

SECTION

6

MAPS OF ASSESSMENT AREAS

Merchants National Bank
Name of Reporting Institution

Hillsboro, OH 45133
City, State, ZIP

0000701222
Reporter's ID Number

1
Agency

Geographic Area: Highland 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	119	0.27%	109	\$0	Salaried	11,267
Asian	110	0.25%	110	\$0	Self Employed	2,299
Black or African American	520	1.20%	2	\$0	Interest, Dividends or Rental	2,568
Hawaiian or Pacific Islander	8	0.02%	8	\$0	Social Security	6,531
White	40,662	93.87%	170	\$57,364	Supplemental Security	1,362
Other	184	0.42%	88	\$0	Public Assistance	501
Two or More Races	1,714	3.96%	154	\$0	Retirement	3,831
Total Population	43,317	100.00%	424	\$0	Other	2,631

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	800	Below Poverty Level		1,532	Below Poverty Level	2,930
White/Asian	50	Total Families		11,858	Total Households	16,747
White/Black or African American	379					
White/Hawaiian or Pacific Islander	2					
White/Other	322					
Black/Amer. Indian or Alaskan	2					
Total Population	1,591					

Family Counts

Family Counts by Income	Household Counts by Income Source
Extreme Low Income.	Extreme Low Income.
Low Income.	Low Income.
Moderate Income.	Moderate Income.
Lower Middle Income.	Lower Middle Income.
Upper Middle Income.	Upper Middle Income.
Upper Income.	Upper Income.

Age Population Counts

Age	Total	Hispanic	Non-Hispanic	Median Family Income by Ethnicity	Housing Unit Counts	Census Tract Counts by Community
0 to 17 Years	10,281				Owner Occupied	11,732
18 to 20 Years	1,474				Renter Occupied	5,015
21 to 61 Years	21,671				1-4 Family	16,031
62 to 64 Years	1,775				Mobile Home	2,422
65 Years and Older	7,879				Multifamily	849

Gender Population Counts

Gender	Total	Gross Rent	Estimated Rent 30%	Estimated Rent 50%	Estimated Rent 80%	Estimated Rent 100%	Estimated Rent 120%
Male	21,466						
Female	21,851						

Minority Population Counts

Minorities	Total	Area Monthly Housing Rental Costs	Average Median Area Characteristics
Minorities	2,825		Year of Home
Non-Minorities	40,492		Owner-Occupied Home Value

Census Tracts in Geographic Area: 11



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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 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.
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DEMOCRAPHIC GEOGRAPHIC AREA (DETAIL), 0

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MSA/MD Code	State Code	County Code	Census Tract	Federal Targeted			Percentage Minority	Population						Income															
				Targeted	FFIEC Underserved	FFIEC Distressed		Total Population	Minority Population	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	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level									
Geographic Area: Highland County (7089)																													
NA	39	071	9544.00	No	No	No	3,981	289	7.26%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	107.85%	Middle								
NA	39	071	9545.00	No	No	No	3,982	225	5.72%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	100.70%	Middle								
NA	39	071	9546.00	No	No	No	5,816	346	5.95%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	120.27%	Upper								
NA	39	071	9547.00	No	No	No	6,222	281	4.52%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	80.19%	Middle								
NA	39	071	9548.00	No	No	No	4,261	420	9.86%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	82.95%	Middle								
NA	39	071	9549.00	No	No	No	3,648	423	11.60%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$79,500	\$66,684	85.16%	Middle								
NA	39	071	9550.01	No	No	No	1,706	80	4.69%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	76.38%	Moderate								
NA	39	071	9550.02	No	No	No	2,620	227	8.66%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	56.14%	Moderate								
NA	39	071	9551.01	No	No	No	3,230	163	5.05%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	83.27%	Middle								
NA	39	071	9551.02	No	No	No	2,970	138	4.65%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	87.08%	Middle								
NA	39	071	9552.00	No	No	No	4,931	233	4.73%	No	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,500	\$66,684	95.01%	Middle								
							43,317	2,825	6.52%																				

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.
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Geographic Area: Hocking 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	50	0.18%	5	\$0	Salariéd	8,034
Asian	71	0.25%	0	\$0	Self Employed	1,099
Black or African American	140	0.50%	1	\$0	Interest, Dividends or Rental	2,113
Hawaiian or Pacific Islander	0	0.00%	0	\$0	Social Security	4,123
White	26,595	94.81%	93	\$58,421	Supplemental Security	818
Other	90	0.32%	37	\$0	Public Assistance	414
Two or More Races	1,104	3.94%	96	\$0	Retirement	3,041
Total Population	28,050	100.00%	232	\$0	Other	1,363

Exactly Two Race Population Counts

White/Amer. Indian or Alaskan	523	Below Poverty Level	779	Below Poverty Level	1,569
White/Asian	41	Total Families	8,422	Total Households	11,533
White/Black or African American	169				
White/Hawaiian or Pacific Islander	11				
White/Other	283				
Black/Amer. Indian or Alaskan	1				
Total Population	1,050				

Age Population Counts

0 to 17 Years	6,163	Extreme Low Income.	1,697	Extreme Low Income.	1,697
18 to 20 Years	967	Low Income.	1,780	Low Income.	1,780
21 to 61 Years	14,749	Moderate Income.	2,065	Moderate Income.	2,065
62 to 64 Years	1,087	Lower Middle Income.	1,121	Lower Middle Income.	1,121
65 Years and Older	5,340	Upper Middle Income.	1,051	Upper Middle Income.	1,051
		Upper Income.	3,818	Upper Income.	3,818

Gender Population Counts

Male	13,822	Owner Occupied	8,950	Mixed	4
Female	14,228	Renter Occupied	2,583	Rural	3

Minority Population Counts

Minorities	1,548	1-4 Family	10,582	Urban	0
Non-Minorities	26,502	Mobile Home	2,354	Island	0
		Multifamily	480		
		Vacant	1,904		
		Other	21		

Census Tracts in Geographic Area

7

Household Counts by Income Source

Household Counts	8,034
Below Poverty Level	1,099
Total Households	11,533

Household Counts by Income

Extreme Low Income.	1,697
Low Income.	1,780
Moderate Income.	2,065
Lower Middle Income.	1,121
Upper Middle Income.	1,051
Upper Income.	3,818

Housing Unit Counts

Owner Occupied	8,950
Renter Occupied	2,583
1-4 Family	10,582
Mobile Home	2,354
Multifamily	480
Vacant	1,904
Other	21
Rural Non-Farm	0
Rural Farm	0
Urban Area	0
Urban Clusters	0

Average Median Area Characteristics

Year of Home	1976
Owner-Occupied Home Value	\$137,685

Census Tract Counts by Family Income

As Percent of MSA/MD MFI	8,034
Low Income	1,099
Moderate Income	2,113
Middle Income	4,123
Upper Income	818
Income Not Available	414
As Percent of County MFI	3,041
Low Income	1,363
Moderate Income	0
Middle Income	0
Upper Income	0
Income Not Available	7

Census Tract Count by Minority Percent

Less than 10% Minority	7
10-19% Minority	0
20-49% Minority	0
50-79% Minority	0
80-100% Minority	0
Minority Percent Not Available	0

Census Tract Counts by Community

Mixed	4
Rural	3
Urban	0
Island	0

Census Tract Counts by Characteristic

Distressed/Population Loss ³	0
Distressed/Poverty Rate ³	0
Distressed/Unemployment ⁶	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



DEMOGRAPHIC GEOGRAPHIC AREA (SUMMARY), 0

Merchants National Bank

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MSA/MD Code	State Code	County Code	Census Tract	Geographically Targeted FFIEC	Underserved FFIEC	Distressed FFIEC	Population						Income														
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Single Race High Minority	Mixed Race High Minority	Single Race Majority Minority	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 HIFI Level						
Geographic Area: Hocking County (7089)																											
18140	39	073	9649.00	No	No	No	4,338	187	4.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$81,042	96.37%	Middle						
18140	39	073	9650.00	No	No	No	3,629	166	4.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$48,125	57.23%	Moderate						
18140	39	073	9651.00	No	No	No	3,925	209	5.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$86,940	\$86,940	103.39%	Middle						
18140	39	073	9652.00	No	No	No	4,329	281	6.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$54,681	65.02%	Moderate						
18140	39	073	9653.00	No	No	No	3,851	253	6.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$55,833	66.39%	Moderate						
18140	39	073	9654.00	No	No	No	4,480	282	6.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$50,282	59.79%	Moderate						
18140	39	073	9655.00	No	No	No	3,488	170	4.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$64,088	\$69,282	82.39%	Middle						
Grand Totals:							28,050	1,548	5.52%																		

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Geographic Area: Madison 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	72	0.16%	59	\$0	Salaried	11,475
Asian	256	0.58%	253	\$0	Self Employed	1,956
Black or African American	2,686	6.13%	2,664	\$44,519	Interest, Dividends or Rental	2,959
Hawaiian or Pacific Islander	4	0.01%	4	\$0	Social Security	5,043
White	38,046	86.82%	37,761	\$79,399	Supplemental Security	791
Other	673	1.54%	497	\$0	Public Assistance	401
Two or More Races	2,087	4.76%	1,644	\$61,656	Retirement	4,277
Total Population	43,824	100.00%	42,561		Other	1,963

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	739				Below Poverty Level	1,134
White/Asian	161				Total Households	15,017
White/Black or African American	472					
White/Hawaiian or Pacific Islander	5					
White/Other	574					
Black/Amer. Indian or Alaskan	9					
Total Population	1,995					

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	9,052				Extreme Low Income.	1,414
18 to 20 Years	1,320				Low Income.	1,274
21 to 61 Years	25,457				Moderate Income.	2,892
62 to 64 Years	1,588				Lower Middle Income.	1,651
65 Years and Older	6,831				Upper Middle Income.	1,424

Gender Population Counts

Gender	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
Male	23,902				Upper Income.	6,361
Female	19,922					

Minority Population Counts

Minority Group	Total	Hispanic	Non-Hisp.	Median Income	Household Counts by Income Source	Census Tract Counts by Family Income
Minorities	6,063				Extreme Low Income.	1,414
Non-Minorities	37,761				Low Income.	1,274

Census Tracts in Geographic Area

Characteristic	Count
Mixed	11,051
Rural	3,966
Urban	14,095
Island	818
Multifamily	1,230
Vacant	1,126
Other	0
Rural Non-Farm	0
Rural Farm	0
Urban Area	0
Urban Clusters	0
Year of Home	1813
Owner-Occupied Home Value	\$186,766

Average Median Area Characteristics

Characteristic	Count
Distressed/Population Loss*	0
Distressed/Poverty Rate*	0
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



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MSA/MID	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Population						Income															
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Single Race Majority Minority	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	HUD Estimated MSA/MID Median Family	Decennial MSA/MID Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MID Median Family	Decennial Census Tract MFI Level							
Geographic Area: Madison County (7089)																												
18140	39	097	0401.01	No	No	No	2,394	385	16.50%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$61,064	108.29%	Middle								
18140	39	097	0401.02	No	No	No	5,103	401	7.86%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$100,000	118.92%	Middle								
18140	39	097	0402.01	No	No	No	2,902	203	7.00%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$99,844	118.79%	Middle								
18140	39	097	0402.02	No	No	No	2,591	266	10.31%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$63,895	75.96%	Moderate								
18140	39	097	0404.00	No	No	No	2,666	208	7.80%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$75,945	90.31%	Middle								
18140	39	097	0405.00	No	No	No	4,546	328	7.22%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$73,108	86.94%	Middle								
18140	39	097	0405.00	No	No	No	5,660	762	13.46%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$77,736	92.44%	Middle								
18140	39	097	0407.00	No	No	No	3,006	569	18.93%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$66,173	81.07%	Middle								
18140	39	097	0410.00	No	No	No	4,828	2,132	44.16%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$133,594	158.87%	Upper								
18140	39	097	0411.00	No	No	No	4,743	382	8.05%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$78,404	93.24%	Middle								
18140	39	097	0412.00	No	No	No	3,272	245	7.49%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$84,088	\$78,889	93.81%	Middle								
18140	39	097	0413.00	No	No	No	2,183	182	8.34%	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$84,088	\$69,250	106.13%	Middle								
							43,824	6,063	13.83%																			
							Grand Totals:																					

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.
 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.
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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

1
Agency

Geographic Area: Ross 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	212	0.27%	23	\$0	Salaried	19,575
Asian	372	0.48%	3	\$0	Self Employed	1,975
Black or African American	4,044	5.25%	39	\$60,179	Interest, Dividends or Rental	4,554
Hawaiian or Pacific Islander	20	0.03%	0	\$0	Social Security	10,548
White	68,104	88.34%	399	\$68,563	Supplemental Security	2,223
Other	397	0.51%	201	\$0	Public Assistance	738
Two or More Races	3,944	5.12%	366	\$65,833	Retirement	7,879
Total Population	77,093	100.00%	1,031		Other	3,259

Exactly Two Race Population Counts

White/Amer. Indian or Alaskan	1,459
White/Asian	220
White/Black or African American	1,170
White/Hawaiian or Pacific Islander	10
White/Other	741
Black/Amer. Indian or Alaskan	29
Total Population	3,705

Age Population Counts

0 to 17 Years	16,331
18 to 20 Years	2,238
21 to 61 Years	42,379
62 to 64 Years	3,095
65 Years and Older	12,773

Gender Population Counts

Male	40,264
Female	36,829

Minority Population Counts

Minorities	9,388
Non-Minorities	67,705

Census Tracts in Geographic Area 17

Family Counts

Below Poverty Level	2,166
Total Families	19,010

Family Counts by Income

Extreme Low Income.	2,363
Low Income.	1,985
Moderate Income.	3,377
Lower Middle Income.	2,054
Upper Middle Income.	1,809
Upper Income.	7,421

Median Family Income by Ethnicity

Hispanic	\$108,250
Non-Hispanic	\$68,000

Area Monthly Housing Rental Costs

Gross Rent	\$731
Estimated Rent 30%	\$596
Estimated Rent 50%	\$994
Estimated Rent 60%	\$1,590
Estimated Rent 100%	\$1,988
Estimated Rent 120%	\$2,385

Household Counts by Income Source

Household Counts	
Below Poverty Level	2,166
Total Households	19,010

Household Counts by Income

Extreme Low Income.	2,363
Low Income.	1,985
Moderate Income.	3,377
Lower Middle Income.	2,054
Upper Middle Income.	1,809
Upper Income.	7,421

Housing Unit Counts

Owner Occupied	20,870
Renter Occupied	8,410
1-4 Family	25,289
Mobile Home	4,421
Multifamily	2,286
Vacant	2,980
Other	64
Rural Non-Farm	0
Rural Farm	0
Urban Area	0
Urban Clusters	0

Average Median Area Characteristics

Year of Home	1973
Owner-Occupied Home Value	\$127,541

Census Tract Count by Minority Percent

Less than 10% Minority	3,963
10-19% Minority	3,712
20-49% Minority	4,579
50-79% Minority	2,731
80-100% Minority	2,320
Minority Percent Not Available	11,775

Census Tract Counts by Community

Mixed	20,870
Rural	8,410
Urban	25,289
Island	4,421

Census Tract Counts by Characteristic

Distressed/Population Loss ³	0
Distressed/Poverty Rate ³	0
Distressed/Unemployment ³	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

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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.
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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

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Agency

MSA/MD	State Code	County Code	Census Tract	Federally Targeted Area	FFIEC Underserved	Distressed FFIEC	Population						Income				Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level		
							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 Tract Median Family
Geographic Area: Ross County (7089)																				
NA	39	141	9555.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9556.03	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9556.04	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9557.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9558.01	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9558.02	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9559.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9561.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9562.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9563.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9564.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9565.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9566.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9567.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9568.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
NA	39	141	9569.00	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
				Grand Totals:				77,093		12.18%										

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.
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Merchants National Bank
 Name of Reporting Institution

Hillsboro, OH 45133
 City, State, ZIP

0000701222
 Reporter's ID Number

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 Agency

Geographic Area: Union 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	120	0.19%	93	\$0	Salaried	As Percent of MSA/MD MFI
Asian	4,045	6.44%	4,043	\$145,444	Self Employed	Low Income
Black or African American	1,900	2.07%	1,275	\$158,371	Interest, Dividends or Rental	Moderate Income
Hawaiian or Pacific Islander	0	0.00%	0	\$0	Social Security	Middle Income
White	53,670	85.48%	53,287	\$94,271	Supplemental Security	Upper Income
Other	526	0.84%	201	\$0	Public Assistance	Income Not Available
Two or More Races	3,123	4.97%	2,351	\$106,131	Retirement	As Percent of County MFI
Total Population	62,784	100.00%	61,250		Other	Low Income

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	909	517	517	Below Poverty Level	Less than 10% Minority
White/Asian	467			Total Households	10-19% Minority
White/Black or African American	432				20-49% Minority
White/Hawaiian or Pacific Islander	27				50-79% Minority
White/Other	1,026				80-100% Minority
Black/Amer. Indian or Alaskan	26				Minority Percent Not Available
Total Population	2,945				

Age Population Counts

Age Group	Total	Median Family Income by Ethnicity	Housing Unit Counts	Census Tract Counts by Community
0 to 17 Years	14,305	8,040	Owner Occupied	Mixed
18 to 20 Years	1,693		Renter Occupied	Rural
21 to 61 Years	32,976		1-4 Family	Urban
62 to 64 Years	1,828		Mobile Home	Island
65 Years and Older	7,069		Multifamily	

Gender Population Counts

Gender	Total	Gross Rent	Area Monthly Housing Rental Costs	Census Tract Counts by Characteristic
Male	29,976	\$1,025		Distressed/Population Loss ³
Female	32,808	\$757		Distressed/Poverty Rate ³

Minority Population Counts

Minority Group	Total	Estimated Rent	Average Median Area Characteristics
Minorities	9,497	\$2,018	Year of Home
Non-Minorities	53,287	\$2,523	Owner-Occupied Home Value

Census Tracts in Geographic Area: 13



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

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DEMOGRAPHIC GEOGRAPHIC AREA (DETAIL), 0

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Name of Reporting Institution

Hillsboro, OH 45133
City, State, ZIP

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Reporter's ID Number

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Geographic Area:			Population										Income								
MSA/MD	State Code	County Code	Census Tract	Federally Targeted	FRIEC Underserved	FRIEC Distressed	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	Percentage Tract/MSA/MD Median Family	Decennial Census Tract MFI Level	
Union County (7089)																					
18140	39	159	0501.00	No	No	No	3,769	240	6.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$62,989	74.90%	Moderate	
18140	39	159	0502.00	No	No	No	4,875	317	6.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$75,250	89.48%	Middle	
18140	39	159	0503.01	No	No	No	4,034	299	7.41%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$105,102	124.98%	Upper	
18140	39	159	0503.03	No	No	No	8,423	1,206	14.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$126,042	149.89%	Upper	
18140	39	159	0503.04	No	No	No	2,557	153	5.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$92,250	109.70%	Middle	
18140	39	159	0504.01	No	No	No	5,477	835	15.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$103,750	123.96%	Upper	
18140	39	159	0504.02	No	No	No	3,630	490	13.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$70,368	83.68%	Middle	
18140	39	159	0505.01	No	No	No	4,813	554	12.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$91,193	108.44%	Middle	
18140	39	159	0505.02	No	No	No	2,249	268	11.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$72,014	85.64%	Middle	
18140	39	159	0506.01	No	No	No	10,920	3,863	35.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$181,964	216.39%	Upper	
18140	39	159	0506.02	No	No	No	4,012	726	18.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$104,079	123.77%	Upper	
18140	39	159	0507.01	No	No	No	4,848	315	6.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$100,900	\$136,741	162.67%	Upper	
18140	39	159	0507.02	No	No	No	3,377	231	6.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$100,900	\$82,700	98.34%	Middle	
							Grand Totals:	62,784	9,497	15.13%											

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

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- 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.

