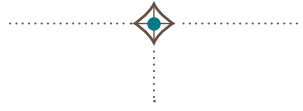


Business Advisory Councils *(as of December 31, 2005)*



Business Advisory Council members are a diverse group of Fourth District businesspeople who advise the president and senior officers on current business conditions.

In 2005, the Bank's Business Advisory Council expanded into three councils—in Cleveland, Cincinnati, and Pittsburgh—to provide greater regional presence and outreach.

Each council meets with senior Bank leaders at least twice yearly. These meetings provide anecdotal information that is useful in the consideration of monetary policy direction and economic research activities.

Cleveland

Gerald E. Henn
Founder and President
Henn Corporation
Warren, Ohio

Christopher J. Hyland
Chief Financial Officer
Hyland Software, Inc.
Westlake, Ohio

Gary A. Lesjak
Chief Financial Officer
The Shamrock Companies Inc.
Westlake, Ohio

Rodger W. McKain
President
SOFCo-EFS Holdings LLC
Alliance, Ohio

Kevin M. McMullen
Chairman and CEO
OMNOVA Solutions Inc.
Fairlawn, Ohio

Michael J. Merle
Executive Vice President
Ray Fogg Building Methods, Inc.
Brooklyn Heights, Ohio

Frederick D. Pond
President
Ridge Tool Company, Inc.
Elyria, Ohio

Scott E. Rickert
President and Co-founder
Nanofilm, Corporate Headquarters
Valley View, Ohio

Jack H. Schron, Jr.
President and
Chief Executive Officer
Jergens, Inc.
Cleveland, Ohio

Steven J. Williams
President and
Chief Executive Officer
Elsons International, Inc.
Cleveland, Ohio

Cincinnati

Cynthia O. Booth
President and
Chief Executive Officer
COBCO Enterprises
Cincinnati, Ohio

Charles H. Brown
Vice President of Accounting
and Finance
Toyota Motor Manufacturing North America, Inc.
Erlanger, Kentucky

Ronald D. Brown
Chairman, President, and
Chief Executive Officer
Milacron Inc.
Cincinnati, Ohio

James E. Bushman
President and
Chief Executive Officer
Cast-Fab Technologies, Inc.
Cincinnati, Ohio

Frederick W.P. Buttrell
President
Comair, Inc.
Erlanger, Kentucky

Richard O. Coleman
President and
Chief Executive Officer
GenStone Acquisition Company
Cincinnati, Ohio

Jerry A. Foster
President
Diversified Tool & Development
Richmond, Kentucky

Edward R. Jackson
President and
Chief Executive Officer
Fierro Technologies, Inc.
Cincinnati, Ohio

Rebecca S. Mobley
Co-owner, Broker, and
Relocation Director
TurfTown Properties, Inc.
Lexington, Kentucky

Joseph L. Rippe
Partner
Rippe & Kingston, Co. psc
Cincinnati, Ohio

Pittsburgh

R. Yvonne Campos
President
Campos, Inc.
Pittsburgh, Pennsylvania

Renee S. Frazier
Senior Vice President
and Executive Officer
VHA Pennsylvania
Pittsburgh, Pennsylvania

D. Michael Hartley
Chairman and
Chief Executive Officer
Standard Bent Glass Corporation
Renfrew, Pennsylvania

John L. Kalkreuth
President
Kalkreuth Roofing and Sheet Metal
Wheeling, West Virginia

Scott D. Leib
President
Applied System Associates, Inc.
Murrysville, Pennsylvania

Steven C. Price
Chief Executive Officer
TBG Consulting, Inc.
Pittsburgh, Pennsylvania

Stephen V. Snavelly
Chief Executive Officer
Snavelly Forest Products, Inc.
Pittsburgh, Pennsylvania

Robert G. Visalli
President and
Chief Executive Officer
Kerotest Manufacturing Corporation
Pittsburgh, Pennsylvania