

Directors

As of December 31, 2001

Cleveland

David H. Hoag

Chairman
Retired Chairman
The LTV Corporation
Cleveland, Ohio

Robert W. Mahoney

Deputy Chairman
Retired Chairman & CEO
Diebold, Incorporated
Uniontown, Ohio

John R. Cochran

Chairman & CEO
FirstMerit Corporation
Akron, Ohio

Phillip R. Cox

President & CEO
Cox Financial Corporation
Cincinnati, Ohio

Wayne R. Embry

Former President & COO
Team Division
Cleveland Cavaliers
Cleveland, Ohio

Cheryl L. Krueger-Horn

President & CEO
Cheryl&Co.
Westerville, Ohio

Tiney M. McComb

Chairman & President
Heartland BancCorp
Gahanna, Ohio

David L. Nichols

President & COO
Rich's/Lazarus/Goldsmith's
Atlanta, Georgia

Stephen P. Wilson

President & CEO
Lebanon Citizens National Bank
Lebanon, Ohio

Cincinnati

George C. Juilfs

Chairman
President & CEO
SENCORP
Newport, Kentucky

Jean R. Hale

President & CEO
Community Trust Bancorp, Inc.
Pikeville, Kentucky

V. Daniel Radford

Executive Secretary-Treasurer
Cincinnati AFL-CIO Labor Council
Cincinnati, Ohio

Thomas Revely, III

President & CEO
CBS Technologies, LLC
Cincinnati, Ohio

Mary Ellen Slone

Chairman & CEO
Meridian Communications
Lexington, Kentucky

Benedict Weissenrieder

Chairman, President, & CEO
Hocking Valley Bank
Athens, Ohio

Charles Whitehead

President
Ashland Inc. Foundation
Covington, Kentucky

Pittsburgh

Charles E. Bunch

Chairman
Executive Vice President
PPG Industries, Inc.
Pittsburgh, Pennsylvania

Georgia Berner

President
Berner International Corporation
New Castle, Pennsylvania

Gretchen R. Haggerty

Senior Vice President & Controller
Accounting and Finance
U. S. Steel Group
Pittsburgh, Pennsylvania

James Mitnick

Senior Vice President
Turner Construction Company
Pittsburgh, Pennsylvania

Kristine Molnar

President
WesBanco Bank, Inc.
Upper Ohio Valley Region
Wheeling, West Virginia

Edward V. Randall, Jr.

Management Advisor & Consultant
Babst, Calland, Clements & Zomnir, P.C.
Pittsburgh, Pennsylvania

Peter N. Stephans

Chairman & CEO
Trigon, Incorporated
McMurray, Pennsylvania



David A. Daberko
Federal Advisory Council Representative
 Chairman
 National City Corporation
 Cleveland, Ohio



(Standing) David L. Nichols, Robert W. Mahoney, Wayne R. Embry, and Stephen P. Wilson;
 (seated) Phillip R. Cox, Tiney M. McComb, David H. Hoag, and Cheryl L. Krueger-Horn



John R. Cochran



Thomas Revely, III, Benedict Weissenrieder, V. Daniel Radford, George C. Juilfs,
 Jean R. Hale, Mary Ellen Slone, and Charles Whitehead



(Standing) Charles E. Bunch, James Mitnick, Kristine Molnar, and
 Peter N. Stephans; (seated) Gretchen R. Haggerty and Georgia Berner



Edward V. Randall, Jr.