

Loans by County

Respondent ID: 0000786742

Small Business Loans - Originations

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLOYD COUNTY (043), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	0	0	1	49	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	49	0	0	0	0	1	49	0	0
STATE TOTAL	1	49	0	0	0	0	1	49	0	0

Loans by County

Respondent ID: 0000786742

Small Business Loans - Originations

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BULLITT COUNTY (029), KY										
MSA 31140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	0	0	1	605	2	125	0	0
Middle Income	4	159	3	530	1	710	5	489	0	0
Upper Income	2	150	2	374	0	0	4	524	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	434	5	904	2	1,315	11	1,138	0	0
FAYETTE COUNTY (067), KY										
MSA 30460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	200	0	0	1	200	0	0
HARDIN COUNTY (093), KY										
MSA 21060										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	777	2	296	5	2,607	12	2,130	0	0
Middle Income	36	1,725	14	2,367	17	7,940	42	5,871	0	0
Upper Income	8	304	4	781	4	1,400	9	745	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	2,806	20	3,444	26	11,947	63	8,746	0	0

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Small Business Loans - Originations

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Institution: FIRST CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HART COUNTY (099), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	30	0	0	0	0	1	30	0	0
Median Family Income 60-70%	1	24	0	0	1	520	1	520	0	0
Median Family Income 70-80%	1	100	0	0	1	800	1	100	0	0
Median Family Income 80-90%	1	31	0	0	0	0	1	31	0	0
Median Family Income 90-100%	0	0	0	0	2	1,009	2	1,009	0	0
Median Family Income 100-110%	2	80	0	0	0	0	2	80	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	3	121	1	248	0	0	3	121	0	0
Median Family Income Not Known	0	0	1	200	1	300	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	386	2	448	6	3,129	11	1,891	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARUE COUNTY (123), KY										
MSA 21060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	3	1,369	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	3	1,369	0	0	0	0
MEADE COUNTY (163), KY										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
NELSON COUNTY (179), KY										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	137	0	0	1	137	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0

Loans by County

Respondent ID: 0000786742

Small Business Loans - Originations

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	122	0	0	1	122	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	1	122	0	0
TOTAL INSIDE AA IN STATE	65	3,240	25	4,348	28	13,262	74	9,884	0	0
TOTAL OUTSIDE AA IN STATE	11	475	7	1,282	9	4,498	16	2,564	0	0
STATE TOTAL	76	3,715	32	5,630	37	17,760	90	12,448	0	0

Loans by County

Respondent ID: 0000786742

Small Business Loans - Originations

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,500	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	65	3,240	25	4,348	28	13,262	74	9,884	0	0
TOTAL OUTSIDE AA	12	524	7	1,282	12	5,998	17	2,613	0	0
TOTAL INSIDE & OUTSIDE	77	3,764	32	5,630	40	19,260	91	12,497	0	0

Loans by County

Respondent ID: 0000786742

Small Farm Loans - Originations

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (093), KY										
MSA 21060										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	375	0	0	2	375	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	375	0	0	2	375	0	0
TOTAL INSIDE AA IN STATE	0	0	2	375	0	0	2	375	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	2	375	0	0	2	375	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	2	375	0	0	2	375	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	2	375	0	0	2	375	0	0

2012 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST CITIZENS BANK

Respondent ID: 0000786742
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KY - BULLITT COUNTY (029) - MSA 31140	15	2,653	11	1,138	0	0
KY - HARDIN COUNTY (093) - MSA 21060	103	18,197	63	8,746	0	0

2012 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: FIRST CITIZENS BANK

Respondent ID: 0000786742

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KY - HARDIN COUNTY (093) - MSA 21060	2	375	2	375	0	0

2012 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST CITIZENS BANK

Respondent ID: 0000786742
Agency: FRS - 2

Memo Item: Loans by Affiliates

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

2012 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000786742

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: FIRST CITIZENS BANK

ASSESSMENT AREA - 0001

BULLITT COUNTY (029), KY

MSA: 31140

Moderate Income

0201.02 0207.01* 0207.02* 0208.00* 0209.00*

Middle Income

0201.01 0201.03* 0202.01 0204.00 0205.00* 0206.01* 0206.02 0211.01 0211.02* 0212.00*

Upper Income

0202.02 0203.00

Income Not Known

9801.00*

ASSESSMENT AREA - 0002

HARDIN COUNTY (093), KY

MSA: 21060

Moderate Income

0001.00* 0005.00 0014.02 0015.00

Middle Income

0002.02* 0003.00 0004.00 0006.00* 0007.00* 0008.00* 0010.01 0010.02 0011.00 0013.00 0014.01
0016.00 0017.00

Upper Income

0002.01* 0009.01 0009.02 0012.00

Income Not Known

9801.00*

OUTSIDE ASSESSMENT AREA

FLOYD COUNTY (043), IN

MSA: 31140

Upper Income

0710.07

FAYETTE COUNTY (067), KY

2012 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST CITIZENS BANK

Respondent ID: 0000786742

Agency: FRS - 2

MSA: 30460

Middle Income

0038.03

HART COUNTY (099), KY

MSA: NA

Middle Income

9703.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 50-60%

0128.01

Median Family Income 60-70%

0045.00 0071.00

Median Family Income 70-80%

0106.02 0126.01

Median Family Income 80-90%

0091.06

Median Family Income 90-100%

0091.03 0111.02

Median Family Income 100-110%

0109.02 0110.04

Median Family Income 110-120%

0094.00

Median Family Income >= 120%

0104.06 0116.04 0117.09

Median Family Income Not Known

9801.00

LARUE COUNTY (123), KY

MSA: 21060

2012 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST CITIZENS BANK

Respondent ID: 0000786742

Agency: FRS - 2

Middle Income

9601.02

MEADE COUNTY (163), KY

MSA: 31140

Middle Income

9704.02

NELSON COUNTY (179), KY

MSA: 31140

Middle Income

9303.01

WARREN COUNTY (227), KY

MSA: 14540

Middle Income

0109.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income >= 120%

0072.00

2012 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000786742

Institution: FIRST CITIZENS BANK

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	46	46	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	40	40	0	0.00%
Total	89	89	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.