-scope areas was too low for meaningful analysis, and both full-scope AAs are largely urban or suburban, limiting opportunities for farm lending.

Lending Gap Analysis

We reviewed summary reports and maps, and analyzed LCNB's home mortgage and small business lending activity over the evaluation period to identify any unexplainable gaps in the geographic distribution of loans. We did not identify any unexplainable gaps in either of the full-scope AAs analyzed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

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

Cincinnati MMSA AA

LCNB's distribution of home mortgage loans in the Cincinnati MMSA AA is excellent.

LCNB's borrower distribution of home mortgage loans in 2016 was good. The percentage of loans to low-income borrowers exceeded aggregate lending, but was below the percentage of low-income families. The percentage of loans to moderate-income borrowers was below both the aggregate lending and the percentage of moderate-income families.

LCNB's borrower distribution of home mortgage loans in 2017-2018 was excellent. The percentage of loans to low-income borrowers exceeded aggregate lending, but was well below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeded the aggregate lending and the percentage of moderate-income families.

We considered the significant poverty rate in our analysis of the full-scope AAs, and the barrier this presents to homeownership. We also considered the median price of housing in the AA relative to the maximum income of borrowers in the low-income category, which also demonstrated a significant barrier to homeownership.

Dayton MSA AA

LCNB's borrower distribution of home mortgage loans in the Dayton MSA AA is adequate.

LCNB's borrower distribution of home mortgage loans in 2016 was good. The percentage of loans to low-income borrowers exceeded aggregate lending by a wide margin, but was below the percent of low-income families in these geographies. The percentage of loans to moderate-income borrowers was below aggregate lending, and was well below the percentage of moderate-income families.

LCNB's borrower distribution of home mortgage loans in 2017-2018 was adequate. The percentage of loans to low-income borrowers is somewhat below aggregate lending and well below the percentage of low-income families. The percentage of loans to moderate-income borrowers is below both aggregate lending and the percentage of moderate-income families.

We considered the significant poverty rate in our analysis of this AA, and the barrier this presents to homeownership. We also considered the median price of housing in the AA relative to the maximum income of borrowers in the low-income category, which also demonstrated a significant barrier to homeownership.

Small Loans to Businesses

Refer to Table R of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Cincinnati MMSA AA

LCNB's borrower distribution of small loans to businesses in the Cincinnati MMSA AA is good.

The borrower distribution of small loans to businesses in 2016 was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA, but exceeded the aggregate percentage of all reporting lenders.

The borrower distribution of small loans to businesses in 2017-2018 is good. The percentage of loans to businesses originated or purchased is below the percentage of small businesses in the AA, but exceeds the aggregate percentage of all reporting lenders.

Dayton MSA AA

LCNB's borrower distribution of small loans to businesses in the Dayton MSA AA is good.

The borrower distribution of small loans to businesses in 2016 was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA, but exceeded the aggregate percentage of all reporting lenders.

The borrower distribution of small loans to businesses in 2017-2018 was good. The percentage of loans to businesses originated or purchased was well below the percentage of small businesses in the AA, but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table T of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Lending volume in both full-scope areas was too low for meaningful analysis, and both full-scope AAs are largely urban or suburban, limiting opportunities for farm lending.

Community Development Lending

LCNB has made a relatively high level of CD loans, which has had a positive impact on performance. In addition to the qualifying loans that demonstrated a primary purpose of CD, numerous additional loans were granted that demonstrated some CD characteristics.

Cincinnati MMSA AA

The bank's adequate level of CD loans had a neutral impact on its overall lending performance in the Cincinnati MMSA AA. The bank's primary CD lending occurred through investments in Community Development Financial Institution (CDFI) loan funds, one with a focus on affordable housing, the other with a focus on small business lending. In total, \$1.8 million in CD lending occurred, equating to 1.8 percent of allocated tier 1 capital. LCNB has a limited presence in Hamilton County, the portion of the AA with the most CD needs.

Dayton MSA AA

The bank's good level of CD loans had a positive impact on its overall lending performance in the Dayton MSA AA. The bank's primary CD lending occurred through investments in CDFI loan funds with a focus on small business lending. In total, \$1.4 million in CD lending occurred, equating to 7.4 percent allocated tier 1 capital.

Statewide/Regional

LCNB is adequately responsive to the CD needs in its AAs, so additional consideration was given to two large CD loans in broader regional areas. One loan for \$2.5 million was to construct a new medical facility in southeastern Ohio, near a portion of the bank's Non-MSA AA, which primary serves low- and moderate-income residents. An additional loan for operating funds was made to the same entity for \$650,000. Further, an SBA 504 loan for \$5.3 million was granted to construct a new hotel in the Cincinnati MMSA, though not in the bank's designated AA. The borrower has hotels throughout the MMSA including the bank's AA. Statewide/Regional CD development lending equated to 5.2 percent of the bank's total tier 1 capital.

Product Innovation and Flexibility

The institution makes little use of innovative and/or flexible lending practices in order to serve AA credit needs.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the non-MSA AA is consistent with the bank's overall performance under the Lending Test.

Refer to Tables O through T of appendix D for the facts and data that supports these conclusions.

INVESTMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Cincinnati MMSA AA is adequate, while performance in the Dayton MSA AA is good.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. LCNB's total prior and current period qualifying investments were \$10.2 million, or 6.5 percent of tier 1 capital.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments*	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Cincinnati MMSA AA	0	0	71	709	71	13.8	709	7.0	0	0
Dayton MSA AA	5	1,112	10	47	15	31.0	1159	11.4	0	0
Non-MSA AA	0	0	31	117	31	17.3	117	1.2	0	0
Regional Area – with Purpose, Mandate, Function	1	726	3	4,000	4	13.8	4,726	46.5	0	0
Regional Area – No Purpose, Mandate, Function	6	2,932	1	511	7	24.1	3,443	33.9	0	0

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

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

Cincinnati MMSA AA

The quantity of qualifying investments specifically attributable to the Cincinnati MMSA, is adequate. During the review period, the bank purchased mortgage-backed securities relating primarily to

mortgages granted to low- or moderate income borrowers in the amount of \$625,000. In addition, LCNB made 70 donations totaling \$84,000 that supported child welfare, homeless shelters, emergency food needs, and job training assistance to low- and moderate-income families in the area. The support of numerous community service organizations reflects adequate responsiveness to identified investment needs.

Dayton MSA AA

The quantity of qualifying investments specifically attributable to the Dayton MSA, is good. Prior to the current review period, the bank purchased mortgage-backed securities relating primarily to mortgages granted to low- or moderate-income borrowers that have a current book value of approximately \$556,000. The bank also supported education needs of primarily low- and moderate-income students by purchasing a school bond to provide operating funds to a school system that serves primarily low- or moderate-income families. The current book value of the school bond is also approximately \$556,000. In addition, LCNB made 13 donations totaling \$47,000 that support child welfare, senior citizen services, health screenings, and job training assistance to low- and moderate-income individuals and families in the AA. The support of numerous community service organizations and past investments reflects good responsiveness to identified investment needs.

Broader Regional Area

In addition to the investments mentioned above that are attributable to specific AAs, LCNB made significant amounts of qualified investments that are responsive to affordable housing needs. The bank purchased Low-Income Housing Tax Credits (LIHTC) from the Ohio Capital Corporation for Housing (OCCH) in the amount of \$4 million. This investment assisted in the creation or preservation of 6,080 housing units throughout Ohio. Of the 6,080 units, 787 housing units were located in Hamilton, Montgomery, Butler, or Ross Counties, all of which are either entirely or partially located in one of the bank's three AAs. The OCCH is an independent, mission-driven nonprofit that works with private and public developers to create affordable housing opportunities throughout Ohio.

The bank also maintained a prior period investment in the OCCH valued at \$726,000. An additional prior period investment in mortgage-backed securities has remained and had a current book value of \$2.9 million.

Conclusions for Area Receiving a Limited-Scope Review

The bank's performance under the Investment Test in the Non-MSA AA is weaker than the bank's overall performance. Based on a limited-scope review, the performance in the Non-MSA AA is only adequate rather than good, due to lower amounts of qualifying investments in relation to tier 1 capital.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review the bank's performance in the Cincinnati MMSA AA is good, while performance in the Dayton MSA AA is poor.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Cincinnati MMSA AA	62.3	19	57.6	1	1	15	2	9.5	17.4	36.5	34.6
Dayton MSA AA	12.4	3	9.1	0	0	1	2	12.8	21.5	46.3	19.4
Non-MSA AA	25.3	11	33.3	0	4	6	1	0.0	22.0	66.2	11.8

Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Cincinnati MMSA	0	1			-1	
Dayton MSA	0	1			-1	
Non-MSA	0	1			-1	

Cincinnati MMSA AA

LCNB’s branch distribution in the Cincinnati MMSA AA is good. Branches are reasonably accessible to geographies and individuals of different income levels in the AA. There was one branch located in a low-income geography, and three branches located in moderate-income geographies. The percentage of branches in low-income geographies was well below the percentage of the population in low-income geographies. The percentage of branches located in the moderate-income geographies was significantly below the percentage of the population in the moderate-income geographies. However, LCNB has three additional branches located within a half mile of moderate-income CTs. These branches serve the nearby moderate-income communities. When considering the branches in close proximity to moderate-income CTs, the percentage of branches serving moderate-income CTs exceeded the percentage of the population in those geographies. In addition, LCNB is a very small market participant in Hamilton County where the majority of the low- and moderate-income CTs are located. One of the two branches in Hamilton County is near several moderate-income CTs.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems. LCNB did not open any branches and closed one branch during the evaluation period. The branch closed was in a middle-income CT. Services and business hours do not vary in a way that would inconvenience various portions of its AA(s), particularly low- and moderate-income geographies and individuals.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide access to banking services throughout all portions of the AA. We placed no significant weight on these alternative delivery systems, as management did not maintain metrics to determine their effectiveness in helping to meet the credit needs of low- and moderate-income individuals.

Dayton MSA AA

LCNB's branch distribution is poor. Branches are accessible to limited portions of low- and moderate-income CTs. LCNB maintains only three banking offices in the Dayton MSA AA, none of which are in or near low- or moderate-income CTs. However, the low- and moderate-income CTs in the Dayton MSA AA are being served by several large banks that are significant Dayton MSA AA market participants.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems. LCNB did not open any branches and closed one branch during the evaluation period. The branch closed was in a middle-income CT. Services and business hours do not vary in a way that would inconvenience various portions of its AA(s), particularly low- and moderate-income geographies and individuals.

Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking; these delivery methods provide increased access to banking services throughout all areas in the AA. We placed no significant weight on these alternative delivery systems, as management did not maintain metrics to determine their effectiveness in helping to meet the credit needs of low- and moderate-income individuals.

Community Development Services

The institution provides a good level of CD services.

Cincinnati MMSA

In the Cincinnati MMSA AA, LCNB's performance in providing CD services is adequate. Within the AA, eight employees provided services to nine different organizations. In the AA, a few employees participated in more than one CD service. Of the services performed, 15 demonstrated leadership by serving on the board or a leadership committee of an organization. Seventeen services supported community services for low- and moderate-income individuals, seven supported affordable housing initiatives, one supported economic development and one supported revitalization/stabilization efforts. Given that many employees and 19 of the bank's branches in the state are located in this AA, this is considered an adequate level of CD services.

Dayton MSA

In the Dayton MSA AA, LCNB's performance in providing CD services is adequate. Within the AA, one employee provided three services to one organization. This employee demonstrated leadership by serving on the board or committee of the organization. The organization supports affordable housing, economic development, and revitalization programs. Given the small number of employees and with just three branches located in the Dayton MSA, this is considered an adequate level of CD services.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the Non-MSA AA is stronger than the bank's overall performance under the Service Test in the full-scope areas, as the branch distribution in the Non-MSA AA is excellent.

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:	01/01/16 to 12/31/18	
Bank Products Reviewed:	Home mortgage, small business, small farm, CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None.		Home mortgage, small business, small farm, CD loans, qualified investments, and CD services
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Ohio		
Cincinnati MMSA	Full-scope	Counties of Butler and Warren. Partial Counties of Hamilton and Clermont
Dayton MSA	Full-scope	County of Montgomery
Non-MSA	Limited-scope	Counties of Clinton, Fayette, Preble, and Ross

Appendix B: Summary of MMSA and State Ratings

RATINGS LCNB				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
LCNB	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
MMSA or State:				
Ohio	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

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/assessment area.

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 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): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, 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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. 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.

MMSA (state): 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.

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 multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

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. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. 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 loans are treated the same 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 MMSA/assessment area. 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2016		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	\$	% of Total	% 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
Cincinnati MMSA	206	41,380	49.3	3.1	2.9	1.3	16.9	10.7	12.4	40.5	50.0	38.0	39.5	35.9	48.3	0.0	0.5	0.0
Dayton OH MSA	49	5,914	11.7	6.6	6.1	3.0	20.9	8.2	13.4	45.9	65.3	50.3	26.5	20.4	33.4	0.0	0.0	0.0
Non-MSA OH	163	15,372	39.0	0.0	0.0	0.0	7.1	3.7	5.6	78.9	79.8	77.2	14.0	16.6	17.1	0.0	0.0	0.0
Total	418	62,666	100.0	3.9	2.2	1.7	17.1	7.7	12.1	46.7	63.4	44.8	32.4	26.6	41.4	0.0	0.2	0.0
<i>Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, “-“ data not available. Due to rounding, totals may not equal 100.0</i>																		

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2017-18		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
Assessment Area:	#	\$	% of Total	% 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	
Cincinnati MSA	303	55,991	49.6	4.6	2.3	3.2	14.4	9.6	13.0	40.6	53.1	40.5	40.3	33.7	43.2	0.1	1.3	0.2	
Dayton OH MSA	60	7,586	9.8	8.5	1.7	3.5	18.1	8.3	14.9	49.8	58.3	54.6	23.6	31.7	27.0	0.0	0.0	0.0	
Non-MSA OH	248	25,360	40.6	0.0	0.0	0.0	18.1	12.9	19.3	68.3	78.6	67.8	13.6	8.5	12.9	0.0	0.0	0.0	
Total	611	88,937	100.0	5.3	1.3	3.0	16.0	10.8	14.0	46.6	64.0	46.8	32.1	23.2	36.1	0.1	0.7	0.1	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2016		
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Cincinnati MMSA	206	41,380	49.3	20.2	9.2	6.7	16.7	14.6	16.3	21.0	15.0	18.6	42.1	46.6	40.2	0.0	14.6	18.2	
Dayton OH MSA	49	5,914	11.7	23.4	16.3	5.9	18.6	10.2	14.7	20.5	14.3	17.3	37.5	38.8	30.6	0.0	20.4	31.4	
Non-MSA OH	163	15,372	39.0	19.2	5.5	6.1	18.3	17.2	19.6	22.2	17.8	21.0	40.2	57.1	34.3	0.0	2.5	19.0	
Total	418	62,666	100.0	21.1	8.6	6.5	17.5	15.1	16.2	21.0	16.0	18.4	40.4	49.8	37.0	0.0	10.5	22.0	

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 HMDA Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2017-18		
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Cincinnati MMSA	303	55,991	49.6	21.2	9.2	8.9	16.0	20.8	19.0	20.1	18.5	20.6	42.6	39.9	35.1	0.0	11.6	16.5	
Dayton OH MSA	60	7,586	9.8	25.5	6.7	8.7	17.8	13.3	19.9	19.6	23.3	22.3	37.1	38.3	33.0	0.0	18.3	16.0	
Non-MSA OH	248	25,360	40.6	21.7	6.5	6.5	19.0	16.5	22.2	20.9	23.0	23.5	38.4	50.0	31.3	0.0	4.0	16.5	
Total	611	88,937	100.0	22.6	7.9	8.6	16.9	18.3	19.6	20.1	20.8	21.3	40.4	43.9	34.2	0.0	9.2	16.3	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 HMDA Data, Aggregate data is 2017, "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2016		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Cincinnati MMSA	159	31,078	54.6	16,327	5.5	0.6	5.2	20.4	22.6	17.4	34.9	45.9	32.5	39.1	30.8	45.0	0.1	0.0	0.0	
Dayton OH MSA	49	8,077	16.8	7,726	10.1	4.1	9.0	20.7	28.6	18.9	43.6	44.9	41.8	25.6	22.4	30.3	0.1	0.0	0.0	
Non-MSA OH	83	12,305	28.5	1,824	0.0	0.0	0.0	18.0	14.5	12.5	70.7	72.3	74.3	11.3	13.3	13.2	0.0	0.0	0.0	
Total	291	51,460	100.0	25,877	6.6	1.0	5.9	20.2	21.3	17.5	41.5	53.3	38.2	31.6	24.4	38.4	0.1	0.0	0.0	

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2017-18		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Cincinnati MMSA	270	56,373	55.1	14,852	8.6	4.8	8.1	14.8	14.4	14.0	36.1	52.2	35.3	38.8	27.4	41.1	1.7	1.1	1.4	
Dayton OH MSA	72	12,228	14.7	7,306	10.2	1.4	10.5	19.8	23.6	20.0	47.6	48.6	45.5	22.3	26.4	24.1	0.1	0.0	0.0	
NonMSA OH	148	18,963	30.2	1,636	0.0	0.0	0.0	34.5	29.7	28.7	55.3	61.5	57.8	10.2	8.8	13.5	0.0	0.0	0.0	
Total	490	87,564	100.0	23,794	8.3	2.9	8.3	18.4	20.4	16.9	42.0	54.5	40.0	30.3	21.6	34.0	1.0	0.6	0.9	

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2016	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Cincinnati MMSA	159	31,078	54.6	16,327	82.2	63.5	47.1	6.2	34.0	11.6	2.5	
Dayton MSA	49	8,077	16.8	7,726	80.0	57.1	40.6	7.6	42.9	12.4	0.0	
Non-MSA OH	83	12,305	28.5	1,824	78.3	47.0	47.6	5.0	51.8	16.7	1.2	
Total	291	51,460	100.0	25,877	81.0	57.7	45.2	6.6	40.6	12.4	1.7	

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 CRA Bank Data; 2016 CRA Aggregate Data,
 "--" data not available.
 Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-18	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Cincinnati MMSA	270	56,373	55.1	14,852	82.0	62.6	51.8	6.0	37.4	12.0	0.0	
Dayton MSA	72	12,228	14.7	7,306	79.7	54.2	45.8	7.5	45.8	12.9	0.0	
Non-MSA OH	148	18,963	30.2	1,636	77.4	50.7	49.5	5.3	49.3	17.3	0.0	
Total	490	87,564	100.0	23,794	80.8	57.8	49.8	6.4	42.2	12.8	0.0	

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 CRA Bank Data; 2017 CRA Aggregate Data,
 "--" data not available.
 Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																	2016		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Cincinnati MMSA	10	692	15.4	99	2.5	0.0	0.0	12.4	0.0	6.1	48.0	70.0	50.5	37.1	30.0	43.4	0.0	0.0	0.0
Dayton OH MSA	2	60	3.1	32	5.0	0.0	0.0	13.8	0.0	6.3	57.0	100.0	68.8	24.2	0.0	25.0	0.0	0.0	0.0
Non-MSA OH	53	7,437	81.5	291	0.0	0.0	0.0	2.7	0.0	1.4	80.7	84.9	83.2	16.6	15.1	15.5	0.0	0.0	0.0
Total	65	8,189	100.0	422	2.4	0.0	0.0	10.0	0.0	2.8	59.5	83.1	74.4	28.2	16.9	22.7	0.0	0.0	0.0

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																	2017-18		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Cincinnati MMSA	21	2,514	20.6	117	3.7	0.0	1.7	11.0	0.0	1.7	51.1	100.0	68.4	34.0	0.0	28.2	0.2	0.0	0.0
Dayton OH MSA	4	584	4.8	48	5.6	0.0	0.0	16.3	25.0	6.3	57.0	75.0	81.3	21.1	0.0	12.5	0.0	0.0	0.0
Non-MSA OH	77	12,268	75.5	299	0.0	0.0	0.0	10.8	7.8	6.4	75.7	90.9	80.3	13.5	1.3	13.4	0.0	0.0	0.0
Total	102	15,366	100.0	464	3.2	0.0	0.4	12.3	6.9	5.2	59.0	92.2	77.4	25.4	1.0	17.0	0.1	0.0	0.0

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2016	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Cincinnati MMSA	10	692	15.4	99	96.7	100.0	54.5	1.7	0.0	1.5	0.0	
Dayton MSA	2	60	3.1	32	95.6	100.0	46.9	2.7	0.0	1.7	0.0	
Non-MSA OH	53	7,437	81.5	291	98.3	88.7	60.5	1.0	7.5	0.7	3.8	
Total	65	8,189	100.0	422	96.9	90.8	58.0	1.8	6.2	1.3	3.1	
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 CRA Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-18	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Cincinnati MMSA	21	2,514	20.6	117	96.1	95.2	64.1	1.9	12.5	2.0	0.0	
Dayton OH MSA	4	584	3.9	48	95.2	100.0	47.9	2.9	0.0	1.9	0.0	
Non-MSA OH	77	12,268	75.5	299	97.9	93.5	55.5	1.2	6.5	0.9	0.0	
Total	102	15,366	100.0	464	96.4	94.1	56.9	2.0	5.9	1.7	0.0	
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 CRA Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												