

# **SECTION**

## **6**

### **MAPS OF ASSESSMENT AREAS**

DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
Reporter's ID Number

1  
Agency

Geographic Area: Athens County (7089)

Race Population Counts and Income

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
American Indian or Alaskan	247	0.40%	24	\$0	Salaried	15,273
Asian	1,223	1.96%	13	\$65,677	Self Employed	2,132
Black or African American	2,894	4.64%	126	\$116,384	Interest, Dividends or Rental	3,517
Hawaiian or Pacific Islander	2	0.00%	1	\$0	Social Security	6,411
White	54,513	87.32%	427	\$62,551	Supplemental Security	1,883
Other	630	1.01%	374	\$38,618	Public Assistance	670
Two or More Races	2,922	4.68%	485	\$0	Retirement	5,169
Total Population	62,431	100.00%	1,450		Other	2,090

Exactly Two Race Population Counts

Race	Total	Below Poverty Level	Total Households	Household Counts by Income	Census Tract Count by Minority Percent
White/Amer. Indian or Alaskan	878			Extreme Low Income.	4,890
White/Asian	340		1,478	Low Income.	2,780
White/Black or African American	595		11,718	Moderate Income.	3,530
White/Hawaiian or Pacific Islander	14			Lower Middle Income.	1,665
White/Other	736			Upper Middle Income.	1,624
Black/Amer. Indian or Alaskan	41			Upper Income.	8,049
Total Population	2,670				

Age Population Counts

Age Group	Total	Below Poverty Level	Total Households	Household Counts by Income	Census Tract Counts by Community
0 to 17 Years	9,575			Extreme Low Income.	13,268
18 to 20 Years	10,722			Low Income.	9,271
21 to 61 Years	35,126			Moderate Income.	19,196
62 to 64 Years	2,008			Lower Middle Income.	4,013
65 Years and Older	8,514			Upper Middle Income.	3,441

Gender Population Counts

Gender	Total	Below Poverty Level	Total Households	Household Counts by Income	Census Tract Counts by Characteristic
Male	30,834			Upper Income.	4,147
Female	31,597				36

Minority Population Counts

Minority	Total	Estimated Rent 30%	Estimated Rent 50%	Estimated Rent 80%	Estimated Rent 100%	Estimated Rent 120%
Minorities	8,345					
Non-Minorities	54,086					

Census Tracts in Geographic Area

Year of Home	Owner-Occupied Home Value	Average Median Area Characteristics
1844	\$122,326	Year of Home
High Minority Single Race.		Owner-Occupied Home Value
High Minority Single Race.		
Small County		
Island Area		
Principal City		
Data Suppressed		



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Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- 2. Income categories adhere to the following definitions: Extreme Low Income = Median Income of Tract is less than 30% of Median Income of MSA/MD, Low Income = Median Income of Tract is greater than or equal to 30% and less than 50% of Median Income of MSA/MD, Moderate Income = Median Income of Tract is greater than or equal to 50% and less than 80% of Median Income of MSA/MD, Lower Middle Income = Median Income of Tract is greater than or equal to 80% and less than 100% of Median Income of MSA/MD, Upper Middle Income = Median Income of Tract is greater than or equal to 100% and less than 120% of Median Income of MSA/MD and Upper Income = Median Income of Tract is greater than or equal to 120% of Median Income of MSA/MD.
- 3. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population less of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.
- 4. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs.
- 5. Census tracts in Federally Targeted Areas are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
- 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
- 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
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DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

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MSA/MD	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Population										Income						
							Majority Minority	Mixed Race	Single Race	High Minority	Mixed Race	Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / Median Family	Decennial Census Tract MFI Level			
Geographic Area: Athens County (7089)							Total Population	Minority Population	Percentage Minority	Majority Minority	Mixed Race	Single Race	High Minority	Mixed Race	Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / Median Family	Decennial Census Tract MFI Level
NA	39	009	9726.00	No	No	No	4,042	202	5.00%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$43,854	65.76%	Moderate	
NA	39	009	9727.00	No	No	No	3,693	267	7.35%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$51,237	76.83%	Moderate	
NA	39	009	9728.00	No	No	No	3,815	405	10.62%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$50,313	75.44%	Moderate	
NA	39	009	9729.00	No	No	Yes	5,776	864	14.96%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$64,272	96.38%	Middle	
NA	39	009	9730.00	No	No	No	3,707	570	15.38%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$90,714	136.03%	Upper	
NA	39	009	9731.01	No	No	No	4,316	982	22.75%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$30,491	45.72%	Low	
NA	39	009	9732.00	No	No	No	4,581	657	14.34%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$82,038	123.02%	Upper	
NA	39	009	9733.00	No	No	No	3,926	841	21.42%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$111,953	167.88%	Upper	
NA	39	009	9734.00	No	No	Yes	3,154	353	11.19%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$55,591	83.36%	Middle	
NA	39	009	9735.00	No	No	Yes	3,351	425	12.88%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$56,250	84.35%	Middle	
NA	39	009	9736.00	No	No	Yes	3,795	213	5.61%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$72,847	109.24%	Middle	
NA	39	009	9737.00	No	No	Yes	3,971	229	5.77%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$73,689	110.50%	Middle	
NA	39	009	9738.00	No	No	Yes	4,925	252	5.12%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$61,103	91.63%	Middle	
NA	39	009	9739.01	No	No	No	6,193	1,562	25.22%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$0	0.00%	Not Available	
NA	39	009	9739.02	No	No	No	3,246	523	16.11%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$0	0.00%	Not Available	
							Grand Totals:	62,431	8,345	13.37%													

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

2. Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.

3. Census Tracts in Federally Targeted Areas are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.

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5. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.

6. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.

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Geographic Area: **Brown County (7089)**

Race Population Counts and Income

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
American Indian or Alaskan	75	0.17%	7	\$0	Salaried	12,314
Asian	97	0.22%	13	\$0	Self Employed	2,041
Black or African American	304	0.70%	2	\$0	Interest, Dividends or Rental	3,239
Hawaiian or Pacific Islander	5	0.01%	3	\$0	Social Security	6,926
White	41,237	94.42%	184	\$64,482	Supplemental Security	1,208
Other	196	0.45%	85	\$0	Public Assistance	370
Two or More Races	1,762	4.03%	193	\$0	Retirement	4,868
Total Population	43,676	100.00%	487	\$0	Other	2,169

Exactly Two Race Population Counts

White/Amer. Indian or Alaskan	859	Below Poverty Level	1,489	Below Poverty Level	3,012
White/Asian	76	Total Families	12,141	Total Households	17,811
White/Black or African American	260	<u>Family Counts</u>		<u>Household Counts by Income</u>	
White/Hawaiian or Pacific Islander	13	Extreme Low Income.	1,798	Extreme Low Income.	3,460
White/Other	467	Low Income.	1,675	Low Income.	1,932
Black/Amer. Indian or Alaskan	7	Moderate Income.	2,473	Moderate Income.	2,860
Total Population	1,697	Lower Middle Income.	1,591	Lower Middle Income.	1,791
		Upper Middle Income.	1,486	Upper Middle Income.	1,626
		Upper Income.	3,117	Upper Income.	6,142

Age Population Counts

0 to 17 Years	9,923	<u>Housing Unit Counts</u>		<u>Census Tract Counts by Minority Percent</u>	
18 to 20 Years	1,435	Owner Occupied	13,007	Less than 10% Minority	10
21 to 61 Years	22,194	Renter Occupied	4,804	10-19% Minority	0
62 to 64 Years	1,923	1-4 Family	\$0	20-49% Minority	0
65 Years and Older	8,033	Mobile Home	\$64,482	50-79% Minority	0
		Multifamily		80-100% Minority	0
		Vacant		Minority Percent Not Available	0
		Other			

Gender Population Counts

Male	21,760	<u>Area Monthly Housing Rental Costs</u>		<u>Census Tract Counts by Community</u>	
Female	21,916	Gross Rent	\$753	Mixed	1
		Estimated Rent 30%	\$767	Rural	9
		Estimated Rent 50%	\$1,279	Urban	0
		Estimated Rent 80%	\$2,046	Island	0
		Estimated Rent 100%	\$2,558		
		Estimated Rent 120%	\$3,069		

Minority Population Counts

Minorities	2,623	<u>Average Median Area Characteristics</u>		<u>Census Tract Counts by Characteristic</u>	
Non-Minorities	41,053	Year of Home	1980	Distressed/Population Loss <sup>3</sup>	0
		Owner-Occupied Home Value	\$133,480	Distressed/Poverty Rate <sup>3</sup>	0
				Distressed/Unemployment <sup>4</sup>	0
				Underserved Remote/Rural.	0
				Federally Targeted Indicator.	0
				Majority Minority Mixed Race.	0
				Majority Minority Single Race.	0
				High Minority Mixed Race.	0
				High Minority Single Race.	0
				Small County	0
				Island Area	0
				Principal City	0
				Data Suppressed	0

Census Tracts in Geographic Area 10



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MSA/MD Code	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	Distressed	Population				Income									
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Single Race	High Minority	Mixed Race	High Minority	Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family
Geographic Area: Brown County (7089)																				
17140	39	015	9512.01	No	No	No	4,346	273	6.28%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	103.93%	Middle	
17140	39	015	9512.02	No	No	No	4,818	312	6.48%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	85.70%	Middle	
17140	39	015	9513.01	No	No	No	5,439	339	6.23%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	99.69%	Middle	
17140	39	015	9513.02	No	No	No	2,668	118	4.42%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$69,773	70.32%	Moderate	
17140	39	015	9514.00	No	No	No	4,234	212	5.01%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$62,500	73.53%	Moderate	
17140	39	015	9515.00	No	No	No	5,567	225	4.04%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$71,563	84.20%	Middle	
17140	39	015	9516.00	No	No	No	3,357	238	7.09%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$49,808	58.60%	Moderate	
17140	39	015	9517.00	No	No	No	2,380	196	8.24%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$47,440	55.81%	Moderate	
17140	39	015	9518.00	No	No	No	5,218	417	7.99%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$59,417	69.91%	Moderate	
17140	39	015	9519.00	No	No	No	5,650	293	5.19%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$66,000	77.65%	Moderate	
							<b>43,576</b>	<b>2,623</b>	<b>6.01%</b>	<b>Grand Totals:</b>										

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023  
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Geographic Area: Clark County (7089)

Race Population Counts and Income

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
American Indian or Alaskan	419	0.31%	314	\$0	Self Employed	As Percent of MSA/MD MFI
Asian	902	0.66%	4	\$0	Interest, Dividends or Rental	Low Income
Black or African American	12,200	8.97%	12,074	\$50,147	Social Security	Moderate Income
Hawaiian or Pacific Islander	93	0.07%	2	\$0	Supplemental Security	Middle Income
White	111,088	81.68%	109,794	\$56,964	Public Assistance	Upper Income
Other	2,635	1.94%	2,097	\$0	Retirement	Income Not Available
Two or More Races	8,664	6.37%	6,979	\$111,005	Other	As Percent of County MFI
Total Population	136,001	100.00%	130,688			Low Income

Exactly Two Race Population Counts

White/Amer. Indian or Alaskan	2,378	Below Poverty Level	Household Counts	Below Poverty Level	Income Not Available
White/Asian	428	Total Families	3,920	Total Households	Income Not Available
White/Black or African American	2,830		35,354		
White/Hawaiian or Pacific Islander	75				
White/Other	2,002				
Black/Amer. Indian or Alaskan	111				
Total Population	8,129				

Age Population Counts

0 to 17 Years	30,212	Extreme Low Income.	6,448	Extreme Low Income.	Less than 10% Minority
18 to 20 Years	5,615	Low Income.	5,836	Low Income.	10-19% Minority
21 to 61 Years	67,275	Moderate Income.	3,566	Moderate Income.	20-49% Minority
62 to 64 Years	5,231	Lower Middle Income.	3,607	Lower Middle Income.	50-79% Minority
65 Years and Older	26,076	Upper Middle Income.	6,140	Upper Middle Income.	80-100% Minority
		Upper Income.	4,171	Upper Income.	Minority Percent Not Available

Gender Population Counts

Male	66,142	Gross Rent	\$767	Owner Occupied	Mixed
Female	69,859	Estimated Rent 30%	\$634	Renter Occupied	Rural

Minority Population Counts

Minorities	26,207	Estimated Rent 50%	\$1,056	1-4 Family	Urban
Non-Minorities	109,794	Estimated Rent 80%	\$1,690	Mobile Home	Urban
		Estimated Rent 100%	\$2,113	Multifamily	Island
		Estimated Rent 120%	\$2,535	Vacant	Island

Census Tracts in Geographic Area

Year of Home	1527	Owner-Occupied Home Value	\$109,753	Distressed/Poverty Loss*	0
Owner-Occupied Home Value	\$109,753			Distressed/Poverty Rate*	0
				Distressed/Unemployment*	0
				Underserved Remote/Rural.	0
				Federally Targeted Indicator.	0
				Majority Minority Mixed Race.	5
				Majority Minority Single Race.	2
				High Minority Mixed Race.	0
				High Minority Single Race.	0
				Small County	0
				Island Area	0
				Principal City	29
				Data Suppressed	0





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- 2. Income categories adhere to the following definitions: Extreme Low Income = Median Income of Tract is less than 30% of Median Income of MSA/MD, Low Income = Median Income of Tract is greater than or equal to 30% and less than 50% of Median Income of MSA/MD, Moderate Income = Median Income of Tract is greater than or equal to 50% and less than 80% of Median Income of MSA/MD, Lower Middle Income = Median Income of Tract is greater than or equal to 80% and less than 100% of Median Income of MSA/MD, Upper Middle Income = Median Income of Tract is greater than or equal to 100% and less than 120% of Median Income of MSA/MD and Upper Income = Median Income of Tract is greater than or equal to 120% of Median Income of MSA/MD.
- 3. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.
- 4. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs.
- 5. Census tracts in Federally Targeted Areas are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract" according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
- 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
- 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- 8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
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DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
Reporter's ID Number

Agency

MSA/MD Code	State Code	County Code	Census Tract	Geographic Area:	Federally Targeted	FTIC Underserved	FTIC Distressed	Population				Income								
								Total Population	Minority Population	Percentage Minority	Majority Race	Minority Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract / MSA/MD Median Family	
44220	39	023	0002.00	Clark County (7089)	No	No	No	1,489	975	65.48%	Yes	No	No	Black	Not Hispanic	Female	\$84,500	\$63,361	74.84%	Low
44220	39	023	0003.00		No	No	No	1,317	491	37.28%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	74.15%	Low
44220	39	023	0004.00		No	No	No	2,194	655	29.85%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	74.24%	Middle
44220	39	023	0005.00		No	No	No	1,890	347	20.53%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	74.07%	Moderate
44220	39	023	0006.00		No	No	No	2,895	990	36.87%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	73.86%	Moderate
44220	39	023	0007.00		No	No	No	1,897	653	34.42%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	73.55%	Middle
44220	39	023	0008.01		No	No	No	2,179	816	37.45%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	73.19%	Low
44220	39	023	0009.02		No	No	No	1,171	838	71.39%	Yes	Yes	No	Black	Not Hispanic	Female	\$84,500	\$63,361	72.61%	Low
44220	39	023	0010.00		No	No	No	1,541	585	37.96%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	73.91%	Moderate
44220	39	023	0011.01		No	No	No	1,335	926	69.36%	Yes	No	No	Black	Not Hispanic	Female	\$84,500	\$63,361	69.11%	Moderate
44220	39	023	0011.02		No	No	No	2,853	1,959	69.15%	Yes	Yes	No	Black	Not Hispanic	Female	\$84,500	\$63,361	67.81%	Middle
44220	39	023	0012.00		No	No	No	4,199	2,266	53.73%	Yes	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	40.94%	Low
44220	39	023	0013.00		No	No	No	4,029	864	21.44%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	64.79%	Moderate
44220	39	023	0014.00		No	No	No	3,721	1,016	27.30%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	73.96%	Moderate
44220	39	023	0015.00		No	No	No	4,433	811	18.29%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	66.89%	Moderate
44220	39	023	0016.00		No	No	No	3,813	455	11.93%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	67.08%	Middle
44220	39	023	0017.00		No	No	No	2,453	605	24.66%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	67.80%	Moderate
44220	39	023	0018.00		No	No	No	3,018	459	15.21%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	83.06%	Middle
44220	39	023	0020.00		No	No	No	2,231	186	8.34%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	137.95%	Upper
44220	39	023	0021.00		No	No	No	1,655	297	17.95%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	85.15%	Middle
44220	39	023	0022.00		No	No	No	4,362	456	10.45%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	149.37%	Upper
44220	39	023	0023.01		No	No	No	3,143	201	6.40%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	141.13%	Upper
44220	39	023	0024.03		No	No	No	4,064	649	15.97%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	102.68%	Middle
44220	39	023	0024.04		No	No	No	3,328	746	22.42%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	91.99%	Middle
44220	39	023	0025.02		No	No	No	2,292	284	12.39%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	111.82%	Middle
44220	39	023	0025.01		No	No	No	3,190	284	8.93%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	147.27%	Upper
44220	39	023	0026.01		No	No	No	3,799	229	6.03%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	175.15%	Upper
44220	39	023	0026.02		No	No	No	4,169	307	7.36%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	108.89%	Middle
44220	39	023	0026.05		No	No	No	3,930	376	9.57%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	67.46%	Middle
44220	39	023	0026.08		No	No	No	4,164	329	7.90%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	106.47%	Middle
44220	39	023	0027.01		No	No	No	3,096	590	19.06%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	63.78%	Middle
44220	39	023	0027.02		No	No	No	2,522	357	14.16%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	108.89%	Middle
44220	39	023	0028.00		No	No	No	4,591	376	8.19%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	128.96%	Upper
44220	39	023	0029.01		No	No	No	3,629	533	14.69%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	80.43%	Middle
44220	39	023	0029.02		No	No	No	631	631	100.00%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	91.01%	Middle
44220	39	023	0030.01		No	No	No	3,092	307	9.93%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	143.02%	Upper
44220	39	023	0030.02		No	No	No	3,669	264	7.20%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	123.03%	Upper
44220	39	023	0031.01		No	No	No	2,446	218	8.91%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	116.15%	Middle
44220	39	023	0031.02		No	No	No	1,742	144	8.27%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	139.67%	Upper
44220	39	023	0032.00		No	No	No	2,711	249	9.18%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	148.24%	Upper
44220	39	023	0033.01		No	No	No	3,652	279	7.64%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	120.34%	Upper
44220	39	023	0033.02		No	No	No	2,532	159	6.28%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	112.45%	Middle
44220	39	023	0034.00		No	No	No	3,213	755	23.50%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$84,500	\$63,361	84.57%	Moderate
44220	39	023	0037.00		No	No	No	4,815	1,000	20.77%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$84,500	\$63,361	103.04%	Middle
								<b>138,001</b>	<b>26,207</b>	<b>19.27%</b>					<b>\$65,288</b>	<b>\$63,361</b>				

DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222

Reporter's ID Number

1

Agency

MSA/MD Code	State Code	County Code	Census Tract	Federally Targeted			FFIEC Underserved			FFIEC Distressed			Population						Income					
				Federally Targeted	FFIEC Underserved	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.
- Census Tracts in Federally Targeted Areas are defined in section 1430(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 1430(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 1430(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
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- Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
- Majority Minority Mixed Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
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**DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0**

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
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Geographic Area: **Clermont County (7089)**

Race Population Counts and Income

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
American Indian or Alaskan	449	0.22%	104	\$0	Salaried	59,625
Asian	2,549	1.22%	2,529	\$97,069	Self Employed	7,671
Black or African American	3,347	1.60%	3,245	\$0	Interest, Dividends or Rental	16,246
Hawaiian or Pacific Islander	63	0.03%	58	\$0	Social Security	25,647
White	189,024	90.62%	187,749	\$82,383	Supplemental Security	4,416
Other	1,946	0.93%	1,335	\$0	Public Assistance	1,461
Two or More Races	11,223	5.38%	2,115	\$113,333	Retirement	19,056
Total Population	208,601	100.00%	203,645		Other	8,836

Exactly Two Race Population Counts

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
White/Amer. Indian or Alaskan	4,350				Below Poverty Level	7,415
White/Asian	1,000				Total Households	79,347
White/Black or African American	1,709					
White/Hawaiian or Pacific Islander	82					
White/Other	3,376					
Black/Amer. Indian or Alaskan	81					
Total Population	10,744					

Age Population Counts

Age Group	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
0 to 17 Years	47,361				Extreme Low Income	9,236
18 to 20 Years	6,295				Low Income	8,386
21 to 61 Years	110,502				Moderate Income	12,235
62 to 64 Years	7,871				Lower Middle Income	7,759
65 Years and Older	33,587				Upper Middle Income	6,783

Gender Population Counts

Gender	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
Male	102,737				Upper Income	34,949
Female	105,864					

Minority Population Counts

Minority Group	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
Minorities	20,852				Owner Occupied	58,573
Non-Minorities	187,749				Renter Occupied	20,774

Census Tracts in Geographic Area

Census Tract	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
Mixed	24				Owner Occupied	58,573
Rural	10				Renter Occupied	20,774
Urban	14				1-4 Family	65,379
Island	0				Mobile Home	4,604
Multifamily	0				Multifamily	13,655
Vacant	0				Vacant	4,291
Other	0				Other	0
Distressed/Poverty Loss <sup>a</sup>	0				Rural Non-Farm	0
Distressed/Poverty Rate <sup>a</sup>	0				Rural Farm	0
Distressed/Unemployment <sup>b</sup>	0				Urban Area	0
Underserved Remote/Rural	0				Urban Clusters	0
Federally Targeted Indicator	0					
Majority Minority Mixed Race	0					
Majority Minority Single Race	0					
High Minority Mixed Race	0				Year of Home	1942
High Minority Single Race	0				Owner-Occupied Home Value	\$186,333
Small County	0					
Island Area	0					
Principal City	0					
Data Suppressed	1					



DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0

Merchants National Bank

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Agency

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- 2. Income categories adhere to the following definitions: Extreme Low Income = Median Income of Tract is less than 30% of Median Income of MSA/MD, Low Income = Median Income of Tract is greater than or equal to 30% and less than 50% of Median Income of MSA/MD, Moderate Income = Median Income of Tract is greater than or equal to 50% and less than 80% of Median Income of MSA/MD, Lower Middle Income = Median Income of Tract is greater than or equal to 80% and less than 100% of Median Income of MSA/MD, Upper Middle Income = Median Income of Tract is greater than or equal to 100% and less than 120% of Median Income of MSA/MD and Upper Income = Median Income of Tract is greater than or equal to 120% of Median Income of MSA/MD.
- 3. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.
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DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

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MSA/MD	State Code	County Code	Census Tract	Federal Targeted	FFIEC Underserved	FFIEC Distressed	Population						Income																
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract/MSA/MD Median Family	Decennial Census Tract RFI Level								
Geographic Area: Clermont County (7086)																													
17140	39	025	0401.01	No	No	No	5,071	327	6.45%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$72,289	85.05%	Middle									
17140	39	025	0401.02	No	No	No	2,655	216	8.14%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$72,159	84.90%	Middle									
17140	39	025	0402.02	No	No	No	2,215	177	7.99%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$80,625	94.86%	Middle									
17140	39	025	0402.03	No	No	No	6,230	510	8.19%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$77,896	91.65%	Middle									
17140	39	025	0402.05	No	No	No	3,192	331	10.37%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$41,146	48.41%	Low									
17140	39	025	0402.06	No	No	No	4,463	460	10.31%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$68,426	80.51%	Middle									
17140	39	025	0403.01	No	No	No	3,979	354	8.90%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$169,148	199.02%	Upper									
17140	39	025	0403.02	No	No	No	3,900	364	9.33%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$136,405	160.49%	Upper									
17140	39	025	0403.03	No	No	No	7,628	786	10.30%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$145,385	171.05%	Upper									
17140	39	025	0404.01	No	No	No	3,949	329	8.32%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$104,025	122.39%	Upper									
17140	39	025	0404.03	No	No	No	2,786	443	15.90%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$69,550	81.83%	Middle									
17140	39	025	0404.04	No	No	No	3,974	346	8.71%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$118,077	138.93%	Upper									
17140	39	025	0405.00	No	No	No	3,101	347	11.19%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$136,705	160.84%	Upper									
17140	39	025	0405.00	No	No	No	5,082	478	9.41%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$77,578	91.27%	Middle									
17140	39	025	0406.00	No	No	No	7,439	654	8.79%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$122,083	143.64%	Upper									
17140	39	025	0407.02	No	No	No	4,351	450	10.34%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$96,522	113.56%	Middle									
17140	39	025	0407.03	No	No	No	3,479	305	8.77%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$106,875	125.75%	Upper									
17140	39	025	0407.04	No	No	No	3,949	580	14.69%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$82,246	96.77%	Middle									
17140	39	025	0408.00	No	No	No	5,683	364	6.43%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$67,589	67.75%	Moderate									
17140	39	025	0409.00	No	No	No	5,682	417	7.34%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$66,349	78.06%	Moderate									
17140	39	025	0410.01	No	No	No	5,873	549	9.35%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$95,241	112.06%	Middle									
17140	39	025	0410.02	No	No	No	3,092	284	9.18%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$147,938	174.06%	Upper									
17140	39	025	0411.01	No	No	No	3,411	376	11.02%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$80,221	94.38%	Middle									
17140	39	025	0411.02	No	No	No	5,352	850	15.88%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$55,525	65.44%	Moderate									
17140	39	025	0411.04	No	No	No	3,822	407	10.65%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$80,789	95.05%	Middle									
17140	39	025	0411.05	No	No	No	6,110	684	11.19%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$66,781	78.57%	Moderate									
17140	39	025	0412.01	No	No	No	4,125	487	11.81%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$68,879	81.04%	Middle									
17140	39	025	0412.02	No	No	No	5,024	462	9.20%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$86,886	102.23%	Middle									
17140	39	025	0413.03	No	No	No	5,036	555	11.02%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$87,908	103.43%	Middle									
17140	39	025	0413.04	No	No	No	23	2	8.70%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$0	0.00%	Not Available									
17140	39	025	0413.05	No	No	No	5,269	656	12.45%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$100,900	118.71%	Middle									
17140	39	025	0413.06	No	No	No	5,438	1,000	18.39%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$80,109	94.25%	Middle									
17140	39	025	0413.07	No	No	No	4,904	500	10.20%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$91,161	107.26%	Middle									
17140	39	025	0414.03	No	No	No	4,378	529	12.08%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$59,470	69.97%	Moderate									
17140	39	025	0414.04	No	No	No	4,894	760	15.72%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$67,786	79.75%	Moderate									
17140	39	025	0414.05	No	No	No	5,384	609	11.31%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$60,726	71.45%	Moderate									
17140	39	025	0414.06	No	No	No	5,230	412	7.88%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$129,018	151.80%	Upper									
17140	39	025	0415.03	No	No	No	4,780	539	11.40%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$81,208	95.55%	Middle									
17140	39	025	0415.04	No	No	No	3,967	309	7.79%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$94,265	110.81%	Middle									
17140	39	025	0415.05	No	No	No	3,600	285	7.92%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$109,688	129.05%	Upper									
17140	39	025	0415.06	No	No	No	2,789	217	7.75%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$110,493	130.00%	Upper									
17140	39	025	0416.00	No	No	No	5,533	559	10.10%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$69,034	81.22%	Middle									
17140	39	025	0417.01	No	No	No	4,308	422	9.80%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$58,568	80.67%	Middle									
17140	39	025	0417.02	No	No	No	3,223	177	5.49%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$115,423	135.80%	Upper									
17140	39	025	0418.00	No	No	No	3,637	299	8.22%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$102,300	\$84,990	\$57,200	67.30%	Moderate									
17140	39	025	0419.00	No	No	No	5,525	320	5.79%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$87,750	103.24%	Middle									
17140	39	025	0420.01	No	No	No	3,412	215	6.30%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$60,786	71.52%	Moderate									
17140	39	025	0420.02	No	No	No	2,374	150	6.32%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$102,300	\$84,990	\$80,250	94.42%	Middle									
							<b>208,501</b>	<b>20,852</b>	<b>10.00%</b>	<b>Grand Totals:</b>																			



DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
Reporter's ID Number

1  
Agency

MSA/MD Code	State Code	County Code	Census Tract	Federally Targeted		Underserved		Distressed		Population						Income									
				FTEC	FTEC	FTEC	FTEC	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	High Minority	Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023  
 2. Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.  
 3. Census Tracts in Federally Targeted Areas are defined in section 143(i)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.  
 4. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.  
 5. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.  
 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.  
 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.  
 8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.  
 9. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.



2/1/2024

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**DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0**

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
Reporter's ID Number

Geographic Area: Clinton County (7089)

Race Population Counts and Income

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
American Indian or Alaskan	104	0.25%	8	\$0	Salaried	11,775
Asian	206	0.49%	1	\$0	Self Employed	2,022
Black or African American	832	1.98%	13	\$0	Interest, Dividends or Rental	3,037
Hawaiian or Pacific Islander	6	0.01%	0	\$0	Social Security	5,926
White	38,484	91.59%	237	\$68,523	Supplemental Security	906
Other	433	1.03%	268	\$0	Public Assistance	435
Two or More Races	1,953	4.65%	238	\$45,855	Retirement	4,145
Total Population	42,018	100.00%	765	41,253	Other	2,099

Exactly Two Race Population Counts

White/Amer. Indian or Alaskan	690	Below Poverty Level	1,303	Household Counts by Income	Income Not Available	10
White/Asian	115	Total Families	11,103	Extreme Low Income	Less than 10% Minority	6
White/Black or African American	513	Family Counts by Income	1,125	Low Income	10-19% Minority	4
White/Hawaiian or Pacific Islander	14	Extreme Low Income	1,383	Moderate Income	20-49% Minority	0
White/Other	437	Low Income	1,732	Lower Middle Income	50-79% Minority	0
Black/Amer. Indian or Alaskan	13	Moderate Income	1,208	Upper Middle Income	80-100% Minority	0
Total Population	1,832	Upper Middle Income	1,066	Upper Income	Minority Percent Not Available	0

Age Population Counts

0 to 17 Years	9,706	Upper Income	4,588	Housing Unit Counts	Mixed	3
18 to 20 Years	2,004	Median Family Income by Ethnicity	\$96,123	Owner Occupied	Rural	6
21 to 61 Years	21,785	Hispanic	\$68,700	Renter Occupied	Urban	1
62 to 64 Years	1,392	Non-Hispanic	\$755	1-4 Family	Island	0
65 Years and Older	7,113	Area Monthly Housing Rental Costs	\$596	Mobile Home		

Gender Population Counts

Male	20,824	Gross Rent	3,771	Multifamily		
Female	21,194	Estimated Rent 30%	38,247	Vacant		

Minority Population Counts

Minorities	3,771	Estimated Rent 50%	\$1,580	Urban Clusters		
Non-Minorities	38,247	Estimated Rent 80%	\$1,968	Other		
		Estimated Rent 100%	\$2,385	Rural Non-Farm		
		Estimated Rent 120%		Rural Farm		

Census Tracts in Geographic Area

	10	Average Median Area Characteristics		Distressed/Poverty Loss*		0
		Year of Home	1974	Distressed/Poverty Rate*		0
		Owner-Occupied Home Value	\$137,470	Distressed/Unemployment*		0
				Underserved Remote/Rural		0
				Federally Targeted Indicator		0
				Majority Minority Mixed Race		0
				Majority Minority Single Race		0
				High Minority Mixed Race		0
				High Minority Single Race		0
				Small County		0
				Island Area		0
				Principal City		0
				Data Suppressed		0





DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0

Merchants National Bank

Name of Reporting Institution

Hillsboro, OH 45133

City, State, ZIP

0000701222

Reporter's ID Number

1

Agency

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- 2. Income categories adhere to the following definitions: Extreme Low Income = Median Income of Tract is less than 30% of Median Income of MSA/MD, Low Income = Median Income of Tract is greater than or equal to 30% and less than 50% of Median Income of MSA/MD, Moderate Income = Median Income of Tract is greater than or equal to 50% and less than 80% of Median Income of MSA/MD, Lower Middle Income = Median Income of Tract is greater than or equal to 80% and less than 100% of Median Income of MSA/MD, Upper Middle Income = Median Income of Tract is greater than or equal to 100% and less than 120% of Median Income of MSA/MD and Upper Income = Median Income of Tract is greater than or equal to 120% of Median Income of MSA/MD.
- 3. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population less of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.
- 4. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs.
- 5. Census tracts in Federally Targeted Areas are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
- 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
- 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- 8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
- 9. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.



MSA/MD	State Code	County Code	Census Tract	Federal Targeted			Population			Income																					
				Federally Targeted	Underserved	Distressed	Total Population	Minority Population	Percentage Minority	Majority Single Race	High Minority Single Race	Mixed Race	High Minority Mixed Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level											
Geographic Area: Clinton County (7069)																															
NA	39	027	9643.00	No	No	No	3,701	252	6.81%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	89.01%	Middle												
NA	39	027	9644.00	No	No	No	5,184	238	4.59%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	134.66%	Upper												
NA	39	027	9645.01	No	No	No	3,353	443	13.19%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	82.93%	Middle												
NA	39	027	9645.02	No	No	No	2,983	350	11.73%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	115.28%	Middle												
NA	39	027	9646.00	No	No	No	2,891	476	16.46%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	72.35%	Moderate												
NA	39	027	9647.00	No	No	No	5,762	875	15.19%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	79.29%	Moderate												
NA	39	027	9648.00	No	No	No	4,874	335	6.87%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	107.73%	Middle												
NA	39	027	9649.00	No	No	No	5,085	336	6.63%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	84.17%	Middle												
NA	39	027	9650.00	No	No	No	3,929	230	5.85%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	99.03%	Middle												
NA	39	027	9651.00	No	No	No	4,271	236	5.53%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	114.55%	Middle												
							<b>42,018</b>	<b>3,771</b>	<b>8.97%</b>																						

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.
- Census Tracts in Federally Targeted Areas are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less on the most recent decennial census for which data are available.
- Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
- Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
- Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
- Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
- High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.



**DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0**

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
Reporter's ID Number

Agency

Geographic Area: Fayette County (7089)

Race Population Counts and Income

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
American Indian or Alaskan	69	0.24%	43	\$0	Salaried	7,978
Asian	171	0.59%	171	\$0	Self Employed	1,001
Black or African American	543	1.88%	521	\$63,112	Interest, Dividends or Rental	1,531
Hawaiian or Pacific Islander	11	0.04%	11	\$0	Social Security	4,830
White	26,523	91.61%	26,260	\$66,957	Supplemental Security	894
Other	235	0.81%	88	\$0	Public Assistance	437
Two or More Races	1,399	4.83%	1,176	\$0	Retirement	2,772
Total Population	28,951	100.00%	28,270		Other	1,538

Exactly Two Race Population Counts

Race	Total	Hispanic	Non-Hisp.	Median Income	Household Counts	Census Tract Counts by Minority Percent
White/Amer. Indian or Alaskan	461	Below Poverty Level			Below Poverty Level	1,783
White/Asian	62	Total Families			Total Households	11,737
White/Black or African American	399					
White/Hawaiian or Pacific Islander	19					
White/Other	307					
Black/Amer. Indian or Alaskan	11					
Total Population	1,285					

Age Population Counts

Age Group	Total	Hispanic	Non-Hispanic	Median Family Income by Ethnicity	Housing Unit Counts	Census Tract Counts by Community
0 to 17 Years	6,745	Upper Income.			Owner Occupied	7,588
18 to 20 Years	858	Lower Middle Income.			Renter Occupied	4,149
21 to 61 Years	14,903	Moderate Income.			1-4 Family	11,360
62 to 64 Years	1,097	Upper Middle Income.			Mobile Home	576
65 Years and Older	5,006	Upper Income.			Multifamily	873

Gender Population Counts

Gender	Total	Estimated Rent	Area Monthly Housing Rental Costs	Average Median Area Characteristics	Census Tract Counts by Characteristic	
Male	14,091	Gross Rent		Year of Home	Mixed	4
Female	14,860	Estimated Rent 30%		Owner-Occupied Home Value	Rural	3

Minority Population Counts

Minority Group	Total	Estimated Rent	Area Monthly Housing Rental Costs	Average Median Area Characteristics	Census Tract Counts by Characteristic	
Minorities	2,691	Estimated Rent 50%			Urban	0
Non-Minorities	26,260	Estimated Rent 80%			Island	0
		Estimated Rent 100%				
		Estimated Rent 120%				

Census Tracts in Geographic Area

Census Tract	Total	Estimated Rent	Area Monthly Housing Rental Costs	Average Median Area Characteristics	Census Tract Counts by Characteristic	
	7				Distressed/Population Loss <sup>3</sup>	0
					Distressed/Poverty Rates <sup>3</sup>	0
					Distressed/Unemployment <sup>3</sup>	0
					Underserved Remote/Rural.	0
					Federally Targeted Indicator.	0
					Majority Minority Mixed Race.	0
					Majority Minority Single Race.	0
					High Minority Mixed Race.	0
					High Minority Single Race.	0
					Small County	7
					Island Area	0
					Principal City	0
					Data Suppressed	0



Name of Reporting Institution

City, State, ZIP

Reporter's ID Number

Agency

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- 2. Income categories adhere to the following definitions: Extreme Low Income = Median Income of Tract is less than 30% of Median Income of MSA/MD, Low Income = Median Income of Tract is greater than or equal to 30% and less than 50% of Median Income of MSA/MD, Moderate Income = Median Income of Tract is greater than or equal to 50% and less than 80% of Median Income of MSA/MD, Lower Middle Income = Median Income of Tract is greater than or equal to 80% and less than 100% of Median Income of MSA/MD, Upper Middle Income = Median Income of Tract is greater than or equal to 100% and less than 120% of Median Income of MSA/MD and Upper Income = Median Income of Tract is greater than or equal to 120% of Median Income of MSA/MD.
- 3. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists: (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.
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DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

Merchants National Bank  
Name of Reporting Institution

Hillsboro, OH 45133  
City, State, ZIP

0000701222  
Reporter's ID Number

1  
Agency

MSA/MD Code	State	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Population						Income															
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Percentage Tract/MSA/MD Median Family	Decennial Census Tract MFI Level							
Geographic Area: Fayette County (7089)																												
NA	39	047	9258.00	No	No	No	3,773	358	9.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$75,998	113.06%	Middle							
NA	39	047	9259.00	No	No	No	3,497	303	8.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$56,827	85.21%	Middle							
NA	39	047	9260.00	No	No	No	4,181	338	8.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$54,491	81.71%	Middle							
NA	39	047	9261.00	No	No	No	4,769	598	12.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$44,708	67.04%	Moderate							
NA	39	047	9262.00	No	No	No	4,667	468	10.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$70,167	105.22%	Middle							
NA	39	047	9263.00	No	No	No	3,594	325	9.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	\$65,625	98.41%	Middle							
NA	39	047	9264.00	No	No	No	4,470	301	6.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	\$70,463	105.66%	Middle							
Grand Totals:							28,951	2,691	9.30%																			

Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

- Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.
- Census Tracts in Federally Targeted Areas are defined in section 143(i)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(i)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(i)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
- Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
- Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An \* indicates that the census tract is currently entitled to distressed or underserved status for this report year under the "One Year Lag Period" rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
- Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
- Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
- High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.

