

PUBLIC DISCLOSURE

July 9, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fifth Third Bank
723112

38 Fountain Square Plaza
Cincinnati, Ohio 45263

Federal Reserve Bank of Cleveland
P.O. Box 6387
Cleveland, Ohio 44101-1387

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: Fifth Third Bank is rated “Satisfactory.”

The following table indicates the performance level of Fifth Third Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	FIFTH THIRD BANK		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Major factors supporting the institution’s rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- A substantial majority of loans are made in the bank’s assessment areas;
- The geographic distribution of loans reflects a good penetration throughout the assessment area, though lending gaps were noted in some assessment areas;
- The distribution of HMDA lending among borrowers reflects a good penetration among customers of different income levels;
- The distribution of small business lending reflects a poor penetration among businesses of different revenue sizes;
- The bank is a leader in making community development loans;
- The bank has an excellent level of qualified investments, often in a leadership position;
- Service delivery systems are accessible to all portions of the assessment areas and to individuals of different income levels in its assessment areas;
- The record of opening and closing banking centers has adversely affected the accessibility of its delivery systems in low- and moderate-income geographies; and,
- The bank is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Fifth Third Bank (“Fifth Third”) is the lead bank and wholly-owned subsidiary of Fifth Third Bancorp, a multi-bank holding company headquartered in Cincinnati, Ohio. As of December 31, 2006, the holding company reported total assets of \$101 billion, with the lead bank accounting for approximately 52% of those assets. Fifth Third has two nonbank subsidiaries – Fifth Third Mortgage Company chartered in Dayton, Ohio and Fifth Third Leasing Company chartered in Cincinnati, Ohio. Fifth Third Bancorp owns two other banking subsidiaries – Fifth Third Bank, Michigan, and Fifth Third Bank, NA, Tennessee. A separate CRA performance evaluation dated July 9, 2007 was also completed for Fifth Third Bank, Michigan. Fifth Third Bank, NA’s CRA performance is evaluated by the Office of Comptroller of the Currency (“OCC”), with the most recent CRA performance evaluation dated May 5, 2005.

Fifth Third operates four primary business lines across its banking and nonbanking subsidiaries: commercial banking, retail banking, Investment Advisors, and Fifth Third Processing Solutions.

The commercial banking business line provides credit and treasury management services to businesses ranging from small privately held companies to large publicly traded companies. Retail banking is comprised of three business segments, including retail banking, consumer lending, and mortgage lending. The Investment Advisors provide fiduciary services, which includes the corporation’s charitable foundation. Fifth Third Processing Solutions provides electronic fund transfer and card authorization services to the corporation, as well as other financial institutions and merchants nationwide.

Fifth Third’s website, www.53.com, contains information about the organization and its affiliates, banking center locations, employment, investor relations, and consumer/business products and services. The site also offers its customers the ability to apply online for deposit products and limited loan products. Other online capabilities include account inquiry, account transfers, and bill payment for both consumer and small business customers.

Fifth Third continues to expand its presence within and around its footprint through establishment of new banking centers near Canton, Cincinnati, Columbus, Cleveland, Dayton, and Toledo, Ohio and Pittsburgh, Pennsylvania.

Fifth Third’s assessment area includes, portions of the States of Ohio, Kentucky, Michigan, and West Virginia, and the Commonwealth of Pennsylvania (see Appendix E). The assessment area has not changed substantially since the previous evaluation, though the Canton and Pittsburgh assessment areas have been slightly expanded. Each assessment area is discussed in detail within the respective states.

Fifth Third's assessment area comprises a large portion of the Fourth Federal Reserve District. The Fourth District has had only about a 0.2% annual population growth compared to the United States at 1.1%. Nominal income has averaged annual growth of about 6.6% compared to about 7.7% for the U.S. The District continues to be heavily manufacturing-based, with about 16% of the workforce employed by manufacturing compared to about 11% for the U.S. About three-quarters of the District's counties derive a higher proportion of their earnings from manufacturing than the nation as a whole. Manufacturing earnings are especially concentrated in Cleveland and Pittsburgh. Approximately 23% of the District's earnings come from manufacturing compared to about 16% for the nation.

The District has 40 of the Fortune 500 companies and six of the largest 50 bank holding companies, including Fifth Third. Banking conditions in the district continue to be strong, with slight increases in annual asset growth and earnings. As of March 2007, the District's unemployment level at 5.1% was slightly above the nation at 4.4%. District employment and labor force are nearly unchanged, while unemployment continues to slightly increase. Western Pennsylvania unemployment rates are stronger and generally below the national level.

Ohio ranks second to Michigan in terms of employment in the motor vehicle industry. The automobile industry is going through hard times, with significant losses reported by companies such as Ford Motor Company and General Motors in 2006. Also impacted are the more than 400 tier-1 suppliers to the automobile industry located in Ohio. In 2005, Ford consolidated its Lorain and Avon Lake plants and it plans to close its Maumee stamping plant and its Batavia transmission plant. In addition, some shifts at area assemblers have recently been eliminated. However, the plants seem well-positioned because of recent investments and their portfolio of models produced.

Homeownership rates in the Fourth District are generally high, with Pittsburgh and Cleveland rates exceeding 70%. Housing affordability, as measured by the Housing Opportunity Index, indicates that homes in the District are considered affordable to families earning the median income. However, housing prices started declining and record foreclosure rates have occurred during the evaluation period, with Ohio having the highest foreclosure rate of any state in the nation. Foreclosure rates are largely attributable to the softening housing market, weaker economic and employment conditions, and the pervasiveness of subprime lending.

Refer to www.clevelandfed.org/research/trends for additional information on the Fourth Federal Reserve District's economic conditions.

General demographic information and key financial information regarding the institution and its assessment area are illustrated in the tables that follow. No impediments to meeting the credit needs of the assessment areas were identified. Additional information regarding assessment area demographics can be found in tables throughout this report.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	285	9.6	133,455	4.6	48,174	36.1	554,757	19.0
Moderate-income	629	21.3	483,399	16.6	75,262	15.6	526,062	18.0
Middle-income	1,352	45.7	1,465,614	50.3	83,063	5.7	655,775	22.5
Upper-income	678	22.9	832,477	28.6	19,976	2.4	1,178,351	40.4
Unknown-income	15	0.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,959	100.0	2,914,945	100.0	226,475	7.8	2,914,945	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	287,769	73,684	2.5	25.6	167,979	58.4	46,106	16.0
Moderate-income	908,613	427,307	14.3	47.0	392,392	43.2	88,914	9.8
Middle-income	2,318,721	1,565,959	52.5	67.5	613,399	26.5	139,363	6.0
Upper-income	1,197,801	916,516	30.7	76.5	226,320	18.9	54,965	4.6
Unknown-income	276	21	0.0	7.6	164	59.4	91	33.0
Total Assessment Area	4,713,180	2,983,487	100.0	63.3	1,400,254	29.7	329,439	7.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	21,340	5.9	17,590	5.6	3,229	8.3	521	6.8
Moderate-income	54,658	15.2	46,866	15.0	6,713	17.3	1,079	14.2
Middle-income	164,604	45.9	144,759	46.3	16,065	41.4	3,780	49.6
Upper-income	117,203	32.7	102,450	32.8	12,528	32.3	2,225	29.2
Unknown-income	1,101	0.3	776	0.2	310	0.8	15	0.2
Total Assessment Area	358,906	100.0	312,441	100.0	38,845	100.0	7,620	100.0
Percentage of Total Businesses:				87.1		10.8		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	27	0.2	27	0.2	0	0.0	0	0.0
Moderate-income	637	5.3	630	5.3	7	5.4	0	0.0
Middle-income	8,524	71.4	8,420	71.4	90	69.2	14	70.0
Upper-income	2,748	23.0	2,709	23.0	33	25.4	6	30.0
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	11,937	100.0	11,787	100.0	130	100.0	20	100.0
Percentage of Total Farms:				98.7		1.1		0.2

KEY FINANCIAL INFORMATION AS OF DECEMBER 31, 2006	In thousands
TOTAL ASSETS	\$52,671,972
TOTAL DEPOSITS	\$31,725,741
NET LOANS & LEASES	\$36,809,723
LOANS SECURED BY REAL ESTATE	\$19,948,189
LOANS SECURED BY 1 TO 4 FAMILY RESIDENTIAL PROPERTIES	\$13,161,813
LOANS SECURED BY MULTI-FAMILY RESIDENTIAL PROPERTIES	\$340,285
CONSUMER LOANS	\$5,790,099
COMMERCIAL AND INDUSTRIAL LOANS	\$6,601,980

KEY FINANCIAL RATIOS AS OF DECEMBER 31, 2006	
RETURN ON AVERAGE ASSETS	1.09%
NET LOANS & LEASES TO TOTAL ASSETS	68.89%
INVESTMENTS TO TOTAL ASSETS	13.47%
TOTAL DEPOSITS TO TOTAL ASSETS	60.23%
NET LOANS & LEASES TO TOTAL DEPOSITS	116.03%
1-4 FAMILY RESIDENTIAL LOANS TO AVERAGE LOANS	35.18%
COMMERCIAL/AGRICULTURAL REAL ESTATE LOANS TO AVERAGE LOANS	17.13%
CONSUMER LOANS TO AVERAGE LOANS	16.61%
COMMERCIAL/AGRICULTURAL LOANS TO AVERAGE LOANS	18.32%

The following summarizes Fifth Third's assessment areas that received a full-scope review. A more detailed discussion of the assessment areas selected for full-scope review can be found in the respective sections of this report.

Kentucky, Ohio and West Virginia (Multi-state assessment area)

- Huntington-Ashland MSA 26580, including Boyd and Greenup Counties in Kentucky, Lawrence County in Ohio, and Cabell and Wayne Counties in West Virginia.

Ohio

- Cincinnati-MSA 17140, including Brown, Butler, Clermont, Hamilton, and Warren Counties in Ohio.
- Cleveland-Akron-Elyria Combined Statistical Area 184, consisting of Akron-MSA 10420 (including Portage and Summit Counties) and Cleveland-MSA 17460 (including Cuyahoga, Geauga, Lake, Lorain, and Medina Counties).
- Canton-Massillon MSA 15940, including portions of Stark County.
- Dayton MSA 19380, including Greene, Miami, Montgomery, and Preble Counties
- Northwestern Nonmetropolitan Counties, including Auglaize, Champaign, Darke, Defiance, Hancock, Huron, Logan, Marion, Sandusky, Seneca, Shelby, and Williams Counties.
- Ohio Valley Nonmetropolitan Counties, including Adams, Clinton, Fayette, Highland, Pike, Ross, and Scioto Counties.

Michigan

- Detroit MSA 33780, including Monroe County.

West Virginia

- Charleston MSA 16620, including Kanawha and Putnam Counties.

Commonwealth of Pennsylvania

- Pittsburgh MSA 38300, including Allegheny County and portions of Westmoreland County.

SCOPE OF EXAMINATION

All assessment areas for Fifth Third were evaluated for lending, investment, and service performance. The assessment areas previously mentioned were reviewed by using the full-scope examination procedures. The Columbus MSA 18140, Lima MSA 306020, Sandusky MSA 41780, Springfield MSA 44220, and Toledo MSA 45780 assessment areas were reviewed using the limited-scope examination procedures.

Fifth Third chose to include loan activity originated through the mortgage companies (subsidiaries of both the Ohio and Michigan banks) and Home Equity of America (subsidiary of the Michigan bank) in Fifth Third Ohio's evaluation. Only loans originated by these affiliates within Fifth Third's assessment area were included in this evaluation.

The lending analysis was based upon loan data covering January 1, 2005 through December 31, 2006. Home mortgage loans, including home purchase, home refinance, and home improvements, as well as small business loans were the major products included in this evaluation. Home improvement lending received the least weighting, as Fifth Third uses its home equity line of credit product primarily for home improvement lending and does not opt to report its home equity lines of credit under HMDA. Home improvement loans reported are primarily those originated through third party home improvement contractors. Additionally, small farm loans were considered only for assessment areas with significant volume. Other types of consumer loans, credit cards, and commercial loans were not included in this analysis.

Loans were evaluated to determine the lending activity inside and outside the bank's assessment area. In addition, loans inside the assessment area were evaluated on the geographic and borrower-income distribution for each assessment area.

The bank's geographic distribution with respect to HMDA loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business and small farm loans were compared to the percentage of businesses and farms within each geographic income category, regardless of revenue size of the business.

The bank's borrower income distribution with respect to HMDA loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. Poverty level is determined by both income and family size. Generally, a larger proportion of poverty level families are in the low-income category and, to a certain extent, the moderate-income categories. Borrowers at poverty level often do not qualify for real-estate loans, so the percentage of families below poverty level was considered when evaluating lending performance to low- and moderate-income borrowers.

The bank's borrower income distribution with respect to small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each revenue category.

The bank's lending performance was also compared to the 2005 aggregate performance of all lenders required to report HMDA and CRA data within the respective assessment areas. However, Fifth Third's lending performance against the demographic comparators received the greatest weight in assigning ratings. The bank's market share of lending is also discussed to give a better understanding of how Fifth Third ranks within the respective areas. As of the time of this evaluation, 2006 aggregate and market data was not available and therefore not included within this analysis.

Community development loans and investments funded by the bank between January 1, 2005 and December 31, 2006 were reviewed for the lending and investment tests. Investments funded by the affiliated Community Development Corporation ("CDC"), the Fifth Third Foundation, and regional banking centers were also included in this analysis. In addition, the bank's community development services were evaluated for the service test.

Although Fifth Third has banking centers in five states, 94.7% of the banking centers are located in the State of Ohio. Deposits in the State of Ohio comprise 97.8% of the institution's total deposits while loans originated in Ohio during the evaluation period comprised 95% of total loans originated. As a result, performance in the State of Ohio received the greatest weight in determining the institution rating. Within the State of Ohio, the Cincinnati assessment area comprised the largest percentage of banking centers, deposits, and loans and received the greatest weight in determining the State of Ohio rating. Other assessment areas within the State of Ohio receiving greater weight based on the percentage of banking centers, deposits, and loans included Columbus, Cleveland, Dayton, and Toledo.

A summary of the scope is listed in Appendix A.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Fifth Third's performance on the lending test is rated "High Satisfactory."

Lending Activity

Lending activity reflects a good responsiveness to credit needs throughout Fifth Third's assessment areas given the economic conditions noted.

The number and dollar amount of lending activity has decreased from the prior evaluation period by 27.3% and 22.4%, respectively. The majority of this decline occurred in the number and dollar amount of HMDA-related lending activity, which is down 30.8% and 29.6%. This decline is a continuing pattern from the prior evaluation period and is largely a result of the higher interest rate market. The most significant decline in HMDA related lending was in refinances, which are down 56.3%. With higher interest rates, fewer people are refinancing their lower rate mortgage loans. Despite the overall decline in HMDA-related lending, home purchase activity is up by 10.6% over the prior evaluation period.

The volume of HMDA lending is also impacted by competition from subprime lenders. Fifth Third does not offer subprime loans. While subprime lenders originate loans throughout Fifth Third's assessment areas, subprime lending is especially prevalent in northeastern Ohio. This performance evaluation discusses the bank's performance compared to the aggregate of all lenders; however, for each assessment area, the bank's performance compared to the aggregate, excluding subprime lenders, was considered and is discussed in general terms.

Despite the decline in HMDA lending, Fifth Third remains a significant lender for HMDA-related lending within its assessment areas, ranking third in both 2005 and 2006 out of over 1,250 lenders. Fifth Third's lending volume is just slightly behind second-ranked National City Corporation, but only about half the volume of top ranked Countrywide Home Loans. Other significant competition comes from Wells Fargo Bank NA, Washington Mutual Bank, and J.P. Morgan Chase Bank NA. Despite the overall decrease from the prior evaluation period, Fifth Third's HMDA lending volume remained constant between 2005 and 2006, as it did for the other major lenders. The aggregate market volume for HMDA-related loans declined by about 8% between 2005 and 2006 and reflects a continuing decline from the prior evaluation period.

The number and dollar amount of small business lending declined by 13.7% and 5.9% and the number and dollar amount of small farm lending declined by 19.8% and 23.9%, respectively.

In 2005, Fifth Third ranked ninth out of 235 lenders in its assessment areas for CRA related loans (small business and small farm loans) and, in 2006, fell to 14th. Fifth Third's CRA lending volume is one-third or less of the top five ranked institutions for each year, which included American Express, Chase Bank USA NA, Citibank NA, GE Capital Financial, and Capital One FSB.

These competitors nationally market products, such as small business credit cards, that provide easy access to credit without capital required by traditional bank small business loans. These competitors also market their products through national retail chains, such as Home Depot or Lowe's, to compete for small business loans to contractors and home improvement loans to individuals. As noted above, Fifth Third's CRA-related lending volume declined over the prior evaluation period but remained constant between 2005 and 2006. The aggregate market volume for CRA-related loans decreased from the prior evaluation period, but increased by about 30% between 2005 and 2006 due to the addition of number one-ranked American Express FSB as a CRA reporter in this assessment area.

The following table summarizes Fifth Third's HMDA and CRA lending activity for the evaluation period.

January 1, 2005 – December 31, 2006				
Summary of Lending Activity				
Loan Type	#	%	\$ ('000s)	%
HMDA home purchase	27,393	42.5	3,667,070	37.1
HMDA refinancing	17,873	27.7	2,369,014	24.0
HMDA home improvement	3,343	5.2	88,388	.9
HMDA multifamily	69	.1	100,325	1.0
Total HMDA-related	48,678	75.5	6,224,797	63.0
Total small business	15,428	23.9	3,615,836	36.6
Total small farm	377	.6	39,829	.4
TOTAL LOANS	64,483	100.0	9,880,462	100.0

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

Assessment Area Concentration

The table below shows the distribution of Fifth Third's lending inside and outside its assessment area. A substantial majority of loans are within Fifth Third's assessment area, which indicates an excellent assessment area concentration.

January 1, 2005 – December 31, 2006								
Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	\$('000s)	%	#	%	\$('000s)	%
HMDA home purchase	2,767	86.0	101,657	82.4	452	14.0	21,772	17.6
HMDA refinancing	2,607	92.3	209,528	87.6	216	7.7	29,653	12.4
HMDA home improvement	3,255	91.3	64,050	89.8	311	8.7	7,286	10.2
HMDA multifamily	41	91.1	71,138	94.5	4	8.9	4,274	5.5
Total HMDA-related	8,670	89.8	449,373	87.7	983	10.2	62,985	12.3
Total small business	15,428	93.9	3,615,836	92.0	1,002	6.1	313,685	8.0
Total small farm	377	96.2	39,829	91.6	15	3.8	3,630	8.4
TOTAL LOANS	24,475	92.4	4,105,038	91.5	2,000	7.6	380,300	8.5

Note: Affiliate loans were not included in the in/out analysis as only affiliate loans inside the assessment areas were considered in the evaluation.

Geographic and Borrower Distribution

Geographic distribution is generally good; however, significant gaps in HMDA and CRA lending were noted in the cities of Cleveland and Pittsburgh. Weaker geographic distribution performance was also noted in the State of Michigan, State of West Virginia, and Commonwealth of Pennsylvania.

Borrower distribution is generally good; however, the distribution of small business loans to businesses with \$1 million or less in revenue is poor in almost all assessment areas. Weaker borrower distribution performance was noted in all states outside of Ohio.

While geographic and borrower distribution performance compared to the aggregate of all HMDA and CRA lenders varies by product and assessment area, generally Fifth Third is consistent with or outperforms the aggregate in the State of Ohio, but underperforms the aggregate in other states. Given that Fifth Third does not offer subprime loans, when you remove subprime lenders from the aggregate HMDA data, Fifth Third generally outperforms the aggregate of similar financial institutions in the State of Ohio, but continues to underperform the aggregate in other states. Removing subprime lending from the aggregate HMDA numbers impacts the geographic distribution more than the borrower distribution, as subprime lenders are more effective at originating loans in low- and moderate-income geographies, but lenders in general are effective at lending to individuals in all income ranges.

Community Development Lending

Fifth Third is a leader in making community development loans. Fifth Third originated over \$246 million in community development loans, which is an 11.8% increase over the prior evaluation period. The Huntington/Ashland, Cleveland, Dayton, Toledo, NW Non-MSA, and Pittsburgh assessment areas had substantial increases in community development loans since the prior evaluation; however, the Cincinnati assessment area community development loans declined by 42%.

The community development loans during this evaluation period were for a variety of purposes, including affordable housing, economic development of Brown Field sites and other low- or moderate-income tracts, and working capital for agencies that service primarily low- and moderate-income individuals.

Innovative or Flexible Lending Criteria

The following are examples of loan programs available throughout the bank's assessment areas that were considered in evaluating Fifth Third's flexible lending practices to address the credit needs of low- and moderate-income individuals or low- and moderate-income geographies.

- Good Neighbor Program
 - This is a Fifth Third-exclusive affordable housing program that offers no down payment, no mortgage insurance, and competitive closing costs that may be funded by a gift. The loan program is available to low- or moderate-income individuals or individuals buying a home in low- or moderate-income census tracts. During the evaluation period, Fifth Third originated over 1,800 Good Neighbor loans. Approximately 500 loans were originated in low- and moderate-income geographies and another 1,300 loans were originated to low- and moderate-income borrowers purchasing homes in middle- and upper-income geographies.
- Home Possible Mortgage and Home Possible Neighborhood Solutions Mortgage
 - This is an affordable housing program that offers no down payment and competitive closing costs that may be funded by a gift. The loan program is available to low- or moderate-income individuals or individuals buying a home in low- or moderate-income census tracts. The Neighborhood Solutions mortgage is available to community service personnel, such as teachers, firefighters, law enforcement officers, and healthcare workers.
- Federal Home Loan Bank Affordable Housing Program
 - Fifth Third participates with the FHLB’s affordable housing program, which provides construction, purchase, and rehabilitation financing for owner-occupied and rental properties for low- and moderate-income individuals. During the evaluation period, Fifth Third’s nonprofit partners received nearly \$6.3 million in subsidy awards as part of the program.
- FHA/VA Mortgages
 - Government insured mortgages designed to assist low- and moderate-income homebuyers by offering low down payments and flexible qualifying guidelines.
- Flex 53 Loans
 - Loans designed for individuals who do not meet conforming standards for income, assets, credit or collateral or for non-conforming properties. No mortgage insurance is required.
- Unbanked Immigrant Homeownership Program
 - This program is geared toward the Latino community to assist with homeownership. Although the program is available in any of Fifth Third’s markets, it is primarily targeted to urban markets, where there is a larger Latino population.

Investment Test

Fifth Third’s performance under the investment test is rated “Outstanding.” Community development investments, grants, and charitable contributions are made from three sources: Fifth Third Community Development Corporation (“CDC”), Fifth Third Foundation (“Foundation”), and Fifth Third Bank.

The CDC is a nonbank subsidiary of Fifth Third Bancorp organized primarily for making venture capital investments in Small Business Investment Corporations (“SBICs”), other qualifying business ventures, and affordable housing tax credit deals. The CDC is a primary contributor of investments for Fifth Third.

The Foundation is a charitable trust funded by Fifth Third Bancorp and managed by Fifth Third Investment Advisors to provide funding for community development and other charitable purposes throughout Fifth Third's assessment areas.

During this evaluation period, community development investments within Fifth Third's assessment areas totaled \$100 million, which is a 98% increase from the previous evaluation. This level of community development investment represents 0.2% of the bank's total assets and 1.9% of the bank's tier 1 capital. In addition to the investments made inside the bank's assessment area, Fifth Third funded \$1.7 million in investments in counties adjacent to several of its assessment areas.

Service Test

Fifth Third's performance under the service test is rated "High Satisfactory." Specific details of service performance are discussed in the respective assessment area sections of this report.

Retail Services

Retail delivery systems are considered accessible to the geographies and individuals of different income levels in Fifth Third's footprint, despite the fact that the bank's record of opening and closing offices has reduced the number of banking centers in low- and moderate-income geographies. The banking services and business hours do not vary in a way that inconveniences any portions of the bank's assessment area, particularly low- and moderate-income geographies and individuals.

Fifth Third operated 399 banking centers and 730 ATMs within its footprint as of December 31, 2006. This evaluation compared the percentage of banking center locations by tract income against the percentage of income tract distribution and percentage of families residing in each geography. Fifth Third operated 3% of its banking centers in low-income geographies, while low-income geographies comprise 9.6% of the total tracts in all assessment areas and 4.6% of families reside within those tracts. Fifth Third operated 13% of its banking centers in moderate-income geographies, while moderate-income geographies comprise 21.3% of the total tracts in all assessment areas and 16.6% of families reside within those tracts. Based on this analysis alone, retail delivery systems would only be considered reasonably accessible. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Fifteen additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional 59 banking centers are within one mile.

Fifth Third also provides services through Internet banking and telephone banking. Considering these additional factors, the retail delivery systems are considered accessible.

Although the total number of banking centers increased by six locations (1.5%) since the previous evaluation, the net number of banking centers located in low-income geographies decreased by two and in moderate-income geographies decreased by five. The Cleveland, Columbus, and Dayton assessment areas all experienced decreases in the number of low- and moderate-income banking centers, while the Huntington/Ashland and Cincinnati/Middletown assessment areas experienced slight increases. The percentage of banking centers in low- and moderate-income geographies was also adversely affected by the fact that a net of 12 new banking centers were opened in upper-income geographies since the previous evaluation. Most notably, these increases were in the Pittsburgh, Columbus, Dayton, and Canton assessment areas. Refer to the respective assessment area sections for further discussion of the impact to retail delivery systems.

Through its various delivery systems, Fifth Third offers a variety of no- or low-cost deposit products, including a free checking account, student checking account, senior club checking account, and goal-setter savings account. Specifically, Fifth Third offers Basic53 Checking, which is designed to provide customers that might have been turned down for regular checking accounts due to past performance such as overdrafts or charged-off accounts with access to basic checking account services. The account offers unlimited check writing, but no ATM access. After one year of good history, the account may be converted to a regular checking account.

Community Development Services

The bank is a leader in providing community development services throughout its assessment areas. The bank's directors, officers, and staff members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, economic development and revitalization of low- and moderate-income areas, and especially financial literacy.

Fifth Third continued its unique partnership with Freddie Mac and The Community College Foundation to sponsor the Homeownership Mobile, also known as the E-Bus. This bus is equipped with a satellite dish and computers to provide homeownership counseling, financial literacy, credit reports, and lending services primarily to low- and moderate-income geographies, though occasionally it is used for marketing events, such as a new banking center location or community events. The bus operated for 85 days in the Cincinnati/Middletown, Cleveland/Akron, Canton, Columbus, Ohio Valley, and Charleston, WV assessment areas since the previous evaluation and served nearly 13,000 visitors. The E-Bus was also utilized in Mississippi after Hurricane Katrina to provide residents and relief workers with access to the Internet and other services.

Following are some examples of financial literacy and education programs that Fifth Third offers throughout its footprint:

- The Credit Smart program is a financial literacy program to help consumers learn how to build and maintain good credit and prepare for homeownership. Additionally, this program is designed to help increase consumers' financial literacy by providing money management skills and information about credit and credit management.

- The Smart Money program is a financial literacy program developed in conjunction with Partners in Education and Smart Money Community Services. The program targets low-income families living in impoverished areas throughout Fifth Third's footprint. The goal of the program is to teach students the basics of money management and to educate them on how to finance their dreams and plans.
- The Young Banker's Club is a financial literacy program targeted to elementary schools located in low- and moderate-income tracts. The program educates students on the importance of financial responsibility over an 11-week curriculum. The program meets local and state educational standards for both mathematics and social studies. The program was taught in 36 schools and reached over 900 children. Fifth Third also worked during the evaluation period to develop a similar program targeted to ninth grade students. This program will be piloted in August 2007 in Cincinnati.
- Home Buyers and Financial Literacy training is provided through on-site facilities of Fifth Third or community based locations that are convenient to low- and moderate-income communities.
- Project SEARCH is a high school transition program in the City of Cincinnati that provides employment and education opportunities for individuals with significant disabilities.

Compliance With Antidiscrimination Laws

No violations of the substantive provisions of the antidiscrimination laws and regulations were noted. The bank continues the use of fair lending policies and procedures and has an effective fair lending training program to address fair lending issues. Internal reviews of bank policies and procedures are conducted routinely to ensure compliance.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR: Huntington-Ashland, KY-OH-WV MSA:¹ Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a good penetration throughout the assessment area;
- The distribution of HMDA lending among borrowers reflects an adequate penetration among customers of different income levels;
- The distribution of small business lending reflects an adequate penetration among businesses of different revenue sizes;
- The bank is a leader in making community development loans in this assessment area;
- The bank has an excellent level of qualified investments;
- Service delivery systems are readily accessible to all portions of the assessment areas and to individuals of different income levels in its assessment areas;
- The record of opening and closing banking centers has improved the accessibility of its delivery systems in low- and moderate-income geographies; and
- The bank has an excellent level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the Huntington-Ashland MSA is consistent with the scope of the examination for the institution.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HUNTINGTON-ASHLAND OHIO-KENTUCKY-WEST VIRGINIA MSA

Fifth Third's operations in the Huntington-Ashland multi-state assessment area are consistent with the overall operations of the institution. Lending activity accounts for approximately 1.6% of the bank's total lending activity, while deposits account for approximately .8% of the bank's total deposits. Fifth Third's market share of deposits accounts for 5.6% of the market within the multi-state, which ranks the bank 6th out of 25 institutions. Since the previous examination, Fifth Third's market share of deposits increased by about 1.5%; however, the total number of institutions in this market declined by three.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan area.

There are a total of 75 census tracts in this assessment area, with three low-income tracts, 15 moderate-income tracts, 42 middle-income tracts, and 15 upper-income tracts. A separate state rating for Kentucky was not necessary, since the only banking centers in the state are those within the multi-state assessment area.

This assessment area continues to have a high proportion of low-income families and families living in poverty. Of the families residing in this assessment area, approximately 22% are considered low-income and 17% are considered moderate-income, with 13.7% below poverty. Based on the Labor Summary for the 2000 Census, unemployment in the low-income census tracts was approximately 26% and in the moderate-income census tracts was approximately 11%. The middle- and upper-income census tracts reported unemployment percentages at 7% and 5%, respectively.

According to community contacts, the Huntington/Ashland assessment area is to some extent distressed, although the area is in transition as there are signs of economic improvement. There are several new projects in the areas to help in stimulating the economic growth, such as start-up businesses and an industrial park development.

Housing Characteristics

Since the previous examination, local housing conditions continue to contribute to the difficulty that banks have in penetrating low- and moderate-income tracts. The low-income tracts contained a particularly high concentration of multi-family and rental units, indicating that housing-related credit demand would be lower in these areas. Based on the 2000 census data, 68.7% of the housing units in the low-income tracts had five or more units, while 84.2% of the housing units in these low-income tracts are rental units. In the moderate-income areas, approximately 50% of the housing units are owner-occupied. The majority of the low- and moderate-income tracts in this assessment area are located in Huntington, WV and comprise the area in and around Marshall University.

Throughout the entire assessment area, approximately 65% of the housing units are owner-occupied, with a median housing value of \$66,577. Rental units account for 25%, while the remaining 10% are vacant units.

Labor, Employment, and Economic Characteristics

According to the US Department of Labor, Bureau of Labor Statistics,² the unemployment rate in the Huntington/Ashland assessment area for December 2006 was 4.6%. The unemployment for each county within this multi-state MSA is as follows: Boyd County 4.4%, Greenup County 4.7% (Kentucky), Lawrence County (Ohio) 4.9%, Cabell County 4.3%, and Wayne County 4.9% (West Virginia). The respective counties are within the average of the state unemployment rates. The unemployment rates for the respective states are follows: Commonwealth of Kentucky at 5.1%, State of Ohio at 5.4%, and the State of West Virginia at 4.6%.

² www.data.bls.gov

Population Characteristics

The 2000 Census data identifies the population within this assessment area at 288,649. The population is primarily White not-Hispanic at 95.4% and Black not-Hispanic at 2.6%, with a total minority population of 4.6%. Of the total population, 22.3% are age 17 years and younger, 10.1% are age 18 to 24 years, 52.4% are age 25 to 64 years, and 15.3% are age 65 and over.

Income Characteristics

The 2000 median family income in the assessment area was \$37,118, with 21.9% low-income, 17.2% moderate-income, 20.7% middle-income, and 40.2% upper-income. In addition, 13.7% of the families lived below the poverty level. The median family income in the assessment area was slightly higher than the median family income of \$36,484 for West Virginia, but less than the State of Kentucky and Ohio, with median family incomes of \$40,939 and \$50,037, respectively.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	4.0	294	0.4	139	47.3	17,905	21.9
Moderate-income	15	20.0	10,877	13.3	2,907	26.7	14,098	17.2
Middle-income	42	56.0	52,439	64.1	6,785	12.9	16,911	20.7
Upper-income	15	20.0	18,203	22.2	1,391	7.6	32,899	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	75	100.0	81,813	100.0	11,222	13.7	81,813	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,330	99	0.1	4.2	1,961	84.2	270	11.6
Moderate-income	20,053	10,037	11.8	50.1	7,376	36.8	2,640	13.2
Middle-income	79,141	55,213	64.9	69.8	16,836	21.3	7,092	9.0
Upper-income	28,340	19,696	23.2	69.5	6,479	22.9	2,165	7.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	129,864	85,045	100.0	65.5	32,652	25.1	12,167	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	575	7.6	484	7.3	78	10.8	13	5.1
Moderate-income	1,129	14.9	976	14.7	129	17.8	24	9.5
Middle-income	3,877	51.0	3,414	51.6	335	46.3	128	50.6
Upper-income	2,017	26.5	1,748	26.4	181	25.0	88	34.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,598	100.0	6,622	100.0	723	100.0	253	100.0
Percentage of Total Businesses:				87.2		9.5		3.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	11	6.6	11	6.6	0	0.0	0	0.0
Middle-income	133	79.6	132	79.5	1	100.0	0	0.0
Upper-income	23	13.8	23	13.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	166	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HUNTINGTON-ASHLAND MULTISTATE METROPOLITAN AREA

Lending Test

Performance under the lending test for this assessment area is rated “High Satisfactory.” Lending volume is sufficient to help meet credit needs and loans are reasonably distributed among the census tract income levels. Lending to low- and moderate-income borrowers and to small businesses with \$1 million or less in revenue continues to be adequate. Community development lending enhances the bank’s lending performance.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given this market comprises a small percentage of the bank’s assessment area.

Lending activity in this assessment area totals over \$159 million, which represents 1.6% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area and is comparable to the percentage of banking centers.

Fifth Third ranked third in HMDA lending for 2005 and fifth for 2006. The bank ranked 13th in CRA lending for 2005 and 17th for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is good, which reflects improvement over the prior evaluation period. Improvement was noted in the distribution of home purchase loans in low-income tracts and in the distribution of small business loans. Home purchase loans in moderate-income tracts, refinance loans, and home improvement loans continued to be adequate. Generally, Fifth Third underperformed the aggregate in geographic distribution of its HMDA loans, but outperformed the aggregate in the geographic distribution of its small business loans.

No significant gaps in lending were noted in this assessment area. No HMDA lending occurred in four (26.7%) of the 15 moderate-income tracts in Cabell and Wayne County, West Virginia despite population and housing units located within these tracts. Two of the tracts are located in the City of Huntington, with one of the tracts having predominately rental units near the university. The two tracts in Wayne County are located in the southern portion of the county, which are the farthest points from the banking centers geographically.

No CRA lending occurred in one (33.3%) of the three low-income tracts and seven (46.7%) of the 15 moderate-income tracts in Cabell and Wayne County, West Virginia and Lawrence County, Ohio, despite Cabell County having over 2,000 businesses, Wayne County having over 400 businesses, and Lawrence County having over 620 businesses distributed throughout the counties.

Four of the tracts are located in the City of Huntington, with one of the tracts encompassing the university and two of the tracts just south and southeast of the university. Three of the tracts are located in southern Wayne County and one of the tracts is located in northern Lawrence County, which geographically are the farthest points from the banking centers.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is good.

Fifth Third originated only one home purchase loan in 2005 in the three low-income tracts, which represents 0.4% of total home purchase loans originated compared to the aggregate of all HMDA lenders who originated 0.3% of total home purchase loans in 2005 in these low-income tracts. In 2006, Fifth Third significantly improved its lending by originating 10 home purchase loans in the low-income tracts, which represents 3.4% of total home purchase loans originated. There are only 99 owner-occupied housing units in these low-income tracts, which represents 0.1% of total owner-occupied housing units in the assessment area and 4.2% of total housing units in the low-income tracts. Housing in the low-income tracts is predominately rental units at 84.2%, with nearly 82% of those units being multi-family properties of five or more units. Considering the limited number of housing units available for home purchase, the bank's geographic distribution of home purchase loans to low-income tracts is excellent.

Fifth Third originated 6.7% of its home purchase loans in 2005 in the 15 moderate-income tracts compared to the aggregate of all HMDA lenders who originated 10.4% of total home purchase loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of home purchase loans in moderate-income tracts remained constant. Owner-occupied housing units in these moderate-income tracts totaled 11.8% of total owner-occupied housing units in the assessment area and 50.1% of total housing units in the moderate-income tracts. Rental units account for 37% of total housing units in the moderate-income tracts, with 63% of those units being 1-4 family properties. Considering the availability of housing units available for home purchase, the bank's geographic distribution of home purchase loans to moderate-income tracts is adequate.

Fifth Third originated 56.6% and 36.3% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 61.6% and 27.7% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts decreased slightly to 51.0%, but increased slightly in upper-income tracts to 38.8%. Owner-occupied housing units in middle- and upper-income tracts totaled 64.9% and 23.2%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is adequate.

Fifth Third originated no refinance loans in 2005 in the three low-income tracts compared to the aggregate of all HMDA lenders who originated .2% of total refinance loans in 2005 in these low-income tracts. In 2006, Fifth Third improved its lending by originating one refinance loan in the low-income tracts, which represents 0.6% of total refinance loans originated. As noted above, housing in the low-income tracts is predominately multi-family rental units, with a limited number of housing units available for refinance. Considering these factors, the bank's geographic distribution of refinance loans to low-income tracts is adequate.

Fifth Third originated 4.1% of its refinance loans in 2005 in the 15 moderate-income tracts compared to the aggregate of all HMDA lenders who originated 8.5% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts improved to 6.1%. As noted above, a significant percentage of owner-occupied housing units and 1-4 family rental units are located in these moderate-income tracts. Considering these factors, the bank's geographic distribution of refinance loans to moderate-income tracts is adequate.

Fifth Third originated 65.5% and 30.5% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 66.1% and 25.2% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts decreased slightly to 61.3%, but increased slightly in upper-income tracts to 32.0%. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is adequate.

Fifth Third originated no home improvement loans in 2005 in the three low-income tracts compared to the aggregate of all HMDA lenders who originated 0.1% of total home improvement loans in 2005 in these low-income tracts. In 2006, Fifth Third increased its lending by originating one home improvement loan in the low-income tracts, which represents 7.7% of total home improvement loans originated. As noted above, housing in the low-income tracts is predominately multi-family rental units, with a limited number of housing units available for home improvement. Considering these factors and the low number of loans, the bank's geographic distribution of home improvement loans to low-income tracts is adequate.

Fifth Third originated one loan or 9.1% of its home improvement loans in 2005 in the 15 moderate-income tracts compared to the aggregate of all HMDA lenders who originated 10.2% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third again originated one loan but its percentage of home improvement loans in moderate-income tracts declined to 7.7%. As noted above, a significant percentage of owner-occupied housing units and 1-4 family rental units are located in these moderate-income tracts. Considering these factors and the low number of loans, the bank's geographic distribution of home improvement loans to moderate-income tracts is adequate.

Fifth Third originated 27.3% and 63.6% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 68.0% and 21.7% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income tracts improved dramatically to 61.5%, but decreased in the upper-income tracts to 23.1%. Fifth Third's performance in 2005 was skewed to upper-income tracts, but was more reflective of the distribution of owner-occupied housing in 2006. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is good.

Fifth Third originated 11.3% of its small business loans in 2005 in the three low-income tracts compared to the aggregate of all CRA lenders who originated 6.0% of total small business loans in 2005 in these low-income tracts. In 2006, Fifth Third's small business lending to low-income tracts significantly declined to 6.2% of its small business loans. Businesses located within the low-income census tracts account for 7.6% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to low-income tracts is good.

Fifth Third originated 8.7% of its small business loans in 2005 in the 15 moderate-income tracts compared to the aggregate of all CRA lenders who originated 11.0% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts significantly increased to 15.4% of its small business loans. Businesses located within these moderate-income tracts account for 14.9% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is good.

Fifth Third originated 54.8% and 25.2% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 50.3% and 27.1% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle-income tracts increased to 61.5%, but decreased to 16.9% in upper-income tracts. Businesses located within the middle- and upper-income tracts account for 51.0% and 26.5% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is adequate, which is consistent with the prior evaluation period. Generally, Fifth Third underperformed the aggregate in the borrower distribution of its HMDA loans, but outperformed the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is adequate.

Fifth Third originated 5.2% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 8.3% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers declined to 4.8%. Low-income families comprise 21.9% of the total families in the assessment area. This assessment area has a high family poverty rate at 13.7%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is adequate.

Fifth Third originated 16.1% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 18.6% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers declined to 11.9%. Moderate-income families comprise 17.2% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is adequate.

Fifth Third originated 16.1% and 61.0% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 24.0% and 38.5% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle-income borrowers increased to 27.2%, but declined to 55.4% for upper-income borrowers. Middle- and upper-income families comprise 20.7% and 40.2% of the total families in the assessment area. Home purchase loans to middle- and upper-income borrowers significantly exceeded the percentage of middle- and upper-income families. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is adequate.

Fifth Third originated 1.5% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 7.1% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers increased to 6.1%. Compared to the percentage of low-income families and the percentage of families below the poverty level that are not likely to qualify for refinance loans, the bank's borrower distribution of refinance loans to low-income borrowers is adequate.

Fifth Third originated 13.7% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 15.6% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers declined to 13.3%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is adequate.

Fifth Third originated 24.9% and 56.9% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 22.9% and 42.7% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers increased to 25.4%, but declined to 52.5% for upper-income borrowers. Refinance loans to middle- and upper-income borrowers significantly exceeded the percentage of middle- and upper-income families. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is good.

Fifth Third originated 18.2% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 12.1% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third originated no home improvement loans in this assessment area. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is adequate.

Fifth Third originated 9.1% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 17.9% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers increased to 15.4%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is good.

Fifth Third originated 27.3% and 45.5% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 25.0% and 43.4% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers decreased to 15.4% but increased to 69.2% for upper-income borrowers. Home improvement lending to middle- and upper-income borrowers was comparable to the percentage of middle- and upper-income families for 2005, but significantly increased for upper-income borrowers in 2006. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is adequate.

Fifth Third originated 55.7% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 42.9% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue increased to 56.9% of its small business loans. Businesses with \$1 million or less in revenue account for 87.2% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is adequate.

Community Development Loans

Fifth Third is a leader in making community development loans in the Huntington-Ashland assessment area. The bank originated over \$6.5 million in community development loans since the previous evaluation to support affordable housing and community services, which is a significant improvement over the previous evaluation period, which had no community development loans. This represents 2.7% of the total community development loans originated by Fifth Third this evaluation period and exceeds the percentage of loans, deposits, and banking centers from this assessment area.

Investment Test

Fifth Third's performance on the investment test is rated "Outstanding." The bank funded over \$1.4 million in community development investments, which reflects more than a 300% increase in investments over the prior evaluation period. The investments are comprised of direct and indirect investments through the CDC in affordable housing projects and grants from the foundation for affordable housing and community services.

Service Test

Fifth Third's performance on the service test is rated "Outstanding."

Retail Services

Delivery services are readily accessible to the bank's geographies and individuals of different income levels within its assessment area. The bank's record of opening and closing offices has improved the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

In 2006, Fifth Third opened one banking center in Huntington, West Virginia, which is located in a moderate-income census tract. As a result, Fifth Third's banking center network includes one office location in the low-income tracts, one office location in the moderate-income tracts, three office locations in middle-income tracts, and two office locations in upper-income tracts. The office locations in this assessment area represent 1.8% of the total banking center offices. In addition to the office locations, Fifth Third has eight full service ATMs and three cash-only machines throughout this assessment area.

The banking center and ATM distributions within the low-income tracts are greater than the percentage of low-income tracts and the percentage of families living in those areas. Although the bank opened one banking center in the moderate-income tracts, the banking center distribution is less than the percentage of tracts, but exceeds the percentage of families residing in those areas. The ATM has been in this moderate-income tract since the previous evaluation. Banking centers and ATMs located in the middle- and upper-income tracts are comparable to the percentage of respective tracts and families living in those geographies. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

Community Development Services

The bank has an excellent level of community development services. Fifth Third utilized the Homeownership Mobile in Cabell and Boyd Counties during the evaluation period. Fifth Third has significantly expanded its offering of financial literacy programs throughout the Huntington-Ashland assessment area since the previous evaluation. Some of the programs include the Young Banker's program, homebuyer seminars, financial management to minority small businesses, and technical assistance on loan structuring for various organizations.

STATE OF OHIO

CRA RATING FOR: State of Ohio:³ Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a good penetration throughout the assessment area, though gaps in lending were noted in the City of Cleveland;
- The distribution of HMDA lending among borrowers reflects a good penetration among customers of different income levels;
- The distribution of small business lending reflects a poor penetration among businesses of different revenue sizes;
- The bank is a leader in making community development loans;
- The bank has made an excellent level of qualified investments;
- Service delivery systems are accessible to geographies and individuals of different income levels in its assessment areas;
- The record of opening and closing banking centers has adversely affected the accessibility of its delivery systems in low- and moderate-income geographies; and
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Ohio is consistent with the scope of the examination for the institution. The full-scope evaluations of the Cincinnati-Middletown, Cleveland-Elyria-Akron, Canton-Massillon, and Dayton MSAs and the Northwestern and Ohio Valley nonmetropolitan assessment areas received greater weight than the limited-scope assessment areas.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Fifth Third's operations in the State of Ohio are consistent with the overall operations of the institution. Lending activity accounts for 95% of the bank's total lending activity while deposits account for approximately 97.8% of the bank's total deposits. The bank's market share of deposits as of June 30, 2006 accounts for 12.4% of the deposits within the state, which ranked Fifth Third second out of 296 institutions. In 2006, there were 378 banking center locations and 485 ATMs within the State of Ohio.

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

Lending Test

Performance under the lending test for the State of Ohio is rated “High Satisfactory.” Lending volume is sufficient to help meet credit needs and loans are reasonably distributed among the census tract and borrowers of different income levels. Community development lending enhances the bank’s lending performance.

Lending Activity

Lending activity reflects a good responsiveness to the State of Ohio credit needs.

Lending activity in the State of Ohio totals over \$9.3 billion, which represents 95% of total lending activity for the institution. This is comparable to the percentage of deposits from the State of Ohio and the percentage of banking centers.

Fifth Third ranked third in HMDA lending for both 2005 and 2006. The bank ranked ninth in CRA lending for 2005 and 11th for 2006.

Geographic and Borrower Distribution

Geographic distribution is generally good. However, in the Cleveland/Akron/Elyria assessment area, only adequate distribution was noted, along with lending gaps on the east side of the City of Cleveland for HMDA lending. In addition, no small business lending occurred in the majority of the Cleveland/Akron/Elyria assessment area.

Borrower distribution is generally good, although the distribution of small business loans to businesses with \$1 million or less in revenue was poor in almost every assessment area. As previously noted, competition for small business loans from financial institutions that nationally market small business credit cards presents a challenge.

Community Development Loans

Fifth Third is a leader in making community development loans in the State of Ohio. Fifth Third originated over \$235 million in community development loans, which is a slight increase over the prior evaluation period. This represents 95.5% of total community development loans originated and is comparable to the percentage of loans, deposits, and banking centers in the State of Ohio. The Cleveland, Dayton, Toledo, and NW Non-MSA assessment areas had substantial increases in community development loans since the prior evaluation; however, the Cincinnati assessment area community development loans declined by 42%.

The community development loans during this evaluation period were for a variety of purposes, including affordable housing, economic development of Brown Field sites, and working capital for agencies that service primarily low- and moderate-income individuals.

Investment Test

Fifth Third's performance under the investment test is rated "Outstanding." During this evaluation period, community development investments within the State of Ohio totaled nearly \$96 million, which is a 91% increase from the previous evaluation. In addition to the investments made inside the bank's assessment area, Fifth Third funded \$1.7 million in investments in Ohio counties adjacent to several of its assessment areas.

Service Test

Fifth Third's performance on the service test is rated "High Satisfactory."

Retail Service

Delivery systems are accessible to the bank's geographies and individuals of different income levels living within the State of Ohio assessment areas. The record of opening and closing of offices within the State of Ohio has adversely affected the accessibility of its delivery systems, particularly to low and moderate-income geographies and/or low- and moderate-income individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

By year-end 2006, Fifth Third had 378 banking centers in Ohio. There were 10 (2.7%) offices located in low-income tracts, 51 (13.5%) offices located in moderate-income tracts, 196 (51.8%) offices in middle-income tracts, 119 (31.4%) offices in upper-income tracts, and two (.5%) offices located in unknown-income census tracts. In addition, there are 700 ATMs located throughout the state, which includes full service and cash dispensing only machines. Given the population dissemination within the state, the geographic distribution of the banking centers appears to be adequate. However, retail service distribution within the low-income geographies is poor when compared to the percentage of families by tract income and the percentage of tracts by income category. Retail service performance is enhanced by the ability of banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies to provide deposit and loan services to those communities. Considering this additional factor, the retail delivery systems are considered accessible.

Retail banking centers in the State of Ohio declined by two since the previous evaluation. Low- and moderate-income geographies were the most impacted with a net decline of eight banking centers, while upper-income geography banking centers increased by a net of seven. Columbus, Cleveland/Akron, and Dayton experienced the largest decline in low- and moderate-income banking centers, while Columbus, Dayton, and Canton had the largest increase in upper-income banking centers.

Community Development Services

The bank is a leader in providing community development services throughout the State of Ohio. The Homeownership Mobile operated for 85 days in the Cleveland/Akron, Cincinnati/Middletown, Columbus, and Ohio Valley assessment areas since the previous evaluation and served nearly 10,000 visitors. The bank's directors, officers, and staff members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, economic development, and revitalization of low- and moderate-income areas.

**METROPOLITAN AREAS
DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CINCINNATI-
MIDDLETOWN METROPOLITAN STATISTIC AREA,
STATE OF OHIO-KENTUCKY-INDIANA**

The Cincinnati MSA is a multi-state MSA that includes Brown, Butler, Clermont, Hamilton, and Warren Counties in Ohio; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton Counties in Kentucky; and Dearborn, Franklin, Ohio Counties in Indiana. However, Fifth Third's assessment area only includes Brown, Butler, Clermont, Hamilton, and Warren Counties in the State of Ohio. Since the bank has no banking centers located in Kentucky and Indiana, this assessment area is included in the State of Ohio rating, rather than a separate multi-state rating. Banking centers in this MSA located in Kentucky and Indiana are branches of Fifth Third Bank, Michigan, and included in the performance evaluation of that institution.

There are a total of 376 census tracts in this assessment area for this evaluation period. There are 44 (11.7%) low-income census tracts, 85 (22.6%) moderate-income tracts, 160 (42.6%) middle-income census tracts, 83 (22.1) upper-income census tracts, and four (1.0) census tracts with unknown income.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked first among all institutions in this assessment area with 34.6% of the market share of deposits. This reflects only the counties within the assessment area, not the entire MSA. Close competitors of Fifth Third in this market include, US Bank NA, National City Bank, PNC Bank NA, and First Financial Bank NA.

The bank's lending activity in this assessment area accounts for approximately 29.2% of the bank's total lending volume for this evaluation period, while deposits account for approximately 46.1% of total deposits. However, lending is comparable to the bank's market share of deposits in this assessment area.

According to a community contact within Hamilton County, the economy is stable, despite a slow decline with people moving out of the county and loss of jobs. The middle- and upper-income population is leaving the county, due to urban sprawl. This causes the long-term economic picture to look bleak. In addition, the contact mentioned there are pockets of poverty throughout the county, including Price Hill, Over the Rhine, Evanston, Avondale, Bond Hill and the West End. Although the contact stated financial institutions provide assistance, there is still opportunity for further participation.

Another contact in the City of Cincinnati mentioned the economic conditions are good and improving, however there are challenges. There are sectors of the city with high unemployment and the city is unable to get big industry to locate in Cincinnati because most big industry businesses require 30 or more acres of land, which is not available in the city.

In addition, the contact stated housing is growing, with upper-income individuals beginning to move downtown into condominiums. Soon, the retail and service industry should follow these individuals into downtown. Further, there is good housing stock, although there are empty buildings in the Over the Rhine area. The contact stated homeownership is improving in Over the Rhine and is close to 40% ownership. However, there are obvious areas where poverty is concentrated. Some issues include aging housing stock and the inability of older citizens to repair homes due to cost. Homes that are left by the population moving to the suburbs are converted to rental property and are generally not kept up as well as owner-occupied homes. The contact mentioned the banks are providing capital to credit-worthy borrowers. In addition, they have contributed to improvements in the city such as the Cincinnati Development Fund and helped with renovation and new construction of homes. Lastly, the contact stated banks should work more with the local government for business opportunities.

A community contact in Warren County stated the economy is very good and the rapid growth has created challenges. Attracting businesses to the area is not a problem, but there is a challenge with the growth of neighborhoods. Tourism is the number one business in Warren County. This includes Kings Island, Wolf Lodge, ATP Tennis Tournament, Senior Golf Tournament, and other sporting events. Proctor and Gamble and JW Harris are the other major employers in the county. The contact mentioned there is opportunity for banks to build branches. In addition, the contact mentioned a need for small business loans in the area. Further, they indicated when small business borrowers are turned down because the business is unqualified for a specific loan, the bank should counsel that business on becoming qualified.

A community contact discussed Adams and Brown Counties and said the economy is struggling, but the economic conditions are not as bad as in the past. The major employers in the area are the county government, schools, Dayton Power and Light, and the farming and service industry. The contact stated there is a shortage of available housing for low- and moderate-income individuals, but that's improving; however, there are some pockets of poverty. The contact mentioned that banks in the community are active. For example, one bank provides low interest rate loans in helping with economic development and another participated in an Individual Development Account ("IDA") program. IDAs are matched savings accounts designed to help low-income individuals save money towards the purchase of a home, start up or expansion of a small business, or to further one's education. For every dollar put into the IDA, the individual receives two dollars in grant money as a match. One dollar of grant money is provided by the government program and the other dollar of the grant money is donated by the bank.

Housing Characteristics

Based on the 2000 census data, 61.9% of the total housing units are owner-occupied and approximately 31.8% of the housing is rental units. The median housing value in this assessment area is \$114,754, although there are slight variations of median housing values within the counties in this assessment area. Values range from \$87,600 to 142,500. Of the housing units within low-income census tracts, 18.6% are owner-occupied units and in the moderate-income tracts 46.8% of the housing units are owner-occupied. In addition, approximately 19.8% of the housing units are multi-family units with 5 or more units, while 11.5% have 2 – 4 units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered reasonably affordable throughout this assessment area.

Labor, Employment, and Economic Characteristics

According to the Ohio Job & Family Services⁴ data as of December 2006, unemployment rates for the counties in this assessment area are as follows: Brown County 7.0%, Butler County 4.8%, Clermont County 5.1%, Hamilton County 5.0%, and Warren County 4.2%. The unadjusted unemployment rates for the State of Ohio was 5.4% for the same time period, while the United States unemployment rate was 4.3%.

Population Characteristics

The 2000 Census data indicates the population within this assessment area at 1,556,755. The population is primarily White not-Hispanic at 81.9% and Black not-Hispanic at 14.5%, with a total minority population of 18.1%. Of this population, 26.3% are age 17 years and younger, 9.6% are age 18 to 24 years, 52.1% are age 25 to 64 years, and 12.0% are age 65 and over.

Income Characteristics

The 2000 median family income in the assessment area was \$55,465, with 19.0% low-income, 18.1% moderate-income, 22.5% middle-income, and 40.5% upper-income. In addition, 7.1% of the families lived below the poverty level. The median family income in the assessment area was slightly higher than the median family income of \$54,771 for the Cincinnati-Middletown MSA and significantly higher than the State of Ohio median family income of \$50,037.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

⁴ www.lmi.state.oh.us

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	44	11.7	22,599	5.6	8,593	38.0	77,049	19.0
Moderate-income	85	22.6	73,196	18.0	9,306	12.7	73,463	18.1
Middle-income	160	42.6	190,770	46.9	8,510	4.5	91,436	22.5
Upper-income	83	22.1	119,921	29.5	2,234	1.9	164,538	40.5
Unknown-income	4	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	376	100.0	406,486	100.0	28,643	7.0	406,486	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	52,378	9,746	2.4	18.6	34,307	65.5	8,325	15.9
Moderate-income	135,713	63,452	15.8	46.8	60,407	44.5	11,854	8.7
Middle-income	294,262	197,974	49.3	67.3	82,190	27.9	14,098	4.8
Upper-income	165,742	130,137	32.4	78.5	29,053	17.5	6,552	4.0
Unknown-income	202	18	0.0	8.9	122	60.4	62	30.7
Total Assessment Area	648,297	401,327	100.0	61.9	206,079	31.8	40,891	6.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,945	6.0	2,455	5.7	431	7.6	59	7.0
Moderate-income	8,768	17.8	7,477	17.5	1,137	20.0	154	18.4
Middle-income	22,192	45.0	19,271	45.0	2,545	44.8	376	44.8
Upper-income	15,021	30.4	13,326	31.1	1,451	25.5	244	29.1
Unknown-income	442	0.9	316	0.7	120	2.1	6	0.7
Total Assessment Area	49,368	100.0	42,845	100.0	5,684	100.0	839	100.0
Percentage of Total Businesses:				86.8		11.5		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	0.8	7	0.8	0	0.0	0	0.0
Moderate-income	215	24.4	214	24.5	1	20.0	0	0.0
Middle-income	496	56.3	489	56.1	3	60.0	4	100.0
Upper-income	163	18.5	162	18.6	1	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	881	100.0	872	100.0	5	100.0	4	100.0
Percentage of Total Farms:				99.0		0.6		0.5

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI-MIDDLETOWN MSA IN THE STATE OF OHIO

Lending Test

Performance under the lending test for this assessment area is good. Lending volume is sufficient to help meet credit needs and loans are reasonably distributed among the census tract and borrowers of different income levels. Community development lending enhances the bank's lending performance, but is significantly less than the prior evaluation period.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given the significance of this market to the overall assessment areas for the institution.

Lending activity in this assessment area totals over \$2.8 billion, which represents 29.2% of total lending activity for the institution. This is significantly below the percentage of deposits from this assessment area but is comparable to the percentage of banking centers and the bank's market share of deposits.

Fifth Third ranked second in HMDA lending for both 2005 and 2006. The bank ranked sixth in CRA lending for 2005 and eighth for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is good, which is consistent with performance at the prior evaluation period. Improvement was noted in the distribution of refinance loans, but the geographic distribution of home purchase and home improvement loans declined. The geographic distribution of small business loans continues to be excellent. Generally, Fifth Third outperformed the aggregate in geographic distribution of its loans, excluding subprime lenders.

No significant lending gaps were noted in this assessment area. No HMDA lending occurred in three (6.8%) of the 44 low-income tracts and one (1.2%) of the 85 moderate-income tracts; however, these tracts had limited owner-occupied housing units and were predominately rental properties. No CRA lending occurred in eight (18.1%) of the low-income tracts and 11 (12.9%) of the moderate-income tracts.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is good.

Fifth Third originated 3.0% of its home purchase loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 2.6% of total home purchase loans in 2005 in these low-income tracts. In 2006, Fifth Third's home purchase loans in the low-income tracts slightly declined to 2.8%. Owner-occupied housing units in these low-income tracts represent 2.4% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to low-income tracts is excellent.

Fifth Third originated 14.7% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 15.0% of total home purchase loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of home purchase loans in moderate-income tracts remained constant. Owner-occupied housing units in these moderate-income tracts totaled 15.8% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to moderate-income tracts is good.

Fifth Third originated 44.2% and 38.0% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 45.9% and 36.5% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle- and upper-income tracts remained constant. Owner-occupied housing units in middle- and upper-income tracts totaled 49.3% and 32.4%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is good.

Fifth Third originated 2.7% of its refinance loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 3.0% of total refinance loans in 2005 in these low-income tracts. In 2006, Fifth Third's refinance loans in the low-income tracts declined slightly to 2.4%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is excellent.

Fifth Third originated 14.0% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 15.7% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts remained constant. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to moderate-income tracts is good.

Fifth Third originated 43.8% and 39.5% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 49.2% and 32.1% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle- and upper-income tracts remained constant. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is good.

Fifth Third originated 3.5% of its home improvement loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 3.2% of total home improvement loans in 2005 in these low-income tracts. In 2006, Fifth Third's home improvement loans in the low-income tracts declined to 2.0% of total home improvement loans originated. Compared to the percentage of owner-occupied units, the bank's geographic distribution of home improvement loans to low-income tracts is good.

Fifth Third originated 17.0% of its home improvement loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 15.1% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home improvement loans in moderate-income tracts declined to 14.5%. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to moderate-income tracts is good.

Fifth Third originated 49.9% and 29.5% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 51.7% and 30.0% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle- and upper-income tracts increased to 51.6% and 31.9%. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is excellent.

Fifth Third originated 7.5% of its small business loans in 2005 in the low-income tracts compared to the aggregate of all CRA lenders who originated 4.2% of total small business loans in 2005 in these low-income tracts. In 2006, Fifth Third's small business lending to low-income tracts declined slightly to 6.9% of its small business loans. Businesses located within the low-income census tracts account for 6.0% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to low-income tracts is excellent.

Fifth Third originated 17.8% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 15.7% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts increased to 19.1% of its small business loans. Businesses located within these moderate-income tracts account for 17.8% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is excellent.

Fifth Third originated 45.0% and 28.8% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 43.5% and 34.0% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle-income tracts decreased to 41.2%, but increased to 31.7% in upper-income tracts. Businesses located within the middle- and upper-income tracts account for 45.0% and 30.4% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is good, which is consistent with the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue declined. Generally, Fifth Third outperformed the aggregate in the borrower distribution of its HMDA loans, excluding subprime lenders, but underperformed the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 11.1% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 7.5% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers declined to 9.2%. Low-income families comprise 19.0% of the total families in the assessment area. This assessment area has a moderate family poverty rate at 7.0%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is good.

Fifth Third originated 25.2% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 20.8% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers declined to 21.6%. Moderate-income families comprise 18.1% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 21.6% and 34.3% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 23.1% and 31.6% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle- and upper-income borrowers increased to 23.1% and 38.5%. Middle- and upper-income families comprise 22.5% and 40.5% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 9.4% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 8.0% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers remained constant. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is good.

Fifth Third originated 20.7% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 19.9% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers remained constant. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is excellent.

Fifth Third originated 24.1% and 40.3% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 23.6% and 28.5% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers increased to 25.2%, but declined to 38.9% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is good.

Fifth Third originated 9.6% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 12.0% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers declined slightly to 9.2%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is good.

Fifth Third originated 24.3% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 24.2% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers declined to 18.7%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Fifth Third originated 24.1% and 39.9% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 27.1% and 34.2% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers increased to 32.4% but decreased to 36.2% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 37.6% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 44.6% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased to 32.2% of its small business loans. Businesses with \$1 million or less in revenue account for 86.8% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Lending

Fifth Third made a good level of community development loans in the Cincinnati-Middletown MSA. Since the previous examination, the bank originated over \$56 million in community development loans in this assessment area, which represents a 42% decrease. This represents 22.9% of total community development loans originated, which is less than the percentage of loans, deposits, and banking centers in this assessment area.

Investment Test

Fifth Third has funded a significant level of qualified investments, often in a leadership position, in the Cincinnati-Middletown MSA. Since the previous evaluation, the bank funded nearly \$18 million in qualified investments, which represents a 46.7% increase. The investments consisted of low-income housing tax credits and direct and indirect equity fund investments for affordable housing, community development services, and revitalization of low- to moderate-income geographies.

Service Test

The service test in the Cincinnati-Middletown assessment area is considered good.

Retail Services

Delivery services are accessible to the bank's geographies and individuals of different income levels within its assessment area. The bank's record of opening and closing offices in this assessment area has improved its accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

As of year end 2006, the bank had 111 banking centers in the Cincinnati-Middletown assessment area, which reflects a net increase of one banking center in moderate-income geographies and a net decrease of one banking center each in middle- and upper-income geographies. This total includes two (1.8%) offices located in low-income tracts, 18 (16.2%) offices in moderate-income tracts, 56 (50.5%) offices in middle-income tracts, 33 (29.7%) offices in upper-income tracts and two (1.8%) offices located in no-income census tracts. The 111 banking centers account for 27.8% of total banking offices, which represents the largest number of banking centers within Fifth Third's footprint.

The banking center distribution within the low-income tracts is significantly less than the percentage of low-income tracts and the percentage of families living in those areas. The percentage of banking centers in the moderate-income tracts is less than the percentage of moderate-income tracts and families living in these areas. Banking centers located in the middle- and upper-income tracts are both greater than the percentage of respective tracts and families living in those geographies.

In the City of Cincinnati, few banking centers are located within the inner city as most of the banking centers are located in the suburbs and surrounding cities. Refer to Appendix F for a map showing the banking center distribution for the City of Cincinnati. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

The bank has 246 ATM locations throughout the Cincinnati assessment area including full service and cash only machines. The distribution of ATM locations exceeds the demographic makeup in all income categories. There was an increase of 6% in the number of ATM locations since the previous evaluation. As a result, the distribution of ATM locations has helped to enhance the retail service distribution.

Community Development Services

The bank is a leader in providing community development services throughout the Cincinnati-Middletown assessment area. The Homeownership Mobile spent 15 days in the Cincinnati-Middletown assessment area and drew nearly 1,000 visitors. The bank's directors, officers, and staff members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, economic development and revitalization of low- and moderate-income areas, and financial literacy.

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CLEVELAND-AKRON-ELYRIA COMBINED STATISTICAL AREA, STATE OF OHIO

For purposes of this analysis, the Cleveland-Elyria-Mentor and Akron MSAs have been consolidated into the Cleveland-Akron-Elyria Combined Statistical Area. According to the US Census Bureau,⁵ Combined Statistical Areas refer to adjacent metropolitan and/or micropolitan areas that meet certain criteria. The Cleveland-Akron-Elyria Combined Statistical Area also includes the Ashtabula Micropolitan Area, which is excluded from this analysis because it is not included in the bank's assessment area.

The bank's assessment area includes all of Cuyahoga, Geauga, Lake, Lorain, Medina, Portage and Summit Counties. Within this assessment area, there are 130 low-income tracts, 177 moderate-income tracts, 342 middle-income tracts, 201 upper-income tracts, and 9 tracts with unknown incomes.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked sixth out of 51 institutions in this assessment area with 4.8% of the market share of deposits. Competition for this market includes National City Bank, KeyBank NA, Charter One Bank, Am Trust Bank NA (formerly Ohio Savings Bank) and Third Federal Savings & Loan of Cleveland.

The bank's lending activity in this assessment area accounts for approximately 12.5% of the bank's total lending activity during this evaluation period, while deposits account for approximately 11.2% of the bank's total deposits.

Community contacts indicated there is a need for additional financial counseling and budget management due to the increasing number of individuals facing foreclosure.

Another contact from Northeastern Ohio stated most of the local area financial institutions contribute to the SBA loan fund and the Kent Mini Loan Fund, which makes affordable credit available to existing and start-up businesses in Kent, Ohio.

Housing Characteristics

Based on the 2000 Census data, 64.4% of the total housing units are owner-occupied and approximately 29.4% of the housing is rental units. The median housing value in this assessment area is \$116,551, although there are slight variations of median housing values within the counties in this assessment area. Values range from \$108,000 to \$179,000. Of the housing units within low-income census tracts, 29.5% are owner-occupied units and of the housing units in the moderate-income tracts, 46.9% are owner-occupied. In addition, approximately 17.4% of the housing units are multi-family units, while 10.6% of the housing units are 2-4 units. The housing units with 2 or more units make up the majority of the rental units within this assessment area.

⁵www.whitehouse.gov/omb/bulletins/fy2006/b06-01_rev_2.pdf

Based on the income characteristics below and taking into consideration the housing values above, housing is moderately affordable throughout this assessment area.

Labor, Employment, and Economic Characteristics

According to the Ohio Job & Family Services⁶ data as of December 2006, unemployment rates for the counties in this assessment area are as follows: Cuyahoga County 5.4%, Geauga County 4.4%, Lake County 4.7%, Lorain County 5.7%, Medina County 4.8%, Portage County 5.2%, and Summit County 5.3%. The unadjusted unemployment rates for the State of Ohio was 5.4% for the same time period, while the United States unemployment rate was 4.3%.

Population Characteristics

The 2000 Census data indicates the population within this assessment area at 2,843,103. The population is primarily White not-Hispanic at 77.2% and Black not-Hispanic at 17.4%, with a total minority population of 22.7%. Of this population, 25.2% are age 17 years and younger, 8.3% are age 18 to 24 years, 52.3% are age 25 to 64 years, and 14.2% are age 65 and over.

Income Characteristics

The 2000 median family income in the assessment area was \$52,598, with 19.8% low-income, 18.1% moderate-income, 22.4% middle-income, and 39.7% upper-income. In addition, 7.9% of the families lived below the poverty level. The median family income in the assessment area was comparable to the Cleveland and Akron MSAs with median family income of \$52,660 and \$52,418, respectively. However, the assessment areas median family income was slightly higher than the State of Ohio at \$50,037.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

⁶ www.lmi.state.oh.us

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	130	15.1	57,475	7.7	20,458	35.6	148,314	19.8
Moderate-income	177	20.6	123,475	16.5	19,043	15.4	134,937	18.1
Middle-income	342	39.8	343,047	45.9	15,694	4.6	167,414	22.4
Upper-income	201	23.4	223,387	29.9	4,068	1.8	296,719	39.7
Unknown-income	9	1.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	859	100.0	747,384	100.0	59,263	7.9	747,384	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	113,119	33,414	4.3	29.5	63,017	55.7	16,688	14.8
Moderate-income	229,660	107,593	13.9	46.8	101,839	44.3	20,228	8.8
Middle-income	546,058	379,724	49.1	69.5	140,819	25.8	25,515	4.7
Upper-income	313,456	253,368	32.7	80.8	47,612	15.2	12,476	4.0
Unknown-income	39	0	0.0	0.0	16	41.0	23	59.0
Total Assessment Area	1,202,332	774,099	100.0	64.4	353,303	29.4	74,930	6.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,273	7.7	6,033	7.3	1,071	10.0	169	9.6
Moderate-income	12,980	13.7	10,995	13.4	1,723	16.1	262	14.9
Middle-income	39,217	41.4	34,455	41.9	4,036	37.7	726	41.3
Upper-income	34,792	36.7	30,459	37.0	3,740	34.9	593	33.8
Unknown-income	537	0.6	387	0.5	143	1.3	7	0.4
Total Assessment Area	94,799	100.0	82,329	100.0	10,713	100.0	1,757	100.0
Percentage of Total Businesses:				86.8		11.3		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	0.7	8	0.8	0	0.0	0	0.0
Moderate-income	26	2.4	25	2.4	1	4.5	0	0.0
Middle-income	684	64.0	672	64.3	11	50.0	1	50.0
Upper-income	350	32.7	339	32.4	10	45.5	1	50.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	1,069	100.0	1,045	100.0	22	100.0	2	100.0
Percentage of Total Farms:				97.8		2.1		0.2

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CLEVELAND- AKRON METROPOLITAN DIVISION, OHIO

Lending Test

Performance under the lending test for this assessment area is good. Lending volume is sufficient to help meet credit needs. Loans are adequately distributed among the census tract income levels though gaps in lending were noted in the City of Cleveland. HMDA loans are reasonably distributed among borrowers of different income levels, but the distribution of small business loans to businesses of different revenue sizes is poor. Community development lending enhances the bank's lending performance in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given the economic conditions and significant competition in this assessment area.

Lending activity in this assessment area totals over \$1.2 billion, which represents 12.5% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area but is less than the percentage of banking centers.

Fifth Third ranked ninth in HMDA lending for 2005 and eighth for 2006. The bank ranked 16th in CRA lending for 2005 and 19th for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is adequate, which is a decline in performance since the prior evaluation. Generally, Fifth Third outperformed the aggregate in geographic distribution of its loans, excluding subprime lenders, as previously noted. However, Fifth Third underperformed the aggregate, even excluding subprime lenders, as follows.

No HMDA lending occurred in 41 (31.5%) of the 130 low-income tracts and 24 (13.6%) of the 177 moderate-income tracts compared to seven (2.0%) of the 342 middle-income tracts and five (2.5%) of the 201 upper-income tracts. Of these tracts with no lending, 51 (78.5%) were in Cuyahoga County. These tracts are predominately concentrated on the east side of downtown. The housing stock in 35 of the 41 low-income tracts and 20 of the 24 moderate-income tracts is predominately rental property, with about three-fourths of the rental properties one-to-four family units and one-fourth of the rental properties multi-family units. These tracts, as well as others in the city, have received the City of Cleveland's Community Development Department blighted area designation for purposes of distributing community development block grant funds.

Although no HMDA lending occurred in these tracts, eight community development loans for affordable housing were originated in five of these tracts and a few additional community development loans for affordable housing were made that involved scattered home sites throughout Cleveland. Additional information obtained from Fifth Third shows that the bank does have account relationships, including loans other than HMDA loans and deposits, with individuals in all these tracts.

The aggregate of all lenders originated loans in 44 of the 51 tracts in Cuyahoga County, indicating there is demand for HMDA loans. A review of the top HMDA lenders in these tracts indicates that the majority are also top lenders for subprime loans. Fifth Third does not offer subprime loan products and indicated it has difficulty competing against subprime lenders in these tracts. However, other financial institutions, including Third Federal Savings and Loan, KeyBank, National City, and JP Morgan Chase Bank NA, originated loans in several of these tracts.

It is also important to note that “The Commissioner’s Report and Recommendation on Foreclosures” issued August 25, 2005, reports that these tracts are experiencing a high foreclosure rate. Numerous publications since that date have discussed the high foreclosure rate problem in these tracts, which is attributable to the softened housing market that drove down housing prices and the prevalence of subprime lending. National studies have shown that foreclosures from borrowers that obtained subprime loans are substantially higher than foreclosures from borrowers that obtained traditional bank loans. This also impacts the bank’s ability to originate HMDA loans in these tracts.

No CRA lending occurred in 88 (67.7%) of the low-income tracts, 119 (67.2%) of the moderate-income tracts, 172 (50.3%) of the middle-income tracts, and 78 (38.8%) of the upper-income tracts. Of these tracts with no lending, about three-fourths were in Cuyahoga County. Lending occurred in nearly all of these tracts by the aggregate of all lenders indicating there is demand for small business loans. These tracts were spread throughout the entire assessment area. According to www.clevelandplus.com, there are numerous business locations throughout these tracts.

Fifth Third operates only two banking centers in the inner city of the City of Cleveland, including its downtown office and its West Side Market office. Since the previous evaluation, two inner city branches were closed in February 2005, including an office in Tremont and an office in Glenville. The office in Glenville was closed due to numerous robberies and concerns for employee and customer safety. Refer to Appendix F for a map of the existing locations.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is adequate.

Fifth Third originated 2.2% of its home purchase loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 5.3% of total home purchase loans in 2005 in these low-income tracts. In 2006, Fifth Third’s home purchase loans in the low-income tracts slightly declined to 2.0%. Owner-occupied housing units in these low-income tracts represent 4.3% of total owner-occupied housing units in the assessment area. The bank’s geographic distribution of home purchase loans to low-income tracts is poor.

Fifth Third originated 10.1% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 14.1% of total home purchase loans in 2005 in these moderate-income tracts.

In 2006, Fifth Third's percentage of home purchase loans in moderate-income tracts increased slightly to 10.7%. Owner-occupied housing units in these moderate-income tracts totaled 13.9% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to moderate-income tracts is good.

Fifth Third originated 57.3% and 30.4% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 47.9% and 32.7% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income geographies declined to 54.2% and increased to 33.1% for upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 49.1% and 32.7%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is adequate.

Fifth Third originated 1.5% of its refinance loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 4.8% of total refinance loans in 2005 in these low-income tracts. In 2006, Fifth Third's refinance loans in the low-income tracts increased to 2.6%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is poor.

Fifth Third originated 10.1% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 15.1% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts increased slightly to 10.8%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to moderate-income tracts is good.

Fifth Third originated 50.6% and 37.8% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 50.4% and 29.7% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts declined to 48.1% and increased to 38.5% in upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is excellent.

Fifth Third originated 10.9% of its home improvement loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 4.6% of total home improvement loans in 2005 in these low-income tracts.

In 2006, Fifth Third's home improvement loans in the low-income tracts declined to 7.9% of total home improvement loans originated. Compared to the percentage of owner-occupied units, the bank's geographic distribution of home improvement loans to low-income tracts is excellent.

Fifth Third originated 23.0% of its home improvement loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 14.7% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home improvement loans in moderate-income tracts declined slightly to 22.2%. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to moderate-income tracts is excellent.

Fifth Third originated 48.5% and 17.6% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 50.8% and 29.9% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income decreased to 47.5% and increased to 22.4% in upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is good among the low- and moderate-income tracts in which Fifth Third originated loans. However, as previously mentioned, no small business loans were originated in two-thirds of the low- and moderate-income tracts in this assessment area, so overall performance is considered poor.

Fifth Third originated 10.1% of its small business loans in 2005 in the low-income tracts compared to the aggregate of all CRA lenders who originated 5.6% of total small business loans in 2005 in these low-income tracts. In 2006, Fifth Third's small business lending to low-income tracts declined to 8.2% of its small business loans. Businesses located within the low-income census tracts account for 7.7% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to low-income tracts in which Fifth Third lent is excellent.

Fifth Third originated 13.2% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 11.5% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts decreased to 12.5% of its small business loans. Businesses located within these moderate-income tracts account for 13.7% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts in which Fifth Third lent is good.

Fifth Third originated 36.1% and 39.6% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 41.6% and 39.0% of total small business loans in 2005 in these tracts.

In 2006, Fifth Third's percentage of small business loans in middle- and upper-income tracts increased to 37.6% and 40.8%. Businesses located within the middle- and upper-income tracts account for 41.4% and 36.7% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts in which Fifth Third lent is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is good, which is consistent with the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third outperformed the aggregate in the borrower distribution of its HMDA loans, excluding subprime lenders, but underperformed the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 12.2% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 8.6% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers declined to 8.9%. Low-income families comprise 19.8% of the total families in the assessment area. This assessment area has a moderate family poverty rate at 7.9%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is good.

Fifth Third originated 34.4% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 22.9% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers improved to 35.1%. Moderate-income families comprise 18.1% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 23.8% and 26.2% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 23.3% and 29.0% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle-income borrowers decreased to 21.0% and increased to 31.8% for upper-income borrowers. Middle- and upper-income families comprise 22.4% and 39.7% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 8.8% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.2% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers declined to 7.9%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is adequate.

Fifth Third originated 20.6% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 20.7% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers increased to 22.4%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is excellent.

Fifth Third originated 26.0% and 39.8% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 24.0% and 27.4% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle- and upper-income borrowers remained constant. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is good.

Fifth Third originated 16.6% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 12.7% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers increased slightly to 17.2%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is good.

Fifth Third originated 26.3% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 24.0% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers declined to 25.0%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Fifth Third originated 30.7% and 25.4% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 27.6% and 32.7% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers decreased to 28.3% but increased to 29.0% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 31.5% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 42.0% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased to 29.6% of its small business loans. Businesses with \$1 million or less in revenue account for 86.8% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Lending

Fifth Third is a leader in making community development loans in the Cleveland-Akron-Elyria CSA. Since the previous evaluation, the bank has originated over \$80 million in community development loans in this assessment area, which represents an increase of 22%. This represents 32.7% of community development loans originated, which is significantly higher than the percentage of loans, deposits, and banking centers in this assessment area. Community development loans were primarily targeted to affordable housing with some loans also supporting community services and revitalization of low- and moderate-income geographies.

Investment Test

Fifth Third is a leader in making community development investments in the Cleveland-Akron-Elyria CSA. Since the previous evaluation, the bank funded over \$27.8 million in qualified community development investments in this assessment area, which represents a 187% increase. As with community development loans, investments were primarily targeted to affordable housing with some also supporting community services and revitalization of low- and moderate-income geographies.

Service Test

Fifth Third's performance on the service test is adequate.

Retail Services

Delivery systems are reasonably accessible to geographies and individuals of different income levels within the Cleveland-Akron-Elyria assessment area. However, the bank's record of opening and closing offices in this assessment area has adversely affected the accessibility of its delivery services, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

By year-end 2006, there were 76 banking centers within the Cleveland-Akron-Elyria assessment area. This reflects a net reduction of four banking centers since the previous evaluation, which is partially due to the closure of banking centers located within Tops grocery stores that were closed as a result of the buyout by Giant Eagle. Specifically, there was a net decrease of one banking center within the low-income geographies and a decrease of two banking centers within the moderate-income areas, one of which was due to the Tops buyout. Of these 76 banking centers, there were three office locations (3.9%) in the low-income tracts, four office locations (5.3%) in the moderate-income tracts, 42 office locations (55.3%) in the middle-income tracts, and 27 office locations (35.5%) in the upper-income tracts. The 76 offices in this assessment area represent 19.0% of the total banking offices.

The banking center distribution within the low- and moderate-income tracts is significantly less than the percentage of low- and moderate-income tracts and percentage of families living in those areas. However, the percentage of banking centers located in the middle- and upper-income tracts is higher than the percentage of census tracts and the percentage of families residing in those areas.

Within the inner city of Cleveland, there are only two banking centers located in downtown and just west of downtown near the West Side Market. Most banking centers are located in the suburbs. Refer to Appendix F for a map of the banking centers within the City of Cleveland. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

The bank has 115 ATMs within this assessment area that are accessible to the bank's geographies and individuals of different income levels within this assessment area.

Community Development Services

The bank is a leader in providing community development services throughout the Cleveland-Akron-Elyria assessment area. The Homeownership Mobile spent 33 days in the Cleveland-Akron-Elyria assessment area and drew over 8,200 visitors. The bank's directors, officers, and staff members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, economic development and revitalization of low- and moderate-income areas, and financial literacy. Examples of community development services in this assessment area include:

- Participation in the Cleveland Saves program
- Participation in CiTiRAMA showcasing the Glenville neighborhood
- Participation with Fannie Mae in the HELP program to refinance predatory loans
- Participation in programs that provide education to avoid foreclosure

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CANTON-MASSILLON MSA, STATE OF OHIO

The Canton-Massillon MSA consists of Carroll and Stark Counties. Although, Fifth Third has expanded its assessment area since the previous evaluation, it only includes 80 census tracts in Stark County. None of the bank's assessment area is within Carroll County. The assessment area includes three low-income tracts, 16 moderate-income tracts, 29 middle-income tracts, and 10 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked 13th among 17 institutions in this assessment area with 0.61% of the market share of deposits. Competition for this market includes First Merit Bank NA, Huntington National Bank, AmTrust Bank, and KeyBank NA.

The bank's lending activity in this assessment area accounts for approximately 0.5% of the bank's total lending activity during this evaluation period, while deposits account for approximately 0.1% of the bank's total deposits.

In Stark County, a community contact indicated the local financial institutions are involved with several aspects of first-time homebuyers programs and have contributed funds for the county's housing rehabilitation program, although they say funding for programs targeted to assist low- and moderate-income homebuyers and homeowners is always in need.

Housing Characteristics

Based on the 2000 Census data, 67.2% of the total housing units are owner-occupied and approximately 27.2% of the housing is rental units, while the remaining 5.6 are vacant units. The median housing value in this assessment area is \$101,569, although the median housing value of Stark County is \$100,000, with \$99,182 the median housing value for the Canton-Massillon MSA. Of the housing units within low-income census tracts, 32.8% are owner-occupied units and of the housing units in the moderate-income tracts, 56.6% are owner-occupied. In addition, approximately 11.2% of the housing units are multi-family units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered moderately affordable throughout this assessment area.

Labor, Employment, and Economic Characteristics

According to the Ohio Job & Family Services⁷ data as of December 2006, the unemployment rate in Stark County was 5.7%, which is slightly higher than the unadjusted unemployment rates for the State of Ohio at 5.4% and the United States at 4.3% for the same time period.

⁷ www.lmi.state.oh.us

Population Characteristics

The 2000 Census data indicates the population within this assessment area at 280,917. The population is primarily White not-Hispanic at 88.2% and Black not-Hispanic at 8.9% with a total minority population of 11.8%. Of this population, 24.7% are age 17 years and younger, 8.0% are age 18 to 24 years, 52.1% are age 25 to 64 years, and 15.2% are age 65 and over.

Income Characteristics

The 2000 median family income in the assessment area was \$48,351, with 17.4% low-income, 18.6% moderate-income, 23.1% middle-income, and 40.9% upper-income. In addition, 6.9% of the families lived below the poverty level. The median family income in the assessment area was slightly higher than the median family income of \$47,747 for the Stark County and \$47,165 for the Canton-Massillon MSA, yet lower than the State of Ohio median family income of \$50,037.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.2	1,629	2.1	613	37.6	13,339	17.4
Moderate-income	16	27.6	14,181	18.5	2,368	16.7	14,203	18.6
Middle-income	29	50.0	40,291	52.7	1,935	4.8	17,651	23.1
Upper-income	10	17.2	20,364	26.6	390	1.9	31,272	40.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	58	100.0	76,465	100.0	5,306	6.9	76,465	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,991	982	1.2	32.8	1,639	54.8	370	12.4
Moderate-income	24,474	13,848	17.4	56.6	8,556	35.0	2,070	8.5
Middle-income	62,117	43,832	55.0	70.6	15,226	24.5	3,059	4.9
Upper-income	29,145	21,063	26.4	72.3	6,852	23.5	1,230	4.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	118,727	79,725	100.0	67.1	32,273	27.2	6,729	5.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	397	4.4	320	4.0	66	7.3	11	7.2
Moderate-income	1,571	17.5	1,355	17.1	191	21.1	25	16.3
Middle-income	4,148	46.3	3,709	46.9	369	40.7	70	45.8
Upper-income	2,852	31.8	2,525	31.9	280	30.9	47	30.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,968	100.0	7,909	100.0	906	100.0	153	100.0
Percentage of Total Businesses:				88.2		10.1		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	24	24.2	24	24.5	0	0.0	0	0.0
Middle-income	46	46.5	46	46.9	0	0.0	0	0.0
Upper-income	29	29.3	28	28.6	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	99	100.0	98	100.0	0	0.0	1	100.0
Percentage of Total Farms:				99.0		0.0		1.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CANTON- MASSILLON MSA, OHIO

Lending Test

Performance under the lending test for this assessment area is good. Lending volume is sufficient to help meet credit needs. Loans are reasonably distributed among the census tract and borrowers of different income levels; however, the distribution of small business loans to businesses of different revenue sizes is poor and gaps in lending were noted with small business loans in moderate-income tracts. No qualified community development loans were originated in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given this market comprises a small percentage of the bank's assessment area.

Lending activity in this assessment area totals over \$49 million, which represents .5% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area but is less than the percentage of banking centers.

Fifth Third ranked 23rd in HMDA lending for both 2005 and 2006. The bank ranked 21st in CRA lending for 2005 and 22nd for 2006.

Geographic Distribution

The geographic distribution of HMDA loans in this assessment area is good, which is consistent with the performance at the prior evaluation period, but only adequate for small business loans. Generally, Fifth Third outperformed the aggregate in geographic distribution of its HMDA loans, excluding subprime lenders, and was consistent with the aggregate in the geographic distribution of its small business loans.

No HMDA lending occurred in two (66.7%) of the three low-income tracts; however, these tracts had limited owner-occupied housing units and were predominately rental properties.

No CRA lending occurred in two (66.7%) of the three low-income tracts and 12 (75.0%) of the 16 moderate-income tracts. These tracts are located predominately in the City of Canton, where over 1,700 businesses are located. All these tracts had loans originated by the aggregate of all lenders, which indicates there is demand for small business loans in these tracts.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is adequate.

Fifth Third originated one loan or .9% of its home purchase loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated .4% of total home purchase loans in 2005 in these low-income tracts. In 2006, Fifth Third originated no home purchase loans in the low-income tracts. Owner-occupied housing units in these low-income tracts represent 1.2% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to low-income tracts is adequate.

Fifth Third originated 10.3% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 17.2% of total home purchase loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of home purchase loans in moderate-income tracts increased slightly to 10.8%. Owner-occupied housing units in these moderate-income tracts totaled 17.4% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to moderate-income tracts is adequate.

Fifth Third originated 54.7% and 34.2% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 54.9% and 27.5% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts declined to 49.4% and increased to 39.8% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 55.0% and 26.4%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is good.

Fifth Third originated no refinance loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated .9% of total refinance loans in 2005 in these low-income tracts. In 2006, Fifth Third originated no refinance loans in the low-income tracts. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is poor.

Fifth Third originated 16.1% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 19.9% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts remained constant. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to moderate-income tracts is good.

Fifth Third originated 51.8% and 32.1% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 54.0% and 25.2% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts increased to 57.1% and decreased to 27.0% for upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is excellent.

Fifth Third originated no home improvement loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 1.3% of total home improvement loans in 2005 in these low-income tracts. In 2006, Fifth Third's home improvement loans in the low-income tracts increased to 5.0% of total home improvement loans originated. Compared to the percentage of owner-occupied units, the bank's geographic distribution of home improvement loans to low-income tracts is excellent.

Fifth Third originated 35.0% of its home improvement loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 19.0% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home improvement loans in moderate-income tracts increased to 40.0%. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to moderate-income tracts is excellent.

Fifth Third originated 60.0% and 5.0% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 55.7% and 24.0% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income tracts decreased to 45.0% and increased to 10.0% for upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is good among the low- and moderate-income tracts in which Fifth Third originated loans. However, as previously mentioned no small business loans were originated in three-fourths of the moderate-income tracts in this assessment area, so overall performance is considered adequate.

Fifth Third originated no small business loans in 2005 in the low-income tracts compared to the aggregate of all CRA lenders who originated 3.4% of total small business loans in 2005 in these low-income tracts. In 2006, Fifth Third originated no small business loans to low-income tracts. Businesses located within the low-income census tracts account for 4.4% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to low-income tracts is very poor.

Fifth Third originated 16.7% of its small business loans in 2005 in the moderate-income tracts in which it lent compared to the aggregate of all CRA lenders who originated 13.0% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts in which it lent increased to 57.1% of its small business loans. Businesses located within these moderate-income tracts account for 17.5% of all businesses in the assessment area.

Compared to the percentage of businesses and considering the number of tracts where Fifth Third lent, the bank's geographic distribution of small business loans to moderate-income tracts is adequate.

Fifth Third originated 50.0% and 33.3% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 47.3% and 36.4% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle- and upper-income tracts decreased to 19.0% and 23.8%. Businesses located within the middle- and upper-income tracts account for 46.3% and 31.8% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of HMDA loans in this assessment area is good, which is consistent with the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third outperformed the aggregate in borrower distribution of its HMDA loans, excluding subprime lenders, and was consistent with the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 5.1% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.4% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers declined to 2.4%. Low-income families comprise 17.4% of the total families in the assessment area. This assessment area has a moderate family poverty rate at 6.9%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is poor.

Fifth Third originated 29.9% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 21.2% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers declined to 24.1%. Moderate-income families comprise 18.6% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 23.1% and 39.3% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 24.4% and 28.7% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle-income borrowers decreased to 10.8% and increased to 60.2% for upper-income borrowers. Middle- and upper-income families comprise 23.1% and 40.9% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 8.9% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.9% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers declined to 4.8%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is adequate.

Fifth Third originated 12.5% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 19.9% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers increased to 19.0%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is good.

Fifth Third originated 33.9% and 37.5% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 24.2% and 26.4% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers decreased to 30.2%, but increased to 41.3% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is excellent.

Fifth Third originated 20.0% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 12.8% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers increased to 25.0%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is excellent.

Fifth Third originated 25.0% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 24.3% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers declined to 20.0%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Fifth Third originated 25.0% and 30.0% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 31.0% and 29.0% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers increased to 40.0%, but decreased to 15.0% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 41.7% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 40.5% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased significantly to 9.5% of its small business loans. Businesses with \$1 million or less in revenue account for 88.2% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Lending

Fifth Third originated no qualified community development loans in this assessment area at this or the prior evaluation.

Investment Test

Fifth Third funded nearly \$1 million in community development investments in the Canton MSA since the previous evaluation, which is a substantial increase. One direct fund investment by the CDC in an affordable housing project comprised 80% of the total investment amount. This is considered an excellent level of investment for this assessment area given the limited banking center presence and limited deposit and lending activity.

Service Test

Fifth Third's performance on the service test is considered poor.

Retail Services

Delivery systems are unreasonably inaccessible to the bank's geographies and individuals of different income levels throughout the assessment area. The record of opening and closing offices has not improved the accessibility of delivery systems, particularly to low- or moderate-income geographies or individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

By year-end 2006, there were four office locations within the Canton-Massillon assessment area with three offices opened since the previous examination. This includes one banking center opened in 2005 located in an upper-income tract and two banking centers opened in 2006, which included one each in a middle- and upper-income tract. As a result, Fifth Third has one banking center in a middle-income tract and three in the upper-income tracts. The four offices in this assessment area represent approximately 1% of the total banking offices.

The bank has no banking centers in the low- and moderate-income tracts, although 5.2% of the tracts are low-income and 2.1% of the families reside in low-income areas and 27.6% of the tracts are moderate-income with 18.5% of families living in these geographies. In addition, the banking center in the middle-income tract represents 25% of total banking centers, although 50% of the tracts are middle-income and 52.7% of the families reside in middle-income geographies. Fifth Third's three banking centers (75%) located in the upper-income census tracts exceed the 17.2% of tracts and 26.6% of families living within these areas. The ATMs in this assessment area are all located at the banking center offices.

Community Development Services

Fifth Third provided few community development services in this assessment area.

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DAYTON MSA, STATE OF OHIO

During the previous evaluation, this metropolitan area included the Dayton and Springfield MSAs; however, since changes were made to the US Census, the primary metropolitan statistical areas ("PMSA") no longer exist. One of the criteria for multiple MSAs to become a Metropolitan Division is a population of at least 2.5 million. Therefore, since the combination of these two MSAs does not fulfill this criterion, the areas were evaluated separately. As a result, the Dayton MSA received a full-scope review and the Springfield MSA received a limited-scope review.

The Dayton MSA 19380 consists of Green, Miami, Montgomery, and Preble Counties. Fifth Third's assessment area includes all these counties, which includes 13 low-income tracts, 45 moderate-income tracts, 106 middle-income tracts, and 44 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked first out of 33 institutions in this assessment area with 25.9% of the market share of deposits. Competition for this market includes National City Bank, JPMorgan Chase Bank NA, KeyBank NA, and US Bank NA.

The bank's lending activity accounts for approximately 11.6% of the bank's total lending activity during this evaluation period, while deposits account for approximately 10.3% of the bank's total deposits.

According to a community contact in Miami County, although the economy is relatively stable, it is trying to balance growth while maintaining the rural feel of the area. The contact also mentioned Fifth Third is very visible and fulfilling the needs of the community.

Another community contact in Montgomery County stated unemployment is high primarily due to the loss of manufacturing and automotive job. In addition predatory lending appears to be increasing. However, the local banks are meeting the needs of the community and are helping fight predatory lending that is entering into the market.

Housing Characteristics

Based on the 2000 Census data, 62.4% of the total housing units are owner-occupied and approximately 30.7% of the housing is rental units. The median housing value in this assessment area is \$100,094, although there are slight variations of median housing values within the counties in this assessment area. Values range from \$94,800 to 121,900. Of the housing units within low-income census tracts, 30.3% are owner-occupied units and of the housing units in the moderate-income tracts, 48.2% of the housing units are owner-occupied. Further, of the total housing units, 14.5% are multi-family with 5 or more units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered reasonably affordable throughout this assessment area.

Labor, Employment, and Economic Characteristics

According to the Ohio Job & Family Services⁸ data as of December 2006, unemployment rates for the counties in this assessment area are as follows: Greene County 5.0%, Miami County 5.7%, Montgomery County 5.9%, and Preble County 5.8%. The unadjusted unemployment rates for the State of Ohio was 5.4% for the same time period, while the United States unemployment rate was 4.3%.

Population Characteristics

The 2000 Census data indicates the population within this assessment area at 848,153. The population is primarily White not-Hispanic at 81.5% and Black not-Hispanic at 14.8%, with a total minority population of 18.5%. Of this population, 24.8% are age 17 years and younger, 10.0% are age 18 to 24 years, 51.9% are age 25 to 64 years, and 13.3% are age 65 and over.

Income Characteristics

The 2000 median family income in the assessment area was \$51,271, with 19.2% low-income, 18.8% moderate-income, 22.9% middle-income, and 39.9% upper-income. In addition, 7.1% of the families lived below the poverty level. The median family income in the assessment area was slightly higher than the median family income for the State of Ohio of \$50,037.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

⁸ www.lmi.state.oh.us

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	6.3	6,641	2.9	2,277	34.3	43,171	19.0
Moderate-income	45	21.6	44,392	19.6	6,821	15.4	42,637	18.8
Middle-income	106	51.0	112,842	49.7	5,668	5.0	51,880	22.9
Upper-income	44	21.2	63,148	27.8	1,452	2.3	89,335	39.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	208	100.0	227,023	100.0	16,218	7.1	227,023	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,377	4,350	1.9	30.3	6,943	48.3	3,084	21.5
Moderate-income	80,294	38,698	17.0	48.2	33,537	41.8	8,059	10.0
Middle-income	179,514	116,491	51.3	64.9	52,702	29.4	10,321	5.7
Upper-income	90,222	67,669	29.8	75.0	18,589	20.6	3,964	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	364,407	227,208	100.0	62.4	111,771	30.7	25,428	7.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,754	6.7	1,383	6.0	335	12.3	36	7.6
Moderate-income	4,912	18.7	4,158	18.0	686	25.1	68	14.3
Middle-income	12,092	46.1	10,858	47.1	985	36.1	249	52.5
Upper-income	7,485	28.5	6,638	28.8	726	26.6	121	25.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26,243	100.0	23,037	100.0	2,732	100.0	474	100.0
Percentage of Total Businesses:				87.8		10.4		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.4	4	0.4	0	0.0	0	0.0
Moderate-income	40	3.7	39	3.7	1	8.3	0	0.0
Middle-income	919	85.0	909	85.1	9	75.0	1	100.0
Upper-income	118	10.9	116	10.9	2	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,081	100.0	1,068	100.0	12	100.0	1	100.0
Percentage of Total Farms:				98.8		1.1		0.1

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DAYTON METROPOLITAN AREA, OHIO

Lending Test

Performance under the lending test for this assessment area is good. Lending volume is sufficient to help meet credit needs. Loans are reasonably distributed among the census tract and borrowers of different income levels; however, the distribution of small business loans to businesses of different revenue sizes is poor. Community development loans enhance the lending performance in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs.

Lending activity in this assessment area totals over \$1.1 billion, which represents 11.6% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area and is comparable to the percentage of banking centers.

Fifth Third ranked third in HMDA lending for both 2005 and 2006. The bank ranked sixth in CRA lending for 2005 and eighth for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is adequate, which is a decline in performance since the prior evaluation period. No significant lending gaps were noted in this assessment area. Generally, Fifth Third outperformed the aggregate in geographic distribution of its loans, excluding subprime lenders.

No HMDA lending occurred in three (23.1%) of the 13 low-income tracts, despite population and owner-occupied housing units located in these tracts.

No CRA lending occurred in four (30.7%) of the 13 low-income tracts and nine (20.0%) of the 45 moderate-income tracts. These tracts were located in northwest Dayton just north, east, and south of Trotwood. While there appears to be a limited number of businesses located in these tracts, the aggregate of all lenders originated small business loans in all but two of these tracts, indicating there is some demand for small business loans.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is adequate.

Fifth Third originated 0.6% of its home purchase loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 1.5% of total home purchase loans in 2005 in these low-income tracts.

In 2006, Fifth Third's home purchase loans in the low-income tracts slightly increased to 0.7%. Owner-occupied housing units in these low-income tracts represent 1.9% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to low-income tracts is poor.

Fifth Third originated 12.7% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 15.7% of total home purchase loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of home purchase loans in moderate-income tracts remained constant. Owner-occupied housing units in these moderate-income tracts totaled 17.0% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to moderate-income tracts is adequate.

Fifth Third originated 49.9% and 36.8% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 49.0% and 33.8% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts increased to 52.8% and decreased to 33.7% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 51.3% and 29.8%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is adequate.

Fifth Third originated 0.8% of its refinance loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 1.9% of total refinance loans in 2005 in these low-income tracts. In 2006, Fifth Third's refinance loans in the low-income tracts declined slightly to 0.6%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is poor.

Fifth Third originated 20.0% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 17.8% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts declined to 14.4%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to moderate-income tracts is good.

Fifth Third originated 48.6% and 30.6% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 51.9% and 28.4% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle- and upper-income tracts increased to 52.8% and 32.2%, respectively. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is adequate.

Fifth Third originated 1.4% of its home improvement loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 2.5% of total home improvement loans in 2005 in these low-income tracts. In 2006, Fifth Third originated no home improvement loans in the low-income tracts. Compared to the percentage of owner-occupied units, the bank's geographic distribution of home improvement loans to low-income tracts is poor.

Fifth Third originated 16.6% of its home improvement loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 18.2% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home improvement loans in moderate-income tracts declined to 9.4%. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to moderate-income tracts is adequate.

Fifth Third originated 57.9% and 24.1% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 56.5% and 22.7% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income tracts declined to 50.0% and increased to 40.6% in upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is excellent.

Fifth Third originated 6.8% of its small business loans in 2005 in the low-income tracts compared to the aggregate of all CRA lenders who originated 4.4% of total small business loans in 2005 in these low-income tracts. In 2006, Fifth Third's small business lending to low-income tracts increased to 7.3% of its small business loans. Businesses located within the low-income census tracts account for 6.7% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to low-income tracts is excellent.

Fifth Third originated 22.8% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 16.5% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts increased to 23.2% of its small business loans. Businesses located within these moderate-income tracts account for 18.7% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is excellent.

Fifth Third originated 40.9% and 29.5% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 44.5% and 32.3% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle-income tracts decreased to 37.5%, but increased to 32.0% in upper-income tracts. Businesses located within the middle- and upper-income tracts account for 46.1% and 28.5% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of HMDA loans in this assessment area is good, which is consistent with the prior evaluation period. However, lending to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third was consistent with the aggregate in borrower distribution of its HMDA loans, excluding subprime lenders, and outperformed the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 11.4% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.2% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers declined to 10.5%. Low-income families comprise 19.0% of the total families in the assessment area. This assessment area has a moderate family poverty rate at 7.1%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is good.

Fifth Third originated 26.7% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 22.7% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers increased slightly to 27.1%. Moderate-income families comprise 18.8% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 24.5% and 34.6% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 23.8% and 29.5% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle- and upper-income borrowers remained constant. Middle- and upper-income families comprise 22.9% and 39.4% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 9.6% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.2% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers remained constant. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is good.

Fifth Third originated 20.7% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 20.1% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers increased slightly to 21.3%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is excellent.

Fifth Third originated 25.9% and 37.9% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 23.2% and 27.6% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers decreased to 25.1%, but increased slightly to 38.1% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is good.

Fifth Third originated 9.0% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 13.0% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers declined significantly to 3.9%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is adequate.

Fifth Third originated 26.2% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 24.8% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers declined to 19.5%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Fifth Third originated 35.9% and 26.9% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 26.3% and 33.5% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers decreased to 31.3% but increased significantly to 43.0% for upper-income borrowers. Home improvement lending to moderate-income borrowers significantly exceeded the percentage of middle-income families both years and significantly exceeded the percentage of upper-income families in 2006. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 45.3% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 41.9% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased to 38.3% of its small business loans. Businesses with \$1 million or less in revenue account for 87.8% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Lending

Fifth Third has made a relatively high level of community development loans in the Dayton assessment area. Fifth Third originated \$22.7 million in community development loans since the previous evaluation, which is a 482% increase. This represents 9.2% of community development loans, which is slightly lower than the percentage of loans, deposits, and banking centers in this assessment area. Although one \$15 million loan comprised the majority of the total, community development lending still doubled over the previous evaluation.

Investment Test

Fifth Third is a leader in making community development investments in the Dayton assessment area. Fifth Third funded over \$6.2 million in community development investments, which is a 61.5% increase over the previous evaluation. Investments aided a broad range of projects for affordable housing, community services, and revitalization of low- and moderate-income geographies.

Service Test

Fifth Third's performance on the service test is considered good.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in this assessment area. However, the bank's record of opening and closing banking centers has adversely affected the accessibility of delivery systems, particularly to moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

By year-end 2006, there were 44 office locations within the Dayton assessment area. There was one (2.3%) office location in the low-income tract, six (13.6%) office locations in the moderate-income tracts, 23 (52.3%) office locations in the middle-income tracts, and 14 (31.8%) office locations in the upper-income tracts. The 44 offices in this assessment area represent 11.0% of the total banking offices.

Since the previous evaluation, the net number of banking centers in the Dayton MSA has decreased by seven. This includes the opening of one location in the low-income tracts, a decrease of three locations in the moderate-income geographies; a decrease of eight locations in the middle-income areas; and an increase of three locations in the upper-income areas.

The banking center distribution within the low-income tracts is less than the percentage of low-income tracts at 6.3%; yet comparable to the percentage of low-income families living in those areas at 2.9%. However, the percentage of banking centers in the moderate-income tracts is less than the percentage of moderate-income tracts at 21.6% and percentage of families living in these areas at 19.6%. In addition, banking centers located in the middle-income tracts are comparable to the percentage of middle-income tracts, yet higher than the percentage of middle-income families residing in those areas. Finally, the percentage of banking centers in the upper-income geographies is greater than the percentage of tracts and families living in those geographies. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

The map in Appendix F shows the banking center distribution in the City of Dayton and illustrates that the low- and moderate-income banking centers and the middle- and upper-income banking centers in close proximity serve the low- and moderate-income tracts except in the southwest portion of the city. However, information provided by Fifth Third does show that they have account relationships, either deposits or loans, with individuals in these low- and moderate-income tracts in the southwest portion of the city.

The bank has 76 ATMs within this assessment area, which include full service and cash dispensing only machines that are readily accessible to the bank's assessment area and individuals of different income levels. The ATM locations helped to enhance the bank's retail services within this assessment area.

Community Development Services

The bank is a leader in providing community development services throughout the Dayton assessment area. The bank's directors, officers, and staff members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, economic development, and revitalization of low- and moderate-income areas.

**METROPOLITAN AREAS
(LIMITED SCOPE REVIEWS)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS MSA, OHIO

The Columbus MSA 18140 consists of Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, and Union Counties. However, Fifth Third has no banking centers located in Morrow County and has chosen not to include it within its assessment area. There are 35 low-income tracts, 101 moderate-income tracts, 148 middle-income tracts 94 upper-income tracts and one tract with unknown income in this assessment area.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked third out of 58 institutions with 12.8% of the market share of deposits. Competition in this area includes Huntington National Bank, JPMorgan Chase Bank NA., and National City Bank.

The bank's lending activity within this assessment area represents approximately 17.9% of the bank's overall lending volume for this evaluation period while deposits account for approximately 14.9% of the bank's total deposits.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	9.2	21,147	5.2	6,822	32.3	77,454	19.1
Moderate-income	101	26.6	84,053	20.8	11,147	13.3	73,673	18.2
Middle-income	148	39.1	176,394	43.6	8,328	4.7	93,021	23.0
Upper-income	94	24.8	123,274	30.4	2,110	1.7	160,720	39.7
Unknown-income	1	0.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	379	100.0	404,868	100.0	28,407	7.0	404,868	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	48,627	11,521	2.9	23.7	30,323	62.4	6,783	13.9
Moderate-income	161,421	68,596	17.5	42.5	79,611	49.3	13,214	8.2
Middle-income	277,020	179,129	45.7	64.7	83,692	30.2	14,199	5.1
Upper-income	181,211	132,417	33.8	73.1	39,811	22.0	8,983	5.0
Unknown-income	5	3	0.0	60.0	0	0.0	2	40.0
Total Assessment Area	668,284	391,666	100.0	58.6	233,437	34.9	43,181	6.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,759	6.9	3,062	6.4	574	10.3	123	9.9
Moderate-income	9,982	18.4	8,716	18.4	1,069	19.2	197	15.8
Middle-income	21,978	40.5	19,334	40.7	2,069	37.1	575	46.2
Upper-income	18,576	34.2	16,361	34.5	1,865	33.4	350	28.1
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	54,296	100.0	47,474	100.0	5,577	100.0	1,245	100.0
Percentage of Total Businesses:				87.4		10.3		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.2	3	0.2	0	0.0	0	0.0
Moderate-income	101	5.9	99	5.8	2	12.5	0	0.0
Middle-income	1,292	75.1	1,280	75.2	10	62.5	2	100.0
Upper-income	324	18.8	320	18.8	4	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,720	100.0	1,702	100.0	16	100.0	2	100.0
Percentage of Total Farms:				99.0		0.9		0.1

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS MSA, OHIO

Geographic distribution of loans across income tract levels is good for all products. Borrower distribution of loans is excellent for home purchase loans, good for refinance and home improvement loans, and adequate for small business loans. No HMDA lending occurred in four (11.4%) of the low-income tracts and one (1%) of the moderate-income tracts. Housing in these tracts are predominately rental units. No CRA lending occurred in 10 (28.6%) of the low-income tracts and 21 (20.8%) of the moderate-income tracts, which were scattered throughout the assessment area.

Fifth Third originated \$40.6 million in community development loans in the Columbus assessment area since the previous evaluation, which is consistent with prior performance and represents 16.4% of all community development loans. The bank also funded over \$28.4 million in community development investments, which is a 55% increase over the previous evaluation. Fifth Third is a leader in providing community development loans and investments.

As of year-end 2006, there were 64 banking center locations within the Columbus assessment area representing 16.0% of the bank's total banking centers, along with 126 ATMs. The percentage of banking centers in the low-income geographies is less than the percentage of tracts and families residing in those areas. Although the percentage of banking centers in moderate-income geographies is less than the percentage of moderate-income geographies, the locations are comparable to the percentage of families living in the areas. The percentage of banking centers in the middle-income geographies is comparable to the tracts and families residing in those areas, while the percentage of banking centers in the upper-income geographies is higher than the percentage of tracts and families residing in those areas. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

The Homeownership Mobile spent 18 days in the Columbus assessment area and drew over 2,000 visitors.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LIMA MSA, OHIO

The Lima MSA 30620 includes only Allen County. Fifth Third has chosen to include all of Allen County in their assessment area. There are two low-income tracts, 11 moderate-income tracts, 15 middle-income tracts, and six upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked fourth out of 11 institutions with 10.5% of the market share of deposits. Fifth Third's market share of deposits has increased by approximately 2% since the previous examination. Competition in this area includes JPMorgan Chase Bank, Huntington National Bank, and Citizens National Bank of Bluffton.

The bank's lending activity within this assessment area represents approximately 0.8% of the bank's overall lending volume for this evaluation period while deposits account for approximately .7% of the bank's total deposits.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.9	618	2.2	225	36.4	5,450	19.1
Moderate-income	11	32.4	6,577	23.1	1,413	21.5	5,361	18.8
Middle-income	15	44.1	15,310	53.8	892	5.8	6,502	22.8
Upper-income	6	17.6	5,969	21.0	212	3.6	11,161	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	28,474	100.0	2,742	9.6	28,474	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,478	364	1.2	24.6	772	52.2	342	23.1
Moderate-income	12,251	5,850	20.0	47.8	4,775	39.0	1,626	13.3
Middle-income	22,467	16,566	56.6	73.7	4,597	20.5	1,304	5.8
Upper-income	8,049	6,510	22.2	80.9	1,212	15.1	327	4.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,245	29,290	100.0	66.2	11,356	25.7	3,599	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	302	9.1	265	9.2	32	9.1	5	8.1
Moderate-income	721	21.8	624	21.6	90	25.6	7	11.3
Middle-income	1,596	48.3	1,401	48.4	161	45.7	34	54.8
Upper-income	688	20.8	603	20.8	69	19.6	16	25.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,307	100.0	2,893	100.0	352	100.0	62	100.0
Percentage of Total Businesses:				87.5		10.6		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	0.7	2	0.7	0	0.0	0	0.0
Middle-income	242	82.0	239	81.8	3	100.0	0	0.0
Upper-income	51	17.3	51	17.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	295	100.0	292	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMA MSA, OHIO

Geographic and borrower distribution is good. For small business loans, geographic distribution was excellent but borrower distribution was poor. No lending gaps were noted.

Fifth Third's community development loans and investments totaled approximately \$30,000 each for this assessment area, reflecting a poor level of community development loans and investments.

As of year-end 2006, there were four banking centers within the Lima assessment area; one each in low- and upper-income census tracts and two locations in middle-income tracts. No offices were opened or closed in this assessment area since the previous examination. Additionally, the bank has four ATMs reasonably distributed throughout the assessment area.

The percentage of banking center locations exceed the demographics of the low- middle- and upper-income areas and comparable to the percentage of families living in these tracts. However, there are no banking center locations within moderate-income tracts, although 32.4% of the assessment area is within these areas, with 23.1% of the families residing in these geographies. Therefore, the banking center network is considered only reasonably accessible in the moderate-income geographies and to individuals residing in these areas. The banking centers in this assessment area represent 1.0% of the total banking offices. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SANDUSKY MSA, OHIO

The Sandusky MSA 41780 includes Erie County. Fifth Third has chosen to include all of Erie County in its assessment area. There were no low-income tracts, five moderate-income tracts, 10 middle-income tracts, and three upper-income tracts in this assessment area.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked fourth out of 10 institutions with 8.9% of the market share of deposits, which is approximately a 1% increase in share of deposits since the previous examination. Competition in this area includes Citizens Banking Company, Key Bank NA, and National City Bank.

The bank's lending activity within this assessment area represents 0.7% of the bank's overall lending volume for this evaluation period, while deposits account for approximately 0.3% of the bank's total deposits.

A community contact within the City of Sandusky stated there is a shift in the economy from manufacturing to service jobs. There has been a loss of automotive type jobs, while Visteon and Delphi have a large presence in this area. In addition, Sandusky has very high tourism in the summer because of the recreational parks in the area. Further, the contact mentioned there is a need for counseling and financial education throughout the area.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,169	19.0
Moderate-income	5	27.8	4,848	22.1	763	15.7	4,076	18.6
Middle-income	10	55.6	13,817	63.0	460	3.3	5,119	23.3
Upper-income	3	16.7	3,274	14.9	95	2.9	8,575	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	21,939	100.0	1,318	6.0	21,939	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	8,914	4,244	18.6	47.6	3,818	42.8	852	9.6
Middle-income	21,033	14,984	65.6	71.2	3,980	18.9	2,069	9.8
Upper-income	5,962	3,626	15.9	60.8	1,075	18.0	1,261	21.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	35,909	22,854	100.0	63.6	8,873	24.7	4,182	11.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	723	25.7	628	25.3	86	31.9	9	14.8
Middle-income	1,625	57.8	1,455	58.6	131	48.5	39	63.9
Upper-income	464	16.5	398	16.0	53	19.6	13	21.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,812	100.0	2,481	100.0	270	100.0	61	100.0
Percentage of Total Businesses:				88.2		9.6		2.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.8	1	0.8	0	0.0	0	0.0
Middle-income	107	89.2	106	89.1	1	100.0	0	0.0
Upper-income	12	10.0	12	10.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	120	100.0	119	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SANDUSKY MSA, OHIO

Geographic and borrower distribution is good except for the borrower distribution of small business loans, which is poor. No lending gaps were noted.

No community development loans were originated and only \$20,000 in community development investments were funded in this assessment area since the previous evaluation. This represents a poor level of community development loans and investments.

As of year-end 2006, Fifth Third had two office locations and three ATMs within the Sandusky assessment area. One banking center is located in a moderate-income tract and one is located in a middle-income tract. The offices represent less than 1% of the total banking offices. The percentage of banking centers in the moderate-income tracts is higher than the percentage of moderate-income tracts and families within this assessment area. The banking center located in the middle-income tract is comparable to the demographics of the middle-income geographies. No banking centers have opened or closed since the previous examination.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SPRINGFIELD MSA, OHIO

The Springfield MSA 44220 includes Clark County. Fifth Third has chosen to include all of Clark County into its assessment area. At the previous examination, Springfield was included in the Dayton MSA analysis; however, due to changes in the US Census, the Springfield MSA assessment area was evaluated independently. Within this assessment area, there were two low-income tracts, nine moderate-income tracts, 22 middle-income tracts, and 10 upper-income tracts in this assessment area.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked seventh out of nine institutions with 4.7% of the market share of deposits. Competition in this area includes Security NB&T Co., National City Bank, Huntington National Bank, and WesBanco Bank, Inc.

The bank's lending activity within this assessment area represents 0.7% of the bank's overall lending volume for this evaluation period while deposits account for approximately 0.3% of the bank's total deposits.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.7	1,091	2.8	388	35.6	7,375	18.6
Moderate-income	9	20.9	5,471	13.8	1,106	20.2	7,302	18.5
Middle-income	22	51.2	22,290	56.3	1,320	5.9	9,572	24.2
Upper-income	10	23.3	10,717	27.1	309	2.9	15,320	38.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	43	100.0	39,569	100.0	3,123	7.9	39,569	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,396	701	1.7	29.3	1,181	49.3	514	21.5
Moderate-income	9,837	3,934	9.7	40.0	4,621	47.0	1,282	13.0
Middle-income	34,935	24,018	59.3	68.8	8,888	25.4	2,029	5.8
Upper-income	13,888	11,837	29.2	85.2	1,468	10.6	583	4.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	61,056	40,490	100.0	66.3	16,158	26.5	4,408	7.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	121	3.2	106	3.2	13	3.9	2	3.2
Moderate-income	694	18.5	610	18.2	73	21.7	11	17.7
Middle-income	1,981	52.7	1,780	53.0	169	50.1	32	51.6
Upper-income	963	25.6	864	25.7	82	24.3	17	27.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,759	100.0	3,360	100.0	337	100.0	62	100.0
Percentage of Total Businesses:				89.4		9.0		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	1.8	4	1.9	0	0.0	0	0.0
Middle-income	93	42.9	91	43.3	2	28.6	0	0.0
Upper-income	120	55.3	115	54.8	5	71.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	217	100.0	210	100.0	7	100.0	0	0.0
Percentage of Total Farms:				96.8		3.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD MSA, OHIO

Geographic and borrower distribution is good. The geographic distribution of refinance loans was excellent for both years. However, the borrower distribution of refinance and small business loans was only adequate for both years. No lending gaps were noted.

Community development loans originated in this assessment area totaled almost \$200,000, while community development investments funded totaled over \$650,000. Community development lending is considered adequate, while community development investments are considered excellent given the percentage of deposit, loans, and banking centers in this assessment area.

As of year-end 2006, Fifth Third had three office locations and five ATMs within the Springfield assessment area, which were all located in middle-income tracts. Fifth Third had no banking centers in low- or moderate-income geographies, despite the fact that 4.7% of the tracts are in the low-income geographies with 2.8% of the families residing in these areas and 20.9% of the tracts are moderate-income areas with 16.2% of families residing in these areas. The offices in this assessment area represent less than 1% of the total banking offices. There was a consolidation of two banking center locations in the City of Springfield since the previous evaluation, both located in middle-income tracts. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle-income geographies in close proximity.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TOLEDO MSA, OHIO

The Toledo MSA 45780 assessment area includes Fulton, Lucas, Ottawa, and Wood Counties. Fifth Third has chosen to include all of the Toledo MSA. The assessment area includes 17 low-income tracts, 36 moderate-income tracts, 87 middle-income tracts, and 34 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked first out of 23 institutions with 23.4% of the market share of deposits. Since the previous evaluation, Fifth Third's deposit market share has increase by approximately 2%, although the total number of institutions has declined by two. Competition in this area includes Key Bank NA, Sky Bank, and Huntington National Bank.

The bank's lending activity within this assessment area represents approximately 12.7% of the bank's overall lending volume for this evaluation period while deposits account for approximately 8.2% of the bank's total deposits.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	9.8	7,911	4.6	2,822	35.7	34,309	20.1
Moderate-income	36	20.7	27,652	16.2	5,640	20.4	30,740	18.0
Middle-income	87	50.0	91,271	53.5	5,212	5.7	38,623	22.7
Upper-income	34	19.5	43,614	25.6	1,219	2.8	66,776	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	174	100.0	170,448	100.0	14,893	8.7	170,448	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,273	4,846	2.7	31.7	8,178	53.5	2,249	14.7
Moderate-income	52,154	24,779	14.0	47.5	22,206	42.6	5,169	9.9
Middle-income	155,880	99,607	56.3	63.9	40,867	26.2	15,406	9.9
Upper-income	62,184	47,834	27.0	76.9	11,656	18.7	2,694	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	285,491	177,066	100.0	62.0	82,907	29.0	25,518	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	797	3.8	673	3.7	100	4.4	24	4.3
Moderate-income	2,352	11.3	2,017	11.2	269	11.8	66	11.7
Middle-income	11,482	55.2	9,881	55.0	1,244	54.6	357	63.3
Upper-income	6,179	29.7	5,397	30.0	665	29.2	117	20.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20,810	100.0	17,968	100.0	2,278	100.0	564	100.0
Percentage of Total Businesses:				86.3		10.9		2.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.2	2	0.2	0	0.0	0	0.0
Moderate-income	9	1.0	8	0.9	1	6.7	0	0.0
Middle-income	753	83.6	740	83.7	12	80.0	1	50.0
Upper-income	137	15.2	134	15.2	2	13.3	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	901	100.0	884	100.0	15	100.0	2	100.0
Percentage of Total Farms:				98.1		1.7		0.2

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TOLEDO
MSA, OHIO**

Geographic and borrower distribution is good. Geographic and borrower distribution for home improvement loans were excellent for both years, while borrower distribution for small business loans was poor for both years. No lending gaps were noted in HMDA loans. No CRA loans were originated in four (23.5%) of the low-income tracts and six (16.7%) of the moderate-income tracts, which were scattered throughout the assessment area.

Fifth Third originated over \$16.2 million in community development loans since the previous evaluation, which represents an increase of 390% and 6.6% of total community development loans. Fifth Third also funded over \$4.3 million in community development investments. These community development activities represent a significant level of loans and investments.

As of year-end 2006, there were 33 banking centers within the Toledo MSA, representing 8.3% of the bank’s offices, along with 62 ATMs. Since the previous evaluation, Fifth Third opened a net of two banking centers located in middle-income census tracts. Although the bank has no offices within the low-income tracts, 9.8% of the tracts are located in these areas with 4.6% of the families living in these geographies. The percentage of offices located in the moderate-income geographies is less than the percentage of moderate-income tracts at 20.7% and the percentage of families at 16.2% living in these areas. The percentage of offices in the middle-income geographies is comparable while the percentage of offices in the upper-income tracts exceeds the demographics of the area. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

Summary of Metropolitan Areas Receiving Limited Scope Review

Assessment Area	Lending Test	Investment Test	Service Test
Columbus MSA	Exceeds	Consistent	Consistent
Lima MSA	Consistent	Below	Below
Sandusky MSA	Consistent	Below	Consistent
Springfield MSA	Consistent	Consistent	Below
Toledo MSA	Consistent	Below	Below

NONMETROPOLITAN STATEWIDE AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHWESTERN NONMETROPOLITAN AREA, OHIO

The Northwestern nonmetropolitan assessment area includes Auglaize, Champaign, Darke, Defiance, Hancock, Huron, Logan, Marion, Sandusky, Seneca, Shelby, and Williams Counties. Since the previous evaluation, Williams County has been added to this assessment area.

The assessment area consists of no low-income tracts, seven moderate-income tracts, 96 middle-income tracts, and 38 upper-income tracts.

The June 30, 2006 FDIC Summary of Deposits ranked Fifth Third first among 63 institutions within this assessment area with 10.2% of the market share of deposits. The bank's market share of deposit has not changed since the previous evaluation period. Competition in this area includes Sky Bank, First Federal Bank of the Midwest, National City Bank, and JPMorgan Chase Bank NA.

The bank's lending activity accounts for approximately 5% of the bank's total lending volume during this evaluation period while deposits account for approximately 3.5% of the bank's total deposits.

According to a community contact experienced in farming, the economy within Defiance and Williams counties is pretty good. Corn, one of the largest agricultural products in the area, is in high demand for its use as ethanol. Land in this area is becoming expensive due to the increase demand for grain and corn. The contact mentioned the local institutions appear to be meeting the credit needs of the community.

Another contact stressed the need for financial education and sponsorship of programs for small businesses. Overall, financial institutions are helping to meet the needs of the community.

A contact in Auglaize County stated the economic conditions are fairly stable. There are three major employers in the area, which include Crown Equipment, Minter Machine, and Dannon Company's yogurt plant, which is one of the largest in the world. Most economic development is directed toward the retention and expansion of existing businesses as opposed to attracting new businesses. The local financial institutions are very active in the community and contribute money to local projects and support local fund raisers. In addition, local banks supported the development of an industrial park and are very involved in meeting the needs of the community.

Hancock County's economy is good according to another community contact.

The local economy is pretty good in Logan County. Although a local plant is in the process of closing, Honda remains one of the major employers in the community. The community contact also stated the local financial institutions help in meeting the needs of the community.

Housing Characteristics

Based on the 2000 Census data, 70.0% of the total housing units are owner-occupied and approximately 23.1% of the housing is rental units. The median housing value in this assessment area is \$89,224, although there are slight variations of median housing values within the counties in this assessment area. Values range from \$77,000 to \$97,900. Of the housing units within moderate-income census tracts, 52.0% are owner-occupied units; in the middle-income tract, 68.3% are owner-occupied; and 77.2% of the housing units in the upper-income tracts are owner-occupied units. Further, of the total housing units, 6.0% are multi-family with 5 or more units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered relatively affordable throughout this assessment area.

Labor, Employment, and Economic Characteristics

According to the Ohio Job & Family Services⁹ data as of December 2006, unemployment rates for the counties in this assessment area are as follows: Auglaize County 4.2%, Champaign County 5.1%, Darke County 5.7%, Defiance County 5.3%, Hancock County 4.4%, Huron County 8.6%, Logan County 5.7%, Marion County 5.3%, Sandusky County 6.3%, Seneca County 5.5%, Shelby County 4.5%, and Williams County 6.5%. The unadjusted unemployment rates for the State of Ohio was 5.4% for the same time period, while the United States unemployment rate was 4.3%.

Middle-income geographies of Huron County are considered distressed due to the unemployment rate being 1.5 times the national average. Huron County has been considered a distressed area in 2005 and 2006, therefore possibly explaining the reason for higher unemployment rates in this county.

Population Characteristics

The 2000 Census data indicates the population within this assessment area at 628,887. The population is primarily White not-Hispanic at 93.9%, Black not-Hispanic at 2.1%, and 2.7% of Hispanic origin, with a total minority population of 6.1%. Of this population, 26.5% are age 17 years and younger, 8.6% are age 18 to 24 years, 51.4% are age 25 to 64 years, and 13.6% are age 65 and over.

⁹ www.lmi.state.oh.us

Income Characteristics

The 2000 median family income in the assessment area was \$48,147, with 13.7% low-income, 17.5% moderate-income, 24.4% middle-income, and 44.4% upper-income. In addition, 5.7% of the families lived below the poverty level. The median family income in the assessment area was less than the median family income in the State of Ohio at \$50,037.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	23,495	13.7
Moderate-income	7	5.0	6,954	4.0	1,087	15.6	30,129	17.5
Middle-income	96	68.1	114,191	66.4	7,012	6.1	42,050	24.4
Upper-income	38	27.0	50,930	29.6	1,779	3.5	76,401	44.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	141	100.0	172,075	100.0	9,878	5.7	172,075	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	11,977	6,225	3.5	52.0	4,706	39.3	1,046	8.7
Middle-income	174,273	119,057	66.2	68.3	42,389	24.3	12,827	7.4
Upper-income	70,748	54,631	30.4	77.2	12,366	17.5	3,751	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	256,998	179,913	100.0	70.0	59,461	23.1	17,624	6.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,111	5.6	987	5.6	102	6.0	22	4.6
Middle-income	13,227	67.2	11,707	66.9	1,195	70.1	325	68.1
Upper-income	5,331	27.1	4,793	27.4	408	23.9	130	27.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19,669	100.0	17,487	100.0	1,705	100.0	477	100.0
Percentage of Total Businesses:				88.9		8.7		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	13	0.4	13	0.4	0	0.0	0	0.0
Middle-income	2,216	63.9	2,191	63.8	22	78.6	3	75.0
Upper-income	1,239	35.7	1,232	35.9	6	21.4	1	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,468	100.0	3,436	100.0	28	100.0	4	100.0
Percentage of Total Farms:				99.1		0.8		0.1

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWESTERN NONMETROPOLITAN AREA, OHIO

Lending Test

Performance under the lending test for this assessment area is excellent. Lending volume is sufficient to help meet credit needs. Loans are reasonably distributed among the census tract and borrowers of different income levels; however, the distribution of small business loans to businesses of different revenue sizes is poor. Community development loans enhance the lending performance in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given this market comprises a small percentage of the bank's assessment area.

Lending activity in this assessment area totals over \$491 million, which represents 5% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area and is comparable to the percentage of banking centers.

Fifth Third ranked third in HMDA lending for both 2005 and 2006. The bank ranked ninth in CRA lending for 2005 and 14th for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is good, which is consistent with performance at the prior evaluation period. Generally, Fifth Third outperformed the aggregate in geographic distribution of its loans, excluding subprime lenders. No lending gaps were noted in this assessment area.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is good.

Fifth Third originated 2.4% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 3.5% of total home purchase loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home purchase loans in the moderate-income tracts increased to 3.0%. Owner-occupied housing units in these moderate-income tracts represent 3.5% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to moderate-income tracts is good.

Fifth Third originated 57.0% and 40.6% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 67.5% and 29.0% of total home purchase loans in 2005 in these tracts.

In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts increased to 60.4%, but decreased to 36.6% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 66.2% and 30.4%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is good.

Fifth Third originated 2.5% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 3.5% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts increased to 3.0%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to moderate-income tracts is good.

Fifth Third originated 61.4% and 36.1% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 66.9% and 29.6% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts increased to 67.5%, but decreased to 29.5% in upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is excellent.

Fifth Third originated 7.1% of its home improvement loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 3.8% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home improvement loans in the moderate-income tracts declined to 6.1% of total home improvement loans originated. Compared to the percentage of owner-occupied units, the bank's geographic distribution of home improvement loans to moderate-income tracts is excellent.

Fifth Third originated 64.3% and 28.6% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 65.5% and 30.7% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income tracts declined to 63.3% but increased to 30.6% in upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is good.

Fifth Third originated 5.9% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 4.3% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts declined to 3.7% of its small business loans. Businesses located within these moderate-income tracts account for 5.6% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is good.

Fifth Third originated 62.5% and 31.6% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 63.3% and 29.0% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle-income tracts decreased to 59.3% but increased to 37.0% in upper-income tracts. Businesses located within the middle- and upper-income tracts account for 67.2% and 27.1% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Small Farm Loans

The geographic distribution of small farm loans in this assessment area is good.

Fifth Third originated no small farm loans in 2005 or 2006 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 0.8% of total small farm loans in 2005 in these moderate-income tracts. Farms located within these moderate-income tracts account for 0.4% of all farms in the assessment area. Compared to the percentage of farms, the bank's geographic distribution of small farm loans to moderate-income tracts is adequate.

Fifth Third originated 58.0% and 42.0% of its small farm loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 61.9% and 35.8% of total small farm loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small farm loans in middle-income tracts decreased to 56.3%, but increased to 43.8% in upper-income tracts. Farms located within the middle- and upper-income tracts account for 63.9% and 35.7% of all farms in the assessment area, respectively. Compared to the percentage of farms, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is good, which is consistent with the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third was consistent with the aggregate in borrower distribution of its HMDA loans, excluding subprime lenders, but underperformed the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 7.8% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 7.8% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers declined to 5.9%. Low-income families comprise 13.7% of the total families in the assessment area. This assessment area has a moderate family poverty rate at 5.7%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is good.

Fifth Third originated 26.1% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 22.9% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers declined to 24.7%. Moderate-income families comprise 17.5% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 27.7% and 37.3% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 25.2% and 28.1% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle-income borrowers decreased to 26.4%, but increased to 41.3% for upper-income borrowers. Middle- and upper-income families comprise 24.4% and 44.4% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 4.4% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 6.4% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers increased to 6.9%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is adequate.

Fifth Third originated 21.1% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 19.1% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers decreased to 18.9%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is excellent.

Fifth Third originated 30.1% and 41.5% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 25.7% and 31.4% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers decreased to 28.0%, but increased 42.0% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is good.

Fifth Third originated 15.7% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.5% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers declined significantly to 4.1%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is good.

Fifth Third originated 14.3% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 21.2% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers increased significantly to 38.8%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is good.

Fifth Third originated 35.7% and 34.3% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 28.1% and 39.6% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers decreased to 16.3%, but increased to 38.8% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 44.6% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 46.9% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased to 39.7% of its small business loans. Businesses with \$1 million or less in revenue account for 88.9% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Small Farm Loans

The borrower distribution of small farm loans in this assessment area is good.

Fifth Third originated 82.0% of its small farm loans in 2005 to farms with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 92.0% of total small farm loans in 2005 to these farms. In 2006, Fifth Third's small farm lending to farms with \$1 million or less in revenue increased to 87.5% of its small farm loans. Farms with \$1 million or less in revenue account for 99.1% of all farms in the assessment area. Compared to the percentage of farms with \$1 million or less in revenue, the bank's borrower distribution of small farm loans is good.

Community Development Lending

Fifth Third is a leader in making community development loans in the Northwestern Nonmetropolitan assessment area. Fifth Third originated over \$13.7 million in community development loans, which is a significant increase over the prior evaluation period. This represents 5.6% of the total community development loans originated by Fifth Third this evaluation period and exceeds the percentage of loans, deposits, and banking centers from this assessment area. These community development loans were primarily targeted to affordable housing and community services.

Investment Test

Fifth Third is a leader in funding community development investments in this assessment area. The bank funded nearly \$4.5 million in community development investments since the previous evaluation, which is a 309% increase. These community development investments were primarily targeted to affordable housing and community services with some limited funding of revitalization efforts.

Service Test

Fifth Third's performance on the service test is considered excellent.

Retail Service

Delivery systems are readily accessible to the bank's geographies and individuals of different income levels in its assessment area. The bank's record of opening and closing offices has not adversely affected the accessibility of delivery systems. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

By year-end 2006, there were 21 office locations within the assessment area. In 2005, Fifth Third had a consolidation of two offices into one location in Defiance, closed one in a middle-income census tract of New Knoxville, and opened one in Bryan in a middle-income tract.

There are two banking centers located in moderate-income tracts, 13 banking centers located in middle-income tracts, and six banking centers located in upper-income tracts. The 21 banking centers in this assessment area represent 5.3% of the total banking offices.

The banking center distribution within the moderate-income tracts is greater than the percentage of moderate-income tracts and families living in these areas. However, banking centers located in the middle-income tracts are less than the percentage of middle-income tracts and the percentage of families residing in those areas. Lastly, the percentage of banking centers in the upper-income geographies is comparable to the percentage of tracts and families living in those geographies.

The bank has 32 ATMs within this assessment area that are readily accessible to the bank's geographies and individuals of different income levels, particularly in the moderate-income geographies.

Community Development Services

Fifth Third provides an adequate level of community development services to the Northwestern Nonmetropolitan assessment area.

NONMETROPOLITAN STATEWIDE AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE OHIO VALLEY NONMETROPOLITAN AREA, OHIO

The Ohio Valley Nonmetropolitan assessment area consists of Adams, Clinton, Fayette, Highland, Pike, Ross, and Scioto Counties. There is one low-income tract, 20 moderate-income tracts, 50 middle income tracts, and three upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2006, Fifth Third ranked first among all institutions in this assessment with 17.2% of the market share of deposits out of 30 institutions. Since the previous evaluation period, Fifth Third's market share of deposits increased by approximately 3%. Some of the bank's competition in this market includes National City Bank, Merchants National Bank, and Huntington National Bank.

The bank's lending activity accounts for approximately 3.4% of the bank's total lending volume during this evaluation period, while deposits account for approximately 2.2% of the bank's total deposits.

According to two community contacts in Fayette County, the economic conditions in the county are improving. Job opportunities are increasing while businesses are expanding, although it is a very competitive market. Several businesses are expected to expand within an industrial park and larger more major distributors are interested in relocating to Fayette County. The contacts mentioned that the local financial institutions are not very active in the economic development of the area. Also there is a need for consumer credit counseling within the community.

Adams, Pike, and Scioto Counties are considered distressed due to the unemployment rate being 1.5 times the national average. According to another community contact, although many of the local financial institutions do participate in financing the needs of the community, there are many more opportunities to assist in financing current projects geared toward economic development.

Further another community contact mentioned that the local job market and opportunities in Adams County are not strong, but should change in the future with power plants coming into the area. Lastly, the contact indicated the financial institutions need to become more involved in the needs of the community.

In Scioto County, several industrial parks are in the process of attracting businesses to the area. According to a contact, coke packaging plants, retail stores, and entertainment businesses are filtering into the area as well. The contact mentioned several financial institutions that are very active within the community.

Housing Characteristics

Based on the 2000 Census data, 65.0% of the total housing units are owner-occupied and approximately 26.0% of the housing is rental units, with the remaining 9.0% as vacant units. The median housing value in this assessment area is \$76,839, although there are slight variations of median housing values within the counties in this assessment area. Values range from \$59,900 to \$95,900. Of the housing units within the low-income tracts, 14.3% are owner-occupied; of the total housing units in the moderate-income census tracts, 61.0% are owner-occupied units; of the housing units in the middle-income tract, 66.8% are owner-occupied; and 77.6% of the housing units in the upper-income tracts are owner-occupied units. Further, of the total housing units, 6.4% are multi-family with 5 or more units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered reasonably affordable throughout this assessment area.

Labor, Employment, and Economic Characteristics

According to the Ohio Job & Family Services¹⁰ data as of December 2006, unemployment rates for the counties in this assessment area are as follows: Adams County 8.3%, Clinton County 5.0%, Fayette County 4.8%, Highland County 5.8%, Pike County 9.7%, Ross County 6.2%, and Scioto County 7.6%. The majority of this assessment area's unemployment rates are above the State of Ohio and national rates. This is primarily due to the fact that the middle-income geographies of Adams, Pike, and Scioto Counties are distressed areas. Clinton and Fayette Counties are the only two counties lower than the state's unemployment rate. The unadjusted unemployment rates for the State of Ohio was 5.4% for the same time period, while the United States unemployment rate was 4.3%.

Population Characteristics

The 2000 Census data indicates the population within this assessment area at 317,416. The population is primarily White not-Hispanic at 94.6% and Black not-Hispanic at 3.1%, with a total minority population of 5.4%. Of this population, 24.5% are age 17 years and younger, 9.0% are age 18 to 24 years, 52.1% are age 25 to 64 years, and 13.5% are age 65 and over.

¹⁰ www.lmi.state.oh.us

Income Characteristics

The 2000 median family income in the assessment area was \$40,314, with 22.5% low-income, 20.1% moderate-income, 22.6% middle-income, and 34.8% upper-income. In addition, 11.0% of the families lived below the poverty level. The median family incomes within the various counties ranged from \$34,691 to \$48,158. The median family income in the assessment area and the individual counties were all less than the median family income in the State of Ohio at \$50,037.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	330	0.4	111	33.6	19,392	22.5
Moderate-income	20	27.0	21,439	24.8	3,744	17.5	17,344	20.1
Middle-income	50	67.6	61,335	71.0	5,440	8.9	19,539	22.6
Upper-income	3	4.1	3,233	3.7	196	6.1	30,062	34.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	74	100.0	86,337	100.0	9,491	11.0	86,337	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,473	211	0.2	14.3	969	65.8	293	19.9
Moderate-income	34,503	21,048	24.4	61.0	9,349	27.1	4,106	11.9
Middle-income	92,584	61,870	71.6	66.8	23,368	25.2	7,346	7.9
Upper-income	4,443	3,268	3.8	73.6	926	20.8	249	5.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	133,003	86,397	100.0	65.0	34,612	26.0	11,994	9.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	352	3.8	310	3.7	37	5.6	5	1.9
Moderate-income	1,885	20.4	1,681	20.2	141	21.3	63	23.9
Middle-income	6,661	72.1	6,008	72.3	461	69.5	192	72.7
Upper-income	339	3.7	311	3.7	24	3.6	4	1.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,237	100.0	8,310	100.0	663	100.0	264	100.0
Percentage of Total Businesses:				90.0		7.2		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	0.1	2	0.1	0	0.0	0	0.0
Moderate-income	178	13.0	178	13.0	0	0.0	0	0.0
Middle-income	1,120	81.8	1,118	81.9	1	50.0	1	33.3
Upper-income	70	5.1	67	4.9	1	50.0	2	66.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,370	100.0	1,365	100.0	2	100.0	3	100.0
Percentage of Total Farms:				99.6		0.1		0.2

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OHIO VALLEY NONMETROPOLITAN AREA, OHIO

Lending Test

Performance under the lending test for this assessment area is good. Lending volume is sufficient to help meet credit needs. Loans are reasonably distributed among the census tract and borrowers of different income levels, though only adequate distribution was noted for loans to businesses with \$1 million or less in revenue. Community development loans enhance the lending performance in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given this market comprises a small percentage of the bank's assessment area.

Lending activity in this assessment area totals over \$339 million, which represents 3.4% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area and is slightly below the percentage of banking centers.

Fifth Third ranked first in HMDA lending for both 2005 and 2006. The bank ranked sixth in CRA lending for 2005 and 12th for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is good, which is an improvement over the prior evaluation period. Generally, Fifth Third outperformed the aggregate in geographic distribution of its loans, excluding subprime lenders. No lending gaps were noted in this assessment area.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is good.

Fifth Third originated no home purchase loans in 2005 in the low-income tract compared to the aggregate of all HMDA lenders who originated 0.1% of total home purchase loans in 2005 in the low-income tract. In 2006, Fifth Third originated one home purchase loan or 0.2% in the low-income tract. Owner-occupied housing units in the low-income tract represent 0.2% of total owner-occupied housing units in the assessment area. The low-income tract is located in downtown Portsmouth, which is largely businesses and Shawnee State University. Housing units are predominately rental units at 65.8%. The bank's geographic distribution of home purchase loans to low-income tracts is good.

Fifth Third originated 18.9% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 17.1% of total home purchase loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of home purchase loans in moderate-income tracts increased to 21.1%. Owner-occupied housing units in these moderate-income tracts totaled 24.4% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans to moderate-income tracts is good.

Fifth Third originated 73.7% and 7.4% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 78.4% and 4.5% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts increased to 74.8% and decreased to 4.0% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 71.6% and 3.8%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is good.

Fifth Third originated no refinance loans in 2005 or 2006 in the low-income tract compared to the aggregate of all HMDA lenders who originated 0.1% of total refinance loans in 2005 in the low-income tract. Compared to the percentage of owner-occupied units, but considering the businesses and university located in this tract, the bank's geographic distribution of refinance loans to low-income tracts is poor.

Fifth Third originated 20.8% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 17.7% of total refinance loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in moderate-income tracts remained constant. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to moderate-income tracts is good.

Fifth Third originated 74.6% and 4.6% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 77.8% and 4.5% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts increased to 76.7%, but decreased to 2.7% in upper-income tracts, respectively. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is adequate.

Fifth Third originated no home improvement loans in 2005 or 2006 in the low-income tract compared to the aggregate of all HMDA lenders who originated 0.1% of total home improvement loans in 2005 in the low-income tract. Compared to the percentage of owner-occupied units but considering the businesses and university located in this tract, the bank's geographic distribution of home improvement loans to low-income tracts is poor.

Fifth Third originated 21.8% of its home improvement loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 26.9% of total home improvement loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's home improvement loans in moderate-income tracts declined significantly to 9.8%. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to moderate-income tracts is adequate.

Fifth Third originated 77.0% and 1.1% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 68.7% and 4.3% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income tracts increased to 90.2% and no home improvement loans were originated in upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is excellent.

Fifth Third originated 3.5% of its small business loans in 2005 in the low-income tract compared to the aggregate of all CRA lenders who originated 2.2% of total small business loans in 2005 in the low-income tract. In 2006, Fifth Third's small business lending to the low-income tract increased to 4.9% of its small business loans. Businesses located within the low-income census tract account for 3.8% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to low-income tracts is excellent.

Fifth Third originated 24.7% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 16.4% of total small business loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in moderate-income tracts decreased to 22.9% of its small business loans. Businesses located within these moderate-income tracts account for 20.4% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is excellent.

Fifth Third originated 69.8% and 2.0% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 73.3% and 4.7% of total small business loans in 2005 in these tracts.

In 2006, Fifth Third's percentage of small business loans in middle- and upper-income tracts increased to 70.1% and 2.1%, respectively. Businesses located within the middle- and upper-income tracts account for 72.1% and 3.7% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Small Farm Loans

The geographic distribution of small farm loans in this assessment area is poor.

Fifth Third originated no small farm loans in 2005 or 2006 in the low-income tract compared to the aggregate of all CRA lenders who originated 0.3% of total small farm loans in 2005 in the low-income tract. Only two farms or 0.1% are located within the low-income census tract. Compared to the percentage of farms, the bank's geographic distribution of small farm loans to the low-income tract is poor.

Fifth Third originated 5.3% of its small farm loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 5.2% of total small farm loans in 2005 in these moderate-income tracts. In 2006, Fifth Third's percentage of small farm loans in moderate-income tracts decreased to 2.1% of its small farm loans. Farms located within these moderate-income tracts account for 13.0% of all farms in the assessment area. Compared to the percentage of farms, the bank's geographic distribution of small farm loans to moderate-income tracts is poor.

Fifth Third originated 82.1% and 12.6% of its small farm loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 83.0% and 10.9 of total small farm loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small farm loans in middle-income tracts increased to 91.5%, but decreased to 6.4% in upper-income tracts. Farms located within the middle- and upper-income tracts account for 81.8% and 5.1% of all farms in the assessment area, respectively. Compared to the percentage of farms, the bank's geographic distribution of small farm loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is good, which is consistent with the prior evaluation period. Generally, Fifth Third was consistent with the aggregate in borrower distribution of its HMDA loans, excluding subprime lenders, and outperformed the aggregate in the borrower distribution of its small business loans.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 9.1% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.1% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers increased to 10.2%. Low-income families comprise 22.5% of the total families in the assessment area. This assessment area has a high family poverty rate at 11.0%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is good.

Fifth Third originated 23.2% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 24.1% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers increased to 26.3%. Moderate-income families comprise 20.1% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 27.7% and 37.8% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 23.1% and 26.2% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle- and upper-income borrowers declined to 25.5% and 35.4%, respectively. Middle- and upper-income families comprise 22.6% and 34.8% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 6.0% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 8.4% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers increased to 10.0%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is good.

Fifth Third originated 20.5% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 18.7% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers increased slightly to 21.3%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is excellent.

Fifth Third originated 29.0% and 39.5% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 25.4% and 29.9% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers increased to 30.8%, but decreased to 36.1% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is good.

Fifth Third originated 9.2% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 15.5% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers declined to 5.9%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is adequate.

Fifth Third originated 33.3% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 23.2% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers declined to 17.6%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is good.

Fifth Third originated 24.1% and 33.3% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 27.5% and 31.8% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle- and upper-income borrowers increased to 25.5% and 49.0%, respectively. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is adequate.

Fifth Third originated 56.5% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 50.1% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased to 53.5% of its small business loans. Businesses with \$1 million or less in revenue account for 90.0% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is adequate.

Small Farm Loans

The borrower distribution of small farm loans in this assessment area is good.

Fifth Third originated 95.8% of its small farm loans in 2005 to farms with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 92.2% of total small farm loans in 2005 to these farms. In 2006, Fifth Third's small farm lending to farms with \$1 million or less in revenue increased to 97.9% of its small farm loans. Farms with \$1 million or less in revenue account for 99.6% of all farms in the assessment area. Compared to the percentage of farms with \$1 million or less in revenue, the bank's borrower distribution of small farm loans is good.

Community Development Lending

Fifth Third made a relatively high level of community development loans in the Ohio Valley Nonmetropolitan assessment area. Fifth Third originated nearly \$4.8 million in community development loans since the previous evaluation, which is consistent with prior performance. This represents 1.9% of the total community development loans originated by Fifth Third this evaluation period, which is comparable to the percentage of deposits, but significantly less than the percentage of loans and banking centers from this assessment area. Community development loans primarily provided affordable housing but also included some community services.

Investment Test

Fifth Third is a leader in making community development investments in this assessment area. Fifth Third funded nearly \$5 million in community development investments, which is an 85% increase over the prior evaluation. Community development investments primarily provided affordable housing but also included some revitalization and community services.

Service Test

Fifth Third's performance on the service test is considered good.

Retail Services

Delivery systems are accessible to the bank's geographies and individuals of different income levels residing in this assessment area. The bank's record of opening and closing offices has not adversely affected the accessibility of its delivery systems. The services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies or low- and moderate-income individuals.

Since the previous evaluation, Fifth Third closed one banking center in the City of Hillsboro located in a middle-income census tract, which had no negative impact on low- and moderate-income geographies or individuals in this assessment area. No other banking center activity occurred.

There is one banking center (6.3%) located in the low-income tract, three banking centers (18.7%) in the moderate-income tracts, and 12 banking centers (75%) in middle-income geographies. There are no banking centers located in the upper-income census tracts. The 16 banking centers in this assessment area represent 4.0% of the total banking offices.

The banking center distribution within the low-income geographies is greater than the percentage of low-income tracts at 1.4% and families living in these areas at 0.4%. However, the percentage of banking center distribution within the moderate-income tracts is less than the percentage of moderate-income tracts at 27.0% and the percentage of families at 24.8% residing in these areas. Banking centers located in the middle-income tracts are greater than the percentage of middle-income tracts and the percentage of families residing in those areas.

The percentage of ATMs throughout this assessment area is accessible to geographies and individuals residing in these areas. The bank has good ATM accessibility in low-income tracts and adequate accessibility within the moderate-income tracts. Further, the bank has ATMs located in the middle- and one cash dispensing machine in the upper-income geographies. The various ATM locations throughout the assessment area have helped to enhance the bank's retail service evaluation.

Community Development Services

Fifth Third is a leader in providing community development services in this assessment area including providing financial expertise on boards and committees and providing financial literacy education. The Homeownership Mobile was utilized in Scioto and Ross Counties and attracted about 350 visitors.

STATE OF MICHIGAN

CRA RATING FOR: State of Michigan¹¹: Needs to Improve

The lending test is rated: Low Satisfactory

The investment test is rated: Needs Improvement

The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of HMDA lending among borrowers reflects an adequate penetration among customers of different income levels;
- The distribution of small business lending reflects a poor penetration among businesses of different revenue sizes;
- The bank made no community development loans in this assessment area;
- The bank has a poor level of qualified investments;
- The bank has a reasonably accessible banking center distribution, and;
- The bank provided no community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Michigan is consistent with the scope of the examination for the institution. Fifth Third's Ohio Charter includes the Monroe MSA 33780 within the State of Michigan. This is the only county within the State of Michigan that is part of the Ohio bank's assessment area. Therefore, the rating for the State of Michigan includes only the analysis of Monroe County. All other activity within the State of Michigan is under Fifth Third's Michigan Charter.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MICHIGAN

Fifth Third's operations in the State of Michigan are consistent with the overall operations of the institution. Lending activity accounts for 1.5% of the bank's total lending activity, while deposits account for approximately .5% of the bank's total deposits. According to the FDIC Summary of Deposits, as of June 30, 2006, the bank's market share of deposit in Monroe County is 6.6%, which is approximately a 1% increase in market share of deposits since the previous evaluation period.

¹¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

This assessment area includes one census tract each in low-, moderate- and upper-income geographies, and 35 middle-income tracts.

Community contacts made in Monroe County stated the automotive industry problems have hurt the area economically. In addition, there is a great need for public housing; however, there is not enough money to support these types of programs. The contact mentioned a couple of local financial institutions that are very proactive within the community and that Fifth Third Bank is gaining a foothold. However, there is always more financial support and services that can be provided.

Housing Characteristics

Based on the 2000 Census data, 77.1% of the total housing units are owner-occupied and approximately 18.2% of the housing is rental units. The median housing value in this assessment area is \$126,629, which is higher than the median housing value of the state at \$110,300. Of the housing units within low-income tracts, 44.2% are owner-occupied units; in the moderate-income census tracts, 40.6% are owner-occupied units; in the middle-income tracts; 77.9% are owner-occupied; and 92.2% of the housing units in the upper-income tracts are owner-occupied units. Further, of the total housing units, 8.6% are multi-family with 5 or more units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered affordable throughout this assessment area.

Income Characteristics

The 2000 median family income in the assessment area was \$59,646 with 17.8% low-income, 19.0% moderate-income, 25.1% middle-income, and 38.1% upper-income. In addition, 4.8% of the families lived below the poverty level. The median family income in the assessment area is greater than the State of Michigan median family income at \$53,457.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	348	0.9	89	25.6	7,151	17.8
Moderate-income	1	2.6	774	1.9	121	15.6	7,650	19.0
Middle-income	35	92.1	37,749	93.8	1,701	4.5	10,111	25.1
Upper-income	1	2.6	1,352	3.4	18	1.3	15,311	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	38	100.0	40,223	100.0	1,929	4.8	40,223	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	570	252	0.6	44.2	242	42.5	76	13.3
Moderate-income	1,443	586	1.3	40.6	751	52.0	106	7.3
Middle-income	52,802	41,154	94.6	77.9	9,173	17.4	2,475	4.7
Upper-income	1,656	1,527	3.5	92.2	87	5.3	42	2.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	56,471	43,519	100.0	77.1	10,253	18.2	2,699	4.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	23	0.5	21	0.6	2	0.6	0	0.0
Moderate-income	117	2.8	102	2.7	13	4.1	2	1.8
Middle-income	3,985	94.1	3,589	94.2	292	92.4	104	94.5
Upper-income	109	2.6	96	2.5	9	2.8	4	3.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,234	100.0	3,808	100.0	316	100.0	110	100.0
Percentage of Total Businesses:				89.9		7.5		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	301	99.3	293	99.3	8	100.0	0	0.0
Upper-income	2	0.7	2	0.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	303	100.0	295	100.0	8	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF MICHIGAN

Lending Test

Performance under the lending test for the State of Michigan is rated “Low Satisfactory.” Lending volume is sufficient to help meet credit needs. The geographic and borrower distribution of loans is adequate; however, the borrower distribution of small business loans to businesses with \$1 million or less in revenue is poor. No community development loans were originated in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given this market comprises a small percentage of the bank’s assessment area.

Lending activity in this assessment area totals over \$152 million, which represents 1.5% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area and the percentage of banking centers.

Fifth Third ranked fifth in HMDA lending for 2005 and fourth for 2006. The bank ranked ninth in CRA lending for 2005 and 12th for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is adequate, which is consistent with performance at the prior evaluation period. Generally, Fifth Third was consistent with the aggregate in geographic distribution of its loans, excluding subprime lenders. No lending gaps were noted in this assessment area.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is adequate.

Fifth Third originated two loans or 1.1% of its home purchase loans in 2005 in the low-income tract compared to the aggregate of all HMDA lenders who originated 1.1% of total home purchase loans in 2005 in the low-income tract. In 2006, Fifth Third originated no home purchase loans in the low-income tract. Owner-occupied housing units in the low-income tract represent 0.6% of total owner-occupied housing units in the assessment area. The bank’s geographic distribution of home purchase loans in the low-income tract is adequate.

Fifth Third originated 2.2% of its home purchase loans in 2005 in the moderate-income tract compared to the aggregate of all HMDA lenders who originated 2.7% of total home purchase loans in 2005 in the moderate-income tract.

In 2006, Fifth Third originated no home purchase loans in the moderate-income tract. Owner-occupied housing units in these moderate-income tracts totaled 1.3% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans in the moderate-income tract is adequate.

Fifth Third originated 84.8% and 12.0% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 92.8% and 3.3% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts increased to 89.7% and decreased to 10.3% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 94.6% and 3.5%, respectively. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is good.

Fifth Third originated no refinance loans in 2005 in the low-income tract compared to the aggregate of all HMDA lenders who originated 0.7% of total refinance loans in 2005 in the low-income tract. In 2006, Fifth Third originated one refinance loan or 0.6% in the low-income tract. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is adequate.

Fifth Third originated 1.9% of its refinance loans in 2005 in the moderate-income tract compared to the aggregate of all HMDA lenders who originated 2.0% of total refinance loans in 2005 in the moderate-income tract. In 2006, Fifth Third's percentage of refinance loans in the moderate-income tract remained constant. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to the moderate-income tract is excellent.

Fifth Third originated 92.4% and 5.7% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 94.4% and 2.9% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts decreased to 91.6% and increased slightly to 5.8% for the upper-income tract. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

The geographic distribution of home improvement loans in this assessment area is poor.

Fifth Third originated no home improvement loans in 2005 or 2006 in the low-income tract compared to the aggregate of all HMDA lenders who originated 1.9% of total home improvement loans in 2005 in the low-income tract. Compared to the percentage of owner-occupied units, the bank's geographic distribution of home improvement loans to the low-income tract is poor.

Fifth Third originated no home improvement loans in 2005 or 2006 in the moderate-income tract compared to the aggregate of all HMDA lenders who originated 1.8% of total home improvement loans in 2005 in the moderate-income tract. Compared to the percentage of owner-occupied housing units, the bank's geographic distribution of home improvement loans to the moderate-income tract is poor.

Fifth Third originated 93.8% and 6.3% of its home improvement loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 92.6% and 3.7% of total home improvement loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home improvement loans in middle-income tracts decreased to 86.7% and increased to 13.3% for the upper-income tract. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Small Business Loans

The geographic distribution of small business loans in this assessment area is adequate.

Fifth Third originated no small business loans in 2005 or 2006 in the low-income tract compared to the aggregate of all CRA lenders who originated 0.5% of total small business loans in 2005 in the low-income tract. Businesses located within the low-income census tracts account for 0.5% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to the low-income tract is poor.

Fifth Third originated 2.5% of its small business loans in 2005 in the moderate-income tract compared to the aggregate of all CRA lenders who originated 2.3% of total small business loans in 2005 in the moderate-income tract. In 2006, Fifth Third's percentage of small business loans in the moderate-income tract decreased to 1.4% of its small business loans. Businesses located within these moderate-income tracts account for 2.8% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is adequate.

Fifth Third originated 95.0% and 2.5% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 92.6% and 3.1% of total small business loans in 2005 in these tracts.

In 2006, Fifth Third's percentage of small business loans in middle- and upper-income tracts increased to 95.9% and 2.7%. Businesses located within the middle- and upper-income tracts account for 94.1% and 2.6% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is adequate, which is consistent with the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third underperformed the aggregate in borrower distribution of its loans, excluding subprime lenders.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 7.6% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 9.1% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers increased to 9.0%. Low-income families comprise 17.8% of the total families in the assessment area. This assessment area has a low family poverty rate at 4.8%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is adequate.

Fifth Third originated 16.3% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 23.0% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers increased to 23.9%. Moderate-income families comprise 19.0% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is good.

Fifth Third originated 32.6% and 29.3% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 28.1% and 21.4% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle-income borrowers decreased to 19.4% and increased to 38.7% for upper-income borrowers. Middle- and upper-income families comprise 25.1% and 38.1% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is good.

Fifth Third originated 7.0% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 8.5% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers increased to 10.4%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is adequate.

Fifth Third originated 19.6% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 19.0% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers decreased to 15.6%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is good.

Fifth Third originated 26.6% and 28.5% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 29.5% and 25.3% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers remained constant, but increased slightly to 29.2% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

The borrower distribution of home improvement loans in this assessment area is poor.

Fifth Third originated 12.5% of its home improvement loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 16.3% of total home improvement loans in 2005 to low-income borrowers. In 2006, Fifth Third's home improvement loans to low-income borrowers increased to 13.3%. Compared to the percentage of low-income families and the percentage of families below poverty, the bank's borrower distribution of home improvement loans to low-income borrowers is adequate.

Fifth Third originated 6.3% of its home improvement loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 20.7% of total home improvement loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home improvement loans to moderate-income borrowers increased slightly to 6.7%. Compared to the percentage of moderate-income families, the bank's borrower distribution of home improvement loans to moderate-income borrowers is poor.

Fifth Third originated 31.3% and 37.5% of its home improvement loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 32.0% and 27.6% of total home improvement loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home improvement loans to middle-income borrowers increased to 40.0% but decreased to 33.3% for upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 40.0% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 55.4% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased significantly to 32.4% of its small business loans. Businesses with \$1 million or less in revenue account for 89.9% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Loans

Fifth Third originated no qualified community development loans in this assessment area at this or the prior evaluation.

Investment Test

The investment test for the State of Michigan is rated "Needs Improvement." Fifth Third has a poor level of community development investments in this assessment area. Fifth Third funded only \$30,510 in community development investments in this assessment area since the previous evaluation, which is a 73% decrease.

Service Test

Fifth Third's performance on the service test is rated "Low Satisfactory."

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels within in its assessment area. The bank's record of opening and closing offices has not adversely impacted the accessibility of its delivery services. Services do not vary in a way that inconveniences the bank's assessment area and/or low- and moderate-income individuals residing in these areas.

Since the previous evaluation, Fifth Third opened one banking center in a middle-income tract. As a result, there are four banking centers located in the middle-income tracts within the Monroe assessment area for the State of Michigan. The four banking centers in this assessment area represent 1.0% of the total banking offices.

Although there is one low- and one moderate-income tract and approximately 2.6% of families residing within each area, there were no banking centers in these tracts; however, the bank does have one ATM located within the moderate-income tract and the remaining six in the middle-income geographies.

Community Development Services

No community development services were provided during this evaluation period.

STATE OF WEST VIRGINIA

CRA RATING FOR: State of West Virginia¹²: Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a poor penetration throughout the assessment area;
- The distribution of HMDA loans among borrowers reflects an adequate penetration among customers of different income levels;
- The distribution of small business lending reflects a poor penetration among businesses of different revenue sizes;
- The bank made a relatively high level of community development loans in this assessment area;
- The bank has an excellent level of qualified investments;
- The bank has an adequate banking center distribution, and;
- The bank provides a relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of West Virginia is consistent with the scope of the examination for the institution. Since the bank's assessment area only includes portions of the Charleston MSA 16620, the overall state rating only reflects the performance in this assessment area.

The Charleston MSA 16620 includes Boone, Clay, Kanawha, Lincoln, and Putnam Counties. However, the bank's assessment area only includes Kanawha and Putnam Counties. Fifth Third has no banking center locations in the other counties. As a result, a full-scope analysis was conducted on the Charleston MSA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WEST VIRGINIA

Fifth Third's operations in the State of West Virginia are consistent with the overall operations of the institution. Lending activity accounts for .9% of the bank's total lending activity, while deposits account for approximately 0.4% of the bank's total deposits.

¹² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

According to the June 30, 2006 FDIC Summary of Deposits, Fifth Third ranked 11th within Kanawha and Putnam counties with a 2.3% market share of deposits out of 23 institutions. Since the previous evaluation, Fifth Third's market share of deposits has increased approximately 2% within this assessment area.

There are a total of 61 census tracts in this assessment area, including one low-income tract, nine moderate-income tracts, 36 middle-income tracts, and 15 upper-income tracts.

According to a community contact made in Putnam County, the economy is stable. The major employers in the area include a Toyota manufacturing plant, Putnam County school system, and American Electric Power Company. In addition, the contact stated that local financial institutions appear to be meeting the credit needs of borrowers in the area.

Housing Characteristics

Based on the 2000 Census data, 67.1% of the total housing units are owner-occupied and approximately 25.0% of the housing is rental units. The median housing value in this assessment area is \$78,410, which is higher than the median housing value of the state at \$66,000. The median housing value in Kanawha County is \$75,000, while Putnam County's median housing value is much higher at \$92,600. Some factors contributing to the higher median housing value could be based on the fact that there are fewer total housing units and the owner-occupancy rate is higher; the median family income in Putnam County is higher than the other counties within the assessment area; and the median age of the housing stock at 20 years is less than the other counties.

Of the housing units within low-income tracts, 10.3% are owner-occupied units; of the housing units in the moderate-income census tracts, 53.0% are owner-occupied units; of the housing units in the middle-income tract, 68.6% are owner-occupied; and 70.2% of the housing units in the upper-income tracts are owner-occupied units. Further, of the total housing units, 8.6% are multi-family with 5 or more units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered reasonably affordable throughout this assessment area.

Income Characteristics

The 2000 US Census median family income in the assessment area was \$44,025 with 18.8% low-income, 16.8% moderate-income, 20.3% middle-income, and 44.1% upper-income. In addition, 10.3% of the families lived below the poverty level. The median family income in the assessment area is greater than the State of West Virginia's median family income at \$36,484.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.6	236	0.3	138	58.5	13,444	18.8
Moderate-income	9	14.8	5,840	8.2	1,196	20.5	12,009	16.8
Middle-income	36	59.0	45,723	64.1	5,080	11.1	14,447	20.3
Upper-income	15	24.6	19,542	27.4	939	4.8	31,441	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	71,341	100.0	7,353	10.3	71,341	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	909	94	0.1	10.3	740	81.4	75	8.3
Moderate-income	10,867	5,755	7.4	53.0	3,991	36.7	1,121	10.3
Middle-income	72,775	49,915	64.5	68.6	16,844	23.1	6,016	8.3
Upper-income	30,858	21,669	28.0	70.2	7,246	23.5	1,943	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	115,409	77,433	100.0	67.1	28,821	25.0	9,155	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	970	12.0	797	11.4	138	16.4	35	14.0
Moderate-income	912	11.3	757	10.8	141	16.7	14	5.6
Middle-income	3,967	49.0	3,435	49.1	376	44.6	156	62.4
Upper-income	2,243	27.7	2,010	28.7	188	22.3	45	18.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,092	100.0	6,999	100.0	843	100.0	250	100.0
Percentage of Total Businesses:				86.5		10.4		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	4.3	4	4.4	0	0.0	0	0.0
Middle-income	59	63.4	56	62.2	3	100.0	0	0.0
Upper-income	30	32.3	30	33.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	93	100.0	90	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.8		3.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF WEST VIRGINIA

Lending Test

Performance under the lending test for the State of West Virginia is rated “Low Satisfactory.” Lending volume is sufficient to help meet credit needs. The geographic distribution of loans is poor, especially for home purchase and refinance loans. The borrower distribution of loans is adequate; however, the borrower distribution of small business loans to businesses with \$1 million or less in revenue is poor. Community development loans enhanced the bank’s performance in this assessment area.

Lending Activity

Lending activity reflects a good responsiveness to assessment area credit needs given this market comprises a small percentage of the bank’s assessment area.

Lending activity in this assessment area totals over \$88 million, which represents 0.9% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area and is comparable to the percentage of banking centers.

Fifth Third ranked 12th in HMDA lending for 2005 and ninth for 2006. The bank ranked 19th in CRA lending for 2005 and 21st for 2006.

Geographic Distribution

The geographic distribution of loans in this assessment area is poor, which is a decline in performance since the prior evaluation period. Generally, Fifth Third underperformed the aggregate in geographic distribution of its HMDA loans, excluding subprime lenders, and outperformed the aggregate in the geographic distribution of its small business loans. No significant lending gaps were noted in this assessment area.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is poor.

Fifth Third originated one loan or 0.9% of its home purchase loans in 2005 in the low-income tract compared to the aggregate of all HMDA lenders who originated 0.2% of total home purchase loans in 2005 in the low-income tract. In 2006, Fifth Third originated no home purchase loans in the low-income tract. Owner-occupied housing units in the low-income tract represent 0.1% of total owner-occupied housing units in the assessment area. The bank’s geographic distribution of home purchase loans in the low-income tract is adequate.

Fifth Third originated one loan or 0.9% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 4.6% of total home purchase loans in 2005 in the moderate-income tracts. In 2006, Fifth Third originated 2.1% of its home purchase loans in the moderate-income tracts. Owner-occupied housing units in these moderate-income tracts totaled 7.4% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans in the moderate-income tracts is very poor.

Fifth Third originated 49.5% and 48.6% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 55.5% and 39.7% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts increased to 52.4% and decreased to 45.5% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 64.5% and 28.0%, respectively. Home purchase lending was heavily concentrated in upper-income geographies. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is adequate.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is very poor.

Fifth Third originated no refinance loans in 2005 or 2006 in the low-income tract compared to the aggregate of all HMDA lenders who originated 0.1% of total refinance loans in 2005 in the low-income tract. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is very poor.

Fifth Third originated 1.0% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 5.2% of total refinance loans in 2005 in the moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in the moderate-income tracts increased to 3.8%. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to the moderate-income tracts is very poor.

Fifth Third originated 62.2% and 36.7% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 58.8% and 36.0% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts decreased to 56.6% and increased slightly to 39.6% for the upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is good.

Home Improvement Loans

There were not enough home improvement loans in this assessment area to perform an analysis.

Small Business Loans

The geographic distribution of small business loans in this assessment area is good.

Fifth Third originated 20.9% of its small business loans in 2005 in the low-income tract compared to the aggregate of all CRA lenders who originated 9.3% of total small business loans in 2005 in the low-income tract. In 2006, Fifth Third's percentage of small business loans in the low-income tract remained constant. Businesses located within the low-income census tracts account for 12.0% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to the low-income tract is excellent.

Fifth Third originated 6.0% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 10.5% of total small business loans in 2005 in the moderate-income tracts. In 2006, Fifth Third's percentage of small business loans in the moderate-income tracts increased to 8.3% of its small business loans. Businesses located within these moderate-income tracts account for 11.3% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts is adequate.

Fifth Third originated 44.8% and 28.4% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 45.3% and 30.5% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle-income tracts decreased to 39.6%, but increased to 31.3% in upper-income tracts. Businesses located within the middle- and upper-income tracts account for 49.0% and 27.7% of all businesses in the assessment area, respectively. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is adequate, which is a decline in performance since the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third underperformed the aggregate in borrower distribution of its loans, excluding subprime lenders.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is adequate.

Fifth Third originated 5.5% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 7.7% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers decreased to 2.1. Low-income families comprise 18.8% of the total families in the assessment area. This assessment area has a high family poverty rate at 10.3%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is poor.

Fifth Third originated 9.2% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 17.9% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers increased to 18.6%. Moderate-income families comprise 16.8% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is good.

Fifth Third originated 21.1% and 61.5% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 24.0% and 38.7% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle- and upper-income borrowers decreased to 20.7% and 53.1%, respectively. Middle- and upper-income families comprise 20.3% and 44.1% of the total families in the assessment area. Home purchase lending was heavily concentrated to upper-income borrowers. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is adequate.

Fifth Third originated 1.0% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 5.9% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers increased to 5.7%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is poor.

Fifth Third originated 12.2% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 15.8% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers decreased to 8.5%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is adequate.

Fifth Third originated 29.6% and 55.1% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 25.1% and 43.0% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers decreased to 21.7%, but increased to 60.4% for upper-income borrowers. Refinance lending was heavily concentrated to upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is good.

Home Improvement Loans

There were not enough home improvement loans in this assessment area to perform an analysis.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor. Fifth Third originated 37.3% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 40.4% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue increased to 39.6% of its small business loans. Businesses with \$1 million or less in revenue account for 86.5% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Loans

Fifth Third made a relatively high level of community development loans in the State of West Virginia. Since the previous evaluation, Fifth Third originated \$1.5 million in community development loans, which is a 40% reduction over the previous evaluation period, but is still considered good given the limited number of banking centers and deposits. This represents 0.6% of the total community development loans originated by Fifth Third this evaluation period, which is comparable to the percentage of loans, deposits, and banking centers from this assessment area.

Investment Test

Fifth Third's performance on the investment test is rated "Outstanding." Fifth Third made a high level of community development investments in the State of West Virginia, given the limited number of banking centers and deposits. Fifth Third funded over \$1.4 million in community development investments since the previous evaluation, which is a 145% increase. The investments primarily supported affordable housing.

Service Test

Fifth Third's performance on the service test is rated "Low Satisfactory."

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The bank's record of opening and closing offices has not adversely affected the accessibility of its delivery systems. The services do not vary in a way that inconveniences its assessment area, particularly in the low- and moderate-income geographies and / or low- and moderate-income individuals.

Since the previous evaluation, Fifth Third opened two banking centers in middle-income census tracts within this assessment area. As a result, there is one banking center each in low- and upper-income tracts, and two banking centers in the middle-income tracts. There are no office locations in the moderate-income census tracts. The banking centers located in the State of West Virginia represent 1.0% of the total banking offices.

The banking center distribution within the low-income tract exceeds the percentage of low-income tracts and the percentage of families living in those areas. As previously mentioned, there are no banking centers in moderate-income tracts, despite the moderate-income tracts comprising 14.8% of the total tracts and 8.2% of the families reside within the moderate-income tracts. The percentage of banking center locations in the middle-income geographies is less than the percentages of tracts and families residing in those areas. The percentage of banking centers to the demographics of the upper-income geographies is comparable. The banking center in the low-income tract is located in downtown Charleston. Five of the moderate-income tracts are located within about 3 miles of the low-income tract. According to bank personnel, public transportation provides access from these moderate-income tracts to the banking center located downtown.

Additionally, the bank has four ATMs in the same locations as the banking centers.

Community Development Services

Fifth Third provides a relatively high level of community development services in the State of West Virginia. The Homeownership Mobile was utilized in the assessment area and had nearly 600 visitors.

COMMONWEALTH OF PENNSYLVANIA

CRA RATING FOR: Commonwealth of Pennsylvania¹³: Needs Improvement

The lending test is rated: Needs Improvement

The investment test is rated: Outstanding

The service test is rated: Needs Improvement

Major factors supporting the rating include:

- Lending levels reflect an adequate responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a poor penetration throughout the assessment area;
- The distribution of HMDA lending among borrowers reflects an adequate penetration among customers of different income levels;
- The distribution of small business lending reflects a poor penetration among businesses of different revenue sizes;
- The bank made a relatively high level of community development loans in this assessment area;
- The bank has an excellent level of qualified investments;
- The bank has a poor banking center distribution, and
- The bank has a relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the Commonwealth of Pennsylvania is consistent with the scope of the examination for the institution. Since the previous evaluation period, Fifth Third has expanded its footprint in the Commonwealth of Pennsylvania. However, the assessment area only includes portions of Pittsburgh MSA 38300, more specifically all of Allegheny County and portions of Westmoreland County. The overall Commonwealth rating only reflects the performance in this assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PENNSYLVANIA

Fifth Third's operations in the Commonwealth of Pennsylvania are consistent with the overall operations of the institution. Lending activity accounts for 1% of the bank's total lending activity while deposits account for approximately 0.5% of the bank's total deposits.

¹³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

According to the June 30, 2006 FDIC Summary of Deposits, Fifth Third ranked 24th within Allegheny and Westmoreland Counties with 0.22% market share of deposits out of 47 institutions. This is the first full analysis on this assessment area, since Fifth Third was new to this market at the previous evaluation period.

There are a total of 33 low-income tracts, 92 moderate-income tracts, 174 middle-income tracts, 121 upper-income tracts, and one tract with unknown income.

According to a community contact, one of the biggest needs for minority-owned businesses is access to capital. The community contact mentioned that the banking community needs to find ways to be innovative. There is a need for businesses to be able to access affordable, fast start-up funds.

Another contact stated that Pittsburgh has lost a lot of manufacturing jobs throughout the years. Large employers are being replaced by small employers, which means wages are probably lower and medical benefits may be less or nonexistent. In addition, they mentioned retaining and expanding mid- and small-size employers is vital to the county's success. Local banks are asked to participate in small business programs to assist with financial needs of mid- and small-size business owners. Further, the contact stated there is an opportunity for more banks to become a participating leader for the first-time homebuyer program by providing credit counseling to both individuals and business owners, although there is a local financial institution that provides credit counseling for first-time homebuyers and individuals with blemished credit. Lastly, the contact stated there are opportunities for banks to provide more low-cost funding in order to remediate potential commercial sites and to provide low-cost funding for municipalities to improve old infrastructure, such as sewers and environmental issues.

A contact within Westmoreland County stated the Industrial Park system has been very successful. There are currently 14 parks and another park is going to be added and several current sites will be expanded as both large and small sites. The county has experienced a lot of plant closings since the 1980s. The county's aggressive decision to develop the industrial park system has allowed Westmoreland to develop a much more diverse business community. The contact mentioned the banks have the opportunity to make funds available when the state and federal funds are not enough. Federal and state funds have decreased over the past several years as well. Further, the contact stated the banks have had a very positive reaction to the county's industrial park system. They are willing to work with good credit-worthy clients. Therefore, there may be an opportunity for banks to work with clients that may not have as good of credit as others, such as providing credit counseling classes.

Housing Characteristics

Based on the 2000 Census data, 62.0% of the total housing units are owner-occupied and approximately 20.1% of the housing is rental units. The median housing value in this assessment area is \$84,179, which is comparable to the median housing value of Allegheny County at \$83,500, yet less than the median housing value of \$87,600 for Westmoreland County and the Commonwealth's median housing value at \$94,800. Of the housing units within low-income tracts, 22.3% are owner-occupied units; of the housing units in the moderate-income census tracts, 45.8% are owner-occupied units; of the housing units in the middle-income tract, 65.6% are owner-occupied; and 73.6% of the housing units in the upper-income tracts are owner-occupied units. Further, of the total housing units, 17.1% are multi-family with 5 or more units.

Based on the income characteristics below and taking into consideration the housing values above, housing is considered reasonably affordable throughout this assessment area.

Income Characteristics

The 2000 US Census median family income in the assessment area was \$50,133 with 18.4% low-income, 17.2% moderate-income, 21.0% middle-income, and 43.4% upper-income. In addition, 7.8% of the families lived below the poverty level. The median family income in the assessment area is comparable to the Commonwealth of Pennsylvania's median family income at \$49,184.

The following table indicates the 2006 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	7.8	13,136	3.9	5,499	41.9	62,740	18.4
Moderate-income	92	21.9	53,670	15.8	8,600	16.0	58,440	17.2
Middle-income	174	41.3	148,145	43.5	9,026	6.1	71,499	21.0
Upper-income	121	28.7	125,549	36.9	3,564	2.8	147,821	43.4
Unknown-income	1	0.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	421	100.0	340,500	100.0	26,689	7.8	340,500	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	31,848	7,104	1.9	22.3	17,707	55.6	7,037	22.1
Moderate-income	115,052	52,662	14.3	45.8	46,849	40.7	15,541	13.5
Middle-income	253,860	166,425	45.3	65.6	71,828	28.3	15,607	6.1
Upper-income	191,897	141,264	38.4	73.6	41,888	21.8	8,745	4.6
Unknown-income	30	0	0.0	0.0	26	86.7	4	13.3
Total Assessment Area	592,687	367,455	100.0	62.0	178,298	30.1	46,934	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,072	4.5	1,681	4.3	352	6.1	39	3.7
Moderate-income	6,801	14.9	5,783	14.9	863	15.0	155	14.8
Middle-income	16,576	36.3	14,462	37.2	1,697	29.5	417	39.8
Upper-income	20,144	44.1	16,921	43.5	2,787	48.5	436	41.6
Unknown-income	121	0.3	72	0.2	47	0.8	2	0.2
Total Assessment Area	45,714	100.0	38,919	100.0	5,746	100.0	1,049	100.0
Percentage of Total Businesses:				85.1		12.6		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	9	5.9	8	5.5	1	14.3	0	0.0
Middle-income	63	41.2	58	40.0	4	57.1	1	100.0
Upper-income	80	52.3	78	53.8	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	153	100.0	145	100.0	7	100.0	1	100.0
Percentage of Total Farms:				94.8		4.6		0.7

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF PENNSYLVANIA

Lending Test

Performance under the lending test for the Commonwealth of Pennsylvania is rated “Needs Improvement.” Lending volume is sufficient to help meet credit needs. The geographic distribution of loans is poor, especially for home purchase and refinance loans. Lending gaps were noted in the City of Pittsburgh. The borrower distribution of loans is adequate; however, the borrower distribution of small business loans to businesses with \$1 million or less in revenue is poor. Geographic and borrower distribution was heavily concentrated to upper-income geographies and individuals. Community development loans enhanced the bank’s performance in this assessment area.

Lending Activity

Lending activity reflects an adequate responsiveness to assessment area credit needs given this market comprises a small percentage of the bank’s assessment area and the extensive competition.

Lending activity in this assessment area totals over \$97 million, which represents 1% of total lending activity for the institution. This exceeds the percentage of deposits from this assessment area but is less than the percentage of banking centers.

Fifth Third ranked 63rd in HMDA lending for 2005 and 24th for 2006. The bank ranked 30th in CRA lending for 2005 and 29th for 2006. Fifth Third is a relatively small lender in this market but has made significant progress regarding HMDA lending.

Geographic Distribution

The geographic distribution of loans in this assessment area is poor, which is a decline in performance since the prior evaluation period. Generally, Fifth Third underperformed the aggregate in geographic distribution of its HMDA loans, excluding subprime lenders, and was consistent with the aggregate in the geographic distribution of its small business loans.

No HMDA lending occurred in 29 (87.9%) of the 33 low-income tracts and 61 (66.3%) of the 92 moderate-income tracts compared to 64 (36.8%) of the 174 middle-income tracts and 16 (13.2%) of the 121 upper-income tracts. The aggregate of all lenders originated loans in nearly all of these tracts indicating there is demand for HMDA loans. These tracts are predominately concentrated in the City of Pittsburgh along the Allegheny, Monongehela, and Ohio rivers. The housing stock in the low-income tracts is predominately rental properties while the housing stock in the moderate-income tracts is predominately owner-occupied properties. One community development loan for affordable housing was originated in this assessment area, but this project was located in an upper-income tract.

Additional information obtained from Fifth Third shows that the bank has very few account relationships, including loans other than HMDA loans and/or deposits, with individuals in these tracts.

No CRA lending occurred in 30 (90.9%) of the low-income tracts, 89 (96.7%) of the moderate-income tracts, 168 (96.6%) of the middle-income tracts, and 109 (90.1%) of the upper-income tracts. Lending occurred in nearly all of these tracts by the aggregate of all lenders, indicating there is demand for small business loans. These tracts were spread throughout the entire assessment area. According to www.city-data.com, there are numerous business locations throughout these tracts.

Fifth Third operates six banking centers in this assessment area, all in upper-income tracts. Only one banking center was open prior to the evaluation period, four were opened in 2005, and one was opened in 2006. The bank is relatively new to this market and faces significant competition from well established financial institutions. However, the bank has clearly penetrated the upper-income tracts and, to a slightly lesser extent, the middle-income tracts with HMDA lending, but has not penetrated the low- to moderate-income tracts. See Appendix F for a map of the banking centers located near the low- and moderate-income geographies.

Home Purchase Loans

The geographic distribution of home purchase loans in this assessment area is poor.

Fifth Third originated one loan or .7% of its home purchase loans in 2005 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 0.9% of total home purchase loans in 2005 in the low-income tracts. In 2006, Fifth Third originated two home purchase loans or 0.5% in the low-income tracts. Owner-occupied housing units in the low-income tract represent 1.9% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans in the low-income tracts is poor.

Fifth Third originated 5.5% of its home purchase loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 11.0% of total home purchase loans in 2005 in the moderate-income tracts. In 2006, Fifth Third originated 4.7% of its home purchase loans in the moderate-income tracts. Owner-occupied housing units in these moderate-income tracts totaled 14.3% of total owner-occupied housing units in the assessment area. The bank's geographic distribution of home purchase loans in the moderate-income tracts is poor.

Fifth Third originated 31.0% and 62.8% of its home purchase loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 42.6% and 45.4% of total home purchase loans in 2005 in these tracts. In 2006, Fifth Third's percentage of home purchase loans in middle-income tracts increased to 37.3% and decreased to 57.5% in upper-income tracts. Owner-occupied housing units in middle- and upper-income tracts totaled 45.3% and 38.4%, respectively. Home purchase lending was heavily concentrated in upper-income geographies. The bank's geographic distribution of home purchase loans to middle- and upper-income tracts is adequate.

Refinance Loans

The geographic distribution of refinance loans in this assessment area is poor.

Fifth Third originated no refinance loans in 2005 or 2006 in the low-income tracts compared to the aggregate of all HMDA lenders who originated 1.2% of total refinance loans in 2005 in the low-income tracts. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to low-income tracts is very poor.

Fifth Third originated 7.9% of its refinance loans in 2005 in the moderate-income tracts compared to the aggregate of all HMDA lenders who originated 12.1% of total refinance loans in 2005 in the moderate-income tracts. In 2006, Fifth Third's percentage of refinance loans in the moderate-income tracts remained constant. Compared to the percentage of owner-occupied units, the bank's geographic distribution of refinance loans to the moderate-income tracts is poor.

Fifth Third originated 36.8% and 55.3% of its refinance loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 45.9% and 40.8% of total refinance loans in 2005 in these tracts. In 2006, Fifth Third's percentage of refinance loans in middle-income tracts increased to 38.0% and decreased slightly to 54.0% for the upper-income tracts. Refinance lending was heavily weighted to upper-income tracts. Compared to the percentage of owner-occupied housing units in middle- and upper-income tracts, the bank's geographic distribution of home purchase loans to middle- and upper-income tracts is adequate.

Home Improvement Loans

There were not enough home improvement loans in this assessment area to perform an analysis.

Small Business Loans

The geographic distribution of small business loans in this assessment area is good within the tracts in which Fifth Third originated loans, but is considered only adequate given the limited number of tracts in which small business loans were originated.

Fifth Third originated 3.7% of its small business loans in 2005 in the low-income tracts compared to the aggregate of all CRA lenders who originated 3.6% of total small business loans in 2005 in the low-income tracts. In 2006, Fifth Third's percentage of small business loans in the low-income tracts increased to 8.8%. Businesses located within the low-income census tracts account for 4.5% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to the low-income tract in which it lent is good.

Fifth Third originated 18.5% of its small business loans in 2005 in the moderate-income tracts compared to the aggregate of all CRA lenders who originated 12.7% of total small business loans in 2005 in the moderate-income tracts.

In 2006, Fifth Third's percentage of small business loans in the moderate-income tracts decreased to 5.9% of its small business loans. Businesses located within these moderate-income tracts account for 14.9% of all businesses in the assessment area. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to moderate-income tracts in which it lent is good.

Fifth Third originated 22.2% and 55.6% of its small business loans in 2005 in the middle- and upper-income tracts, respectively, compared to the aggregate of all HMDA lenders who originated 37.2% and 44.9% of total small business loans in 2005 in these tracts. In 2006, Fifth Third's percentage of small business loans in middle- and upper-income tracts increased to 29.4% and 55.9%, respectively. Businesses located within the middle- and upper-income tracts account for 36.3% and 44.1% of all businesses in the assessment area, respectively. Small business lending was heavily concentrated in the upper-income tracts. Compared to the percentage of businesses, the bank's geographic distribution of small business loans to middle- and upper-income tracts in which it lent is good.

Distribution by Borrower Income and Revenue Size of the Business

The borrower distribution of loans in this assessment area is adequate, which is a decline in performance since the prior evaluation period. However, the borrower distribution of loans to businesses with \$1 million or less in revenue is poor. Generally, Fifth Third outperformed the aggregate in the borrower distribution of its loans, excluding subprime lenders.

Home Purchase Loans

The borrower distribution of home purchase loans in this assessment area is good.

Fifth Third originated 0.7% of its home purchase loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 6.6% of total home purchase loans in 2005 to low-income borrowers. In 2006, Fifth Third's home purchase loans to low-income borrowers increased to 5.6%. Low-income families comprise 18.4% of the total families in the assessment area. This assessment area has a moderate family poverty rate at 7.8%. Considering that many families below the poverty level are low-income families and not likely to qualify for home purchase loans, the bank's borrower distribution of home purchase loans to low-income borrowers is poor.

Fifth Third originated 19.3% of its home purchase loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 18.0% of total home purchase loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's home purchase loans to moderate-income borrowers increased to 20.2%. Moderate-income families comprise 17.2% of the total families in the assessment area. The bank's borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Fifth Third originated 24.8% and 51.7% of its home purchase loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 22.2% and 39.8% of total home purchase loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's home purchase loans to middle- and upper-income borrowers decreased to 22.5% and 50.0%, respectively. Middle- and upper-income families comprise 21.0% and 43.4% of the total families in the assessment area. Home purchase lending was heavily concentrated to upper-income borrowers. The bank's borrower distribution of home purchase loans to middle- and upper-income borrowers is good.

Refinance Loans

The borrower distribution of refinance loans in this assessment area is adequate.

Fifth Third originated 2.6% of its refinance loans in 2005 to low-income borrowers compared to the aggregate of all HMDA lenders who originated 7.1% of total refinance loans in 2005 to low-income borrowers. In 2006, Fifth Third's refinance loans to low-income borrowers increased to 4.0%. Compared to the percentage of low-income families and families below poverty, the bank's borrower distribution of refinance loans to low-income borrowers is poor.

Fifth Third originated 13.2% of its refinance loans in 2005 to moderate-income borrowers compared to the aggregate of all HMDA lenders who originated 16.4% of total refinance loans in 2005 to moderate-income borrowers. In 2006, Fifth Third's refinance loans to moderate-income borrowers decreased to 12.0%. Compared to the percentage of moderate-income families, the bank's borrower distribution of refinance loans to moderate-income borrowers is adequate.

Fifth Third originated 25.0% and 55.3% of its refinance loans in 2005 to middle- and upper-income borrowers, respectively, compared to the aggregate of all HMDA lenders who originated 22.7% and 38.7% of total refinance loans in 2005 to middle- and upper-income borrowers. In 2006, Fifth Third's refinance loans to middle-income borrowers decreased to 18.0%, but increased to 61.0% for upper-income borrowers. Refinance lending was heavily concentrated to upper-income borrowers. Compared to the percentage of middle- and upper-income families, the bank's borrower distribution of refinance loans to middle- and upper-income borrowers is adequate.

Home Improvement Loans

There were not enough home improvement loans in this assessment area to perform an analysis.

Small Business Loans

The borrower distribution of small business loans in this assessment area is poor.

Fifth Third originated 37.0% of its small business loans in 2005 to businesses with \$1 million or less in revenue compared to the aggregate of all CRA lenders who originated 48.9% of total small business loans in 2005 to these businesses. In 2006, Fifth Third's small business lending to businesses with \$1 million or less in revenue decreased to 20.6% of its small business loans. Businesses with \$1 million or less in revenue account for 85.1% of all businesses in the assessment area. Compared to the percentage of businesses with \$1 million or less in revenue, the bank's borrower distribution of small business loans is poor.

Community Development Loans

Fifth Third made a relatively high level of community development loans in this assessment area given the limited number of banking centers and deposits. Fifth Third originated one \$3 million community development loan for affordable housing since the previous evaluation, which is a 500% increase. This represents 1.2% of the total community development loans originated by Fifth Third this evaluation period, which exceeds the percentage of loans and deposits, but is comparable to the percentage of banking centers from this assessment area. This loan was originated in an upper-income tract.

Investment Test

Fifth Third's performance on the investment test is rated "Outstanding." Fifth Third has a high level of community development investments in the Commonwealth of Pennsylvania. The bank funded over \$1.2 million in qualified community development investments since the previous evaluation, which reflects a substantial increase. These investments supported both affordable housing and community services.

Service Test

Fifth Third's performance on the service test is rated "Needs Improvement."

Retail Services

The bank's delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels within its assessment area. The bank's record of opening and closing offices has adversely affected the accessibility of its delivery systems, especially to low- and moderate-income geographies and individuals. The business hours and services do not vary in a way that inconveniences its assessment area.

Since the previous evaluation, Fifth Third opened five banking centers all in the upper-income geographies within this assessment area. Four locations were opened in 2005, which includes three banking centers in Allegheny County and one in Westmoreland County.

In 2006, Fifth Third opened one office location in Allegheny County within the City of Pittsburgh, giving the bank a total of six banking centers throughout this assessment area, all located in upper-income census tracts. The banking centers located in the Commonwealth of Pennsylvania represent 1.5% of the total banking offices.

As referenced above, there are no banking centers within the low-, moderate, and middle-income tracts, although there are numerous census tracts and families residing in each income category. The low-income tracts make up 7.8% of the assessment area with 3.9% of the families residing in these areas. In addition, 21.9% of the assessment area is made up of moderate-income tracts with 15.8% of the families living in those areas. As previously noted, the geographic distribution of banking centers is slightly enhanced by the services provided to low- and moderate-income geographies by banking centers in upper-income geographies in close proximity.

In addition, Fifth Third has eight ATMs all located in upper-income census tracts.

Community Development Services

Fifth Third has a relatively high level of community development services given the number of banking centers and deposits.

CRA APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED		
January 1, 2005 through December 31, 2006		
FINANCIAL INSTITUTION		
Fifth Third Bank Cincinnati, Ohio		
PRODUCTS REVIEWED		
Loans reported under the HMDA and CRA		
AFFILIATE(S)		
AFFILIATE RELATIONSHIP		
PRODUCTS REVIEWED		
Fifth Third Mortgage Company	Bank subsidiary	Mortgage Loans
Fifth Third Mortgage MI LLC	Affiliate bank subsidiary	Mortgage Loans
Home Equity of America	Affiliate bank subsidiary	Mortgage Loans
Fifth Third Community Development Corporation	Holding Company subsidiary	Investments
Fifth Third Investment Advisors	Bank department	Fifth Third Foundation community development grants & donations

(Appendix A continued on next page)

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED¹⁴	OTHER INFORMATION
Huntington/Ashland MSA 26580	Full scope procedures	None	
OHIO:		None	
Cincinnati MSA 17140	Full scope		
Akron MSA 10420	Full scope		
Cleveland-Elyria-Mentor MSA 17460	Full scope		
Canton-Massillon MSA 15940	Full scope		
Dayton MSA 19380	Full scope		
Columbus MSA 18140	Limited scope		
Lima MSA 30620	Limited scope		
Sandusky MSA 41780	Limited scope		
Toledo MSA 45780	Limited scope		
Northwestern Nonmetropolitan	Full scope		
Ohio Valley Nonmetropolitan	Full scope		
MICHIGAN:		None	
Monroe MSA 33780; Monroe County	Full scope		
WEST VIRGINIA:		None	
Charleston MSA 16620; Kanawha & Putnam Counties	Full scope		
PENNSYLVANIA:		None	
Pittsburgh MSA 38300; Allegheny & Westmoreland Counties	Full scope		

¹⁴ There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state. Given the size and complexity of Fifth Third, the institution is supervised under the Federal Reserve's continuous supervision process. Branches and/or the institution's processes for monitoring branch performance are periodically evaluated under this continuous supervision process so no additional review of branches was necessary as part of this CRA performance evaluation.

APPENDIX B

Summary of State and Multi-state MSA Ratings

State or Multi-state Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Huntington-Ashland Multi-State	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Ohio	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Michigan	Low Satisfactory	Needs Improvement	Low Satisfactory	Needs Improvement
State of WV	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Commonwealth of Pennsylvania	Needs Improvement	Outstanding	Needs Improvement	Needs Improvement

CRA APPENDIX C

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include data such as race, gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited review: Performance under the lending, investment and service tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (“MA”): A metropolitan statistical area (“MSA”) or a metropolitan division (“MD”) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution’s CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in “loans to small businesses” as defined in the Consolidated Report of Condition and Income (“Call Report”) and the Thrift Financial Reporting (“TFR”) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as “small business loans” if the loans are reported on the TFR as non-mortgage, commercial loans.

Small loan(s) to farm(s): A loan included in “loans to small farms” as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500 thousand or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

CRA APPENDIX D

CRA CORE TABLES

HMDA Loan Distribution Table

Huntington/Ashland Multi-State MSA 26580 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	1	0.4%	48	0.2%	14	5.2%	692	2.3%
Moderate	18	6.7%	1,238	4.0%	43	16.1%	2,561	8.4%
<i>Low/Moderate Total</i>	<i>19</i>	<i>7.1%</i>	<i>1,286</i>	<i>4.2%</i>	<i>57</i>	<i>21.3%</i>	<i>3,253</i>	<i>10.6%</i>
Middle	151	56.6%	15,893	51.9%	43	16.1%	3,473	11.3%
Upper	97	36.3%	13,457	43.9%	163	61.0%	23,440	76.5%
Unknown	0	0.0%	0	0.0%	4	1.5%	470	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>30,636</i>	<i>100.0%</i>	<i>267</i>	<i>100.0%</i>	<i>30,636</i>	<i>100.0%</i>
	Refinance							
Low	0	0.0%	0	0.0%	3	1.5%	164	0.7%
Moderate	8	4.1%	622	2.5%	27	13.7%	1,960	7.9%
<i>Low/Moderate Total</i>	<i>8</i>	<i>4.1%</i>	<i>622</i>	<i>2.5%</i>	<i>30</i>	<i>15.2%</i>	<i>2,124</i>	<i>8.6%</i>
Middle	129	65.5%	14,647	59.0%	49	24.9%	4,457	18.0%
Upper	60	30.5%	9,553	38.5%	112	56.9%	17,674	71.2%
Unknown	0	0.0%	0	0.0%	6	3.0%	567	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>197</i>	<i>100.0%</i>	<i>24,822</i>	<i>100.0%</i>	<i>197</i>	<i>100.0%</i>	<i>24,822</i>	<i>100.0%</i>
	Home Improvement							
Low	0	0.0%	0	0.0%	2	18.2%	49	11.1%
Moderate	1	9.1%	10	2.3%	1	9.1%	7	1.6%
<i>Low/Moderate Total</i>	<i>1</i>	<i>9.1%</i>	<i>10</i>	<i>2.3%</i>	<i>3</i>	<i>27.3%</i>	<i>56</i>	<i>12.7%</i>
Middle	3	27.3%	93	21.1%	3	27.3%	17	3.9%
Upper	7	63.6%	337	76.6%	5	45.5%	367	83.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>440</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>440</i>	<i>100.0%</i>
	Multi-Family							
Low	1	25.0%	345	11.7%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>25.0%</i>	<i>345</i>	<i>11.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	25.0%	580	19.7%	0	0.0%	0	0.0%
Upper	2	50.0%	2,018	68.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	2,943	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>2,943</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>2,943</i>	<i>100.0%</i>
	HMDA Totals							
Low	2	0.4%	393	0.7%	19	4.0%	905	1.5%
Moderate	27	5.6%	1,870	3.2%	71	14.8%	4,528	7.7%
<i>Low/Moderate Total</i>	<i>29</i>	<i>6.1%</i>	<i>2,263</i>	<i>3.8%</i>	<i>90</i>	<i>18.8%</i>	<i>5,433</i>	<i>9.2%</i>
Middle	284	59.3%	31,213	53.0%	95	19.8%	7,947	13.5%
Upper	166	34.7%	25,365	43.1%	280	58.5%	41,481	70.5%
Unknown	0	0.0%	0	0.0%	14	2.9%	3,980	6.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>479</i>	<i>100.0%</i>	<i>58,841</i>	<i>100.0%</i>	<i>479</i>	<i>100.0%</i>	<i>58,841</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Huntington/Ashland Multi-State MSA 26580 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	10	3.4%	1,321	3.9%	14	4.8%	685	2.0%
Moderate	20	6.8%	1,367	4.1%	35	11.9%	2,344	6.9%
<i>Low/Moderate Total</i>	30	10.2%	2,688	8.0%	49	16.7%	3,029	9.0%
Middle	150	51.0%	16,397	48.6%	80	27.2%	6,400	19.0%
Upper	114	38.8%	14,658	43.4%	163	55.4%	24,126	71.5%
Unknown	0	0.0%	0	0.0%	2	0.7%	188	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	294	100.0%	33,743	100.0%	294	100.0%	33,743	100.0%
Refinance								
Low	1	0.6%	106	0.5%	11	6.1%	565	2.6%
Moderate	11	6.1%	819	3.8%	24	13.3%	1,785	8.2%
<i>Low/Moderate Total</i>	12	6.6%	925	4.2%	35	19.3%	2,350	10.8%
Middle	111	61.3%	12,606	57.8%	46	25.4%	4,079	18.7%
Upper	58	32.0%	8,277	38.0%	95	52.5%	14,688	67.4%
Unknown	0	0.0%	0	0.0%	5	2.8%	691	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	181	100.0%	21,808	100.0%	181	100.0%	21,808	100.0%
Home Improvement								
Low	1	7.7%	10	2.3%	0	0.0%	0	0.0%
Moderate	1	7.7%	5	1.2%	2	15.4%	12	2.8%
<i>Low/Moderate Total</i>	2	15.4%	15	3.5%	2	15.4%	12	2.8%
Middle	8	61.5%	391	90.9%	2	15.4%	29	6.7%
Upper	3	23.1%	24	5.6%	9	69.2%	389	90.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	430	100.0%	13	100.0%	430	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	545	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	545	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	545	100.0%	2	100.0%	545	100.0%
HMDA Totals								
Low	12	2.4%	1,437	2.5%	25	5.1%	1,250	2.2%
Moderate	32	6.5%	2,191	3.9%	61	12.4%	4,141	7.3%
<i>Low/Moderate Total</i>	44	9.0%	3,628	6.4%	86	17.6%	5,391	9.5%
Middle	271	55.3%	29,939	53.0%	128	26.1%	10,508	18.6%
Upper	175	35.7%	22,959	40.6%	267	54.5%	39,203	69.4%
Unknown	0	0.0%	0	0.0%	9	1.8%	1,424	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	490	100.0%	56,526	100.0%	490	100.0%	56,526	100.0%

Peer Group HMDA Loan Distribution Table

Huntington/Ashland Multi-State MSA 26580 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	16	0.3%	1,833	0.4%	408	8.3%	20,188	4.8%
Moderate	514	10.4%	31,313	7.4%	920	18.6%	58,231	13.8%
<i>Low/Moderate Total</i>	<i>530</i>	<i>10.7%</i>	<i>33,146</i>	<i>7.9%</i>	<i>1,328</i>	<i>26.9%</i>	<i>78,419</i>	<i>18.6%</i>
Middle	3,044	61.6%	250,339	59.5%	1,185	24.0%	92,450	22.0%
Upper	1,371	27.7%	137,310	32.6%	1,906	38.5%	211,923	50.4%
Unknown	0	0.0%	0	0.0%	526	10.6%	38,003	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,945</i>	<i>100.0%</i>	<i>420,795</i>	<i>100.0%</i>	<i>4,945</i>	<i>100.0%</i>	<i>420,795</i>	<i>100.0%</i>
	Refinance							
Low	9	0.2%	725	0.2%	328	7.1%	15,973	3.8%
Moderate	393	8.5%	26,749	6.3%	721	15.6%	47,345	11.2%
<i>Low/Moderate Total</i>	<i>402</i>	<i>8.7%</i>	<i>27,474</i>	<i>6.5%</i>	<i>1,049</i>	<i>22.7%</i>	<i>63,318</i>	<i>15.0%</i>
Middle	3,057	66.1%	270,204	64.0%	1,059	22.9%	81,820	19.4%
Upper	1,163	25.2%	124,670	29.5%	1,973	42.7%	227,345	53.8%
Unknown	0	0.0%	0	0.0%	541	11.7%	49,865	11.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,622</i>	<i>100.0%</i>	<i>422,348</i>	<i>100.0%</i>	<i>4,622</i>	<i>100.0%</i>	<i>422,348</i>	<i>100.0%</i>
	Home Improvement							
Low	1	0.1%	20	0.0%	124	12.1%	2,750	6.7%
Moderate	105	10.2%	3,406	8.3%	184	17.9%	5,201	12.6%
<i>Low/Moderate Total</i>	<i>106</i>	<i>10.3%</i>	<i>3,426</i>	<i>8.3%</i>	<i>308</i>	<i>30.0%</i>	<i>7,951</i>	<i>19.3%</i>
Middle	699	68.0%	27,294	66.3%	257	25.0%	8,580	20.8%
Upper	223	21.7%	10,448	25.4%	446	43.4%	23,891	58.0%
Unknown	0	0.0%	0	0.0%	17	1.7%	746	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,028</i>	<i>100.0%</i>	<i>41,168</i>	<i>100.0%</i>	<i>1,028</i>	<i>100.0%</i>	<i>41,168</i>	<i>100.0%</i>
	Multi-Family							
Low	8	19.5%	2,769	16.5%	0	0.0%	0	0.0%
Moderate	9	22.0%	4,069	24.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>17</i>	<i>41.5%</i>	<i>6,838</i>	<i>40.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	13	31.7%	3,252	19.4%	0	0.0%	0	0.0%
Upper	11	26.8%	6,682	39.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	41	100.0%	16,772	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>16,772</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>16,772</i>	<i>100.0%</i>
	HMDA Totals							
Low	34	0.3%	5,347	0.6%	860	8.1%	38,911	4.3%
Moderate	1,021	9.6%	65,537	7.3%	1,825	17.2%	110,777	12.3%
<i>Low/Moderate Total</i>	<i>1,055</i>	<i>9.9%</i>	<i>70,884</i>	<i>7.9%</i>	<i>2,685</i>	<i>25.2%</i>	<i>149,688</i>	<i>16.6%</i>
Middle	6,813	64.1%	551,089	61.2%	2,501	23.5%	182,850	20.3%
Upper	2,768	26.0%	279,110	31.0%	4,325	40.7%	463,159	51.4%
Unknown	0	0.0%	0	0.0%	1,125	10.6%	105,386	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>10,636</i>	<i>100.0%</i>	<i>901,083</i>	<i>100.0%</i>	<i>10,636</i>	<i>100.0%</i>	<i>901,083</i>	<i>100.0%</i>

CRA Loan Distribution Table

Huntington/Ashland Multi-State MSA 26580 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	13	11.3%	2,972	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	8.7%	2,123	8.3%	0	0.0%	0	0.0%	2	18.2%	161	6.2%
<i>Low/Moderate Total</i>	<i>23</i>	<i>20.0%</i>	<i>5,095</i>	<i>20.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>18.2%</i>	<i>161</i>	<i>6.2%</i>
Middle	63	54.8%	11,511	45.2%	0	0.0%	0	0.0%	8	72.7%	2,323	90.1%
Upper	29	25.2%	8,878	34.8%	0	0.0%	0	0.0%	1	9.1%	95	3.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>25,484</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>100.0%</i>	<i>2,579</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	64	55.7%	9,938	39.0%	0	0.0%	0	0.0%	8	72.7%	1,760	68.2%
Over \$1 Million	30	26.1%	10,778	42.3%	0	0.0%	0	0.0%	1	9.1%	600	23.3%
Not Known	21	18.3%	4,768	18.7%	0	0.0%	0	0.0%	2	18.2%	219	8.5%
<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>25,484</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>100.0%</i>	<i>2,579</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	54	47.0%	2,688	10.5%	0	0.0%	0	0.0%	3	27.3%	157	6.1%
\$100,001 - \$250,000	30	26.1%	5,317	20.9%	0	0.0%	0	0.0%	4	36.4%	475	18.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	31	27.0%	17,479	68.6%	0	0.0%	0	0.0%	4	36.4%	1,947	75.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>25,484</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>100.0%</i>	<i>2,579</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	39	60.9%	1,840	18.5%	0	0.0%	0	0.0%	3	37.5%	157	8.9%
\$100,001 - \$250,000	14	21.9%	2,487	25.0%	0	0.0%	0	0.0%	2	25.0%	256	14.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	17.2%	5,611	56.5%	0	0.0%	0	0.0%	3	37.5%	1,347	76.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>9,938</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>	<i>100.0%</i>	<i>1,760</i>	<i>100.0%</i>

CRA Loan Distribution Table

Huntington/Ashland Multi-State MSA 26580 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	4	6.2%	539	3.8%	0	0.0%	0	0.0%	2	22.2%	455	24.6%
Moderate	10	15.4%	1,761	12.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>14</i>	<i>21.5%</i>	<i>2,300</i>	<i>16.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>22.2%</i>	<i>455</i>	<i>24.6%</i>
Middle	40	61.5%	7,448	52.8%	0	0.0%	0	0.0%	5	55.6%	1,192	64.5%
Upper	11	16.9%	4,363	30.9%	0	0.0%	0	0.0%	2	22.2%	200	10.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>14,111</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,847</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	37	56.9%	5,824	41.3%	0	0.0%	0	0.0%	6	66.7%	912	49.4%
Over \$1 Million	19	29.2%	6,677	47.3%	0	0.0%	0	0.0%	2	22.2%	135	7.3%
Not Known	9	13.8%	1,610	11.4%	0	0.0%	0	0.0%	1	11.1%	800	43.3%
<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>14,111</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,847</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	28	43.1%	1,345	9.5%	0	0.0%	0	0.0%	3	33.3%	170	9.2%
\$100,001 - \$250,000	19	29.2%	3,416	24.2%	0	0.0%	0	0.0%	5	55.6%	877	47.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	27.7%	9,350	66.3%	0	0.0%	0	0.0%	1	11.1%	800	43.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>14,111</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,847</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	19	51.4%	973	16.7%	0	0.0%	0	0.0%	1	16.7%	35	3.8%
\$100,001 - \$250,000	13	35.1%	2,241	38.5%	0	0.0%	0	0.0%	5	83.3%	877	96.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	13.5%	2,610	44.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>5,824</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>100.0%</i>	<i>912</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Huntington/Ashland Multi-State MSA 26580 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	283	6.0%	14,193	9.2%	0	0.0%	0	0.0%
Moderate	517	11.0%	17,790	11.6%	1	4.5%	57	12.8%
<i>Low/Moderate Total</i>	<i>800</i>	<i>17.1%</i>	<i>31,983</i>	<i>20.8%</i>	<i>1</i>	<i>4.5%</i>	<i>57</i>	<i>12.8%</i>
Middle	2,359	50.3%	72,631	47.3%	13	59.1%	285	64.2%
Upper	1,269	27.1%	46,684	30.4%	6	27.3%	96	21.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	259	5.5%	2,215	1.4%	2	9.1%	6	1.4%
<i>Total</i>	<i>4,687</i>	<i>100.0%</i>	<i>153,513</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>444</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	2,012	42.9%	72,112	47.0%	17	77.3%	400	90.1%
	By Loan Size							
\$100,000 or Less	4,351	92.8%	50,928	33.2%	21	95.5%	271	61.0%
\$100,001 - \$250,000	208	4.4%	33,851	22.1%	1	4.5%	173	39.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	128	2.7%	68,734	44.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,687</i>	<i>100.0%</i>	<i>153,513</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>444</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Cincinnati/Middletown, OH MSA 17140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	96	3.0%	10,250	2.2%	350	11.1%	26,748	5.6%
Moderate	464	14.7%	45,152	9.5%	795	25.2%	78,221	16.5%
<i>Low/Moderate Total</i>	<i>560</i>	<i>17.8%</i>	<i>55,402</i>	<i>11.7%</i>	<i>1,145</i>	<i>36.3%</i>	<i>104,969</i>	<i>22.1%</i>
Middle	1,394	44.2%	170,624	36.0%	682	21.6%	83,104	17.5%
Upper	1,198	38.0%	248,160	52.3%	1,082	34.3%	245,044	51.7%
Unknown	1	0.0%	54	0.0%	244	7.7%	41,123	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,153</i>	<i>100.0%</i>	<i>474,240</i>	<i>100.0%</i>	<i>3,153</i>	<i>100.0%</i>	<i>474,240</i>	<i>100.0%</i>
Refinance								
Low	63	2.7%	5,460	1.5%	222	9.4%	16,187	4.5%
Moderate	330	14.0%	30,537	8.4%	489	20.7%	49,125	13.5%
<i>Low/Moderate Total</i>	<i>393</i>	<i>16.7%</i>	<i>35,997</i>	<i>9.9%</i>	<i>711</i>	<i>30.2%</i>	<i>65,312</i>	<i>18.0%</i>
Middle	1,032	43.8%	124,063	34.2%	569	24.1%	68,194	18.8%
Upper	932	39.5%	202,633	55.9%	951	40.3%	209,528	57.8%
Unknown	1	0.0%	20	0.0%	127	5.4%	19,679	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,358</i>	<i>100.0%</i>	<i>362,713</i>	<i>100.0%</i>	<i>2,358</i>	<i>100.0%</i>	<i>362,713</i>	<i>100.0%</i>
Home Improvement								
Low	17	3.5%	275	2.1%	46	9.6%	608	4.6%
Moderate	82	17.0%	1,033	7.8%	117	24.3%	1,332	10.1%
<i>Low/Moderate Total</i>	<i>99</i>	<i>20.6%</i>	<i>1,308</i>	<i>9.9%</i>	<i>163</i>	<i>33.9%</i>	<i>1,940</i>	<i>14.7%</i>
Middle	240	49.9%	4,882	37.0%	116	24.1%	2,094	15.9%
Upper	142	29.5%	7,010	53.1%	192	39.9%	8,949	67.8%
Unknown	0	0.0%	0	0.0%	10	2.1%	217	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>481</i>	<i>100.0%</i>	<i>13,200</i>	<i>100.0%</i>	<i>481</i>	<i>100.0%</i>	<i>13,200</i>	<i>100.0%</i>
Multi-Family								
Low	1	6.7%	236	1.7%	0	0.0%	0	0.0%
Moderate	5	33.3%	1,551	11.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>40.0%</i>	<i>1,787</i>	<i>12.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	5	33.3%	8,669	62.1%	0	0.0%	0	0.0%
Upper	4	26.7%	3,499	25.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	15	100.0%	13,955	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>13,955</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>13,955</i>	<i>100.0%</i>
HMDA Totals								
Low	177	2.9%	16,221	1.9%	618	10.3%	43,543	5.0%
Moderate	881	14.7%	78,273	9.1%	1,401	23.3%	128,678	14.9%
<i>Low/Moderate Total</i>	<i>1,058</i>	<i>17.6%</i>	<i>94,494</i>	<i>10.9%</i>	<i>2,019</i>	<i>33.6%</i>	<i>172,221</i>	<i>19.9%</i>
Middle	2,671	44.5%	308,238	35.7%	1,367	22.8%	153,392	17.8%
Upper	2,276	37.9%	461,302	53.4%	2,225	37.0%	463,521	53.6%
Unknown	2	0.0%	74	0.0%	396	6.6%	74,974	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,007</i>	<i>100.0%</i>	<i>864,108</i>	<i>100.0%</i>	<i>6,007</i>	<i>100.0%</i>	<i>864,108</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Cincinnati/Middletown, OH MSA 17140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	88	2.8%	9,695	2.0%	287	9.2%	21,715	4.5%
Moderate	453	14.5%	46,199	9.6%	675	21.6%	66,965	14.0%
<i>Low/Moderate Total</i>	<i>541</i>	<i>17.3%</i>	<i>55,894</i>	<i>11.7%</i>	<i>962</i>	<i>30.8%</i>	<i>88,680</i>	<i>18.5%</i>
Middle	1,401	44.8%	179,127	37.3%	721	23.1%	85,906	17.9%
Upper	1,183	37.8%	244,581	51.0%	1,204	38.5%	264,186	55.1%
Unknown	1	0.0%	37	0.0%	239	7.6%	40,867	8.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,126	100.0%	479,639	100.0%	3,126	100.0%	479,639	100.0%
	Refinance							
Low	57	2.4%	4,740	1.3%	227	9.5%	16,266	4.6%
Moderate	341	14.2%	30,382	8.6%	499	20.8%	48,553	13.7%
<i>Low/Moderate Total</i>	<i>398</i>	<i>16.6%</i>	<i>35,122</i>	<i>9.9%</i>	<i>726</i>	<i>30.3%</i>	<i>64,819</i>	<i>18.3%</i>
Middle	1,052	43.9%	124,118	35.1%	603	25.2%	71,728	20.3%
Upper	946	39.5%	194,306	55.0%	933	38.9%	195,015	55.2%
Unknown	0	0.0%	0	0.0%	134	5.6%	21,984	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,396	100.0%	353,546	100.0%	2,396	100.0%	353,546	100.0%
	Home Improvement							
Low	8	2.0%	190	1.7%	37	9.2%	579	5.1%
Moderate	58	14.5%	1,269	11.2%	75	18.7%	1,173	10.3%
<i>Low/Moderate Total</i>	<i>66</i>	<i>16.5%</i>	<i>1,459</i>	<i>12.9%</i>	<i>112</i>	<i>27.9%</i>	<i>1,752</i>	<i>15.4%</i>
Middle	207	51.6%	4,297	37.9%	130	32.4%	1,890	16.7%
Upper	128	31.9%	5,593	49.3%	145	36.2%	6,772	59.7%
Unknown	0	0.0%	0	0.0%	14	3.5%	935	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	401	100.0%	11,349	100.0%	401	100.0%	11,349	100.0%
	Multi-Family							
Low	3	60.0%	576	61.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>60.0%</i>	<i>576</i>	<i>61.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	40.0%	360	38.5%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	936	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	936	100.0%	5	100.0%	936	100.0%
	HMDA Totals							
Low	156	2.6%	15,201	1.8%	551	9.3%	38,560	4.6%
Moderate	852	14.4%	77,850	9.2%	1,249	21.1%	116,691	13.8%
<i>Low/Moderate Total</i>	<i>1,008</i>	<i>17.0%</i>	<i>93,051</i>	<i>11.0%</i>	<i>1,800</i>	<i>30.4%</i>	<i>155,251</i>	<i>18.4%</i>
Middle	2,662	44.9%	307,902	36.4%	1,454	24.5%	159,524	18.9%
Upper	2,257	38.1%	444,480	52.6%	2,282	38.5%	465,973	55.1%
Unknown	1	0.0%	37	0.0%	392	6.6%	64,722	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,928	100.0%	845,470	100.0%	5,928	100.0%	845,470	100.0%

Peer Group HMDA Loan Distribution Table

Cincinnati/Middletown, OH MSA 17140 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	1,372	2.6%	120,171	1.6%	3,995	7.5%	310,656	4.2%
Moderate	7,990	15.0%	754,861	10.3%	11,089	20.8%	1,077,459	14.7%
<i>Low/Moderate Total</i>	<i>9,362</i>	<i>17.5%</i>	<i>875,032</i>	<i>11.9%</i>	<i>15,084</i>	<i>28.3%</i>	<i>1,388,115</i>	<i>18.9%</i>
Middle	24,482	45.9%	2,854,138	38.9%	12,319	23.1%	1,521,463	20.7%
Upper	19,484	36.5%	3,603,882	49.1%	16,861	31.6%	3,289,143	44.8%
Unknown	17	0.0%	2,285	0.0%	9,081	17.0%	1,136,616	15.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	53,345	100.0%	7,335,337	100.0%	53,345	100.0%	7,335,337	100.0%
	Refinance							
Low	1,405	3.0%	129,179	2.0%	3,803	8.0%	305,905	4.8%
Moderate	7,481	15.7%	697,509	11.0%	9,444	19.9%	941,952	14.9%
<i>Low/Moderate Total</i>	<i>8,886</i>	<i>18.7%</i>	<i>826,688</i>	<i>13.1%</i>	<i>13,247</i>	<i>27.9%</i>	<i>1,247,857</i>	<i>19.7%</i>
Middle	23,359	49.2%	2,734,701	43.2%	11,231	23.6%	1,356,201	21.4%
Upper	15,252	32.1%	2,765,458	43.7%	13,532	28.5%	2,527,964	39.9%
Unknown	9	0.0%	1,030	0.0%	9,496	20.0%	1,195,855	18.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	47,506	100.0%	6,327,877	100.0%	47,506	100.0%	6,327,877	100.0%
	Home Improvement							
Low	153	3.2%	8,177	3.2%	572	12.0%	19,140	7.4%
Moderate	722	15.1%	29,040	11.3%	1,157	24.2%	44,711	17.4%
<i>Low/Moderate Total</i>	<i>875</i>	<i>18.3%</i>	<i>37,217</i>	<i>14.5%</i>	<i>1,729</i>	<i>36.2%</i>	<i>63,851</i>	<i>24.8%</i>
Middle	2,467	51.7%	120,203	46.7%	1,295	27.1%	61,126	23.8%
Upper	1,433	30.0%	99,710	38.8%	1,633	34.2%	121,627	47.3%
Unknown	0	0.0%	0	0.0%	118	2.5%	10,526	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,775	100.0%	257,130	100.0%	4,775	100.0%	257,130	100.0%
	Multi-Family							
Low	54	17.1%	42,503	14.5%	0	0.0%	0	0.0%
Moderate	98	31.0%	58,401	19.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>152</i>	<i>48.1%</i>	<i>100,904</i>	<i>34.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	117	37.0%	77,265	26.4%	0	0.0%	0	0.0%
Upper	47	14.9%	114,789	39.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	316	100.0%	292,958	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	316	100.0%	292,958	100.0%	316	100.0%	292,958	100.0%
	HMDA Totals							
Low	2,984	2.8%	300,030	2.1%	8,370	7.9%	635,701	4.5%
Moderate	16,291	15.4%	1,539,811	10.8%	21,690	20.5%	2,064,122	14.5%
<i>Low/Moderate Total</i>	<i>19,275</i>	<i>18.2%</i>	<i>1,839,841</i>	<i>12.9%</i>	<i>30,060</i>	<i>28.4%</i>	<i>2,699,823</i>	<i>19.0%</i>
Middle	50,425	47.6%	5,786,307	40.7%	24,845	23.5%	2,938,790	20.7%
Upper	36,216	34.2%	6,583,839	46.3%	32,026	30.2%	5,938,734	41.8%
Unknown	26	0.0%	3,315	0.0%	19,011	17.9%	2,635,955	18.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105,942	100.0%	14,213,302	100.0%	105,942	100.0%	14,213,302	100.0%

CRA Loan Distribution Table

Cincinnati/Middletown, OH MSA 17140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	185	7.5%	39,705	7.2%	0	0.0%	0	0.0%	21	8.6%	3,957	8.6%
Moderate	436	17.8%	94,364	17.2%	13	28.3%	1,430	28.3%	42	17.2%	8,695	19.0%
<i>Low/Moderate Total</i>	<i>621</i>	<i>25.3%</i>	<i>134,069</i>	<i>24.5%</i>	<i>13</i>	<i>28.3%</i>	<i>1,430</i>	<i>28.3%</i>	<i>63</i>	<i>25.8%</i>	<i>12,652</i>	<i>27.6%</i>
Middle	1,103	45.0%	247,366	45.1%	30	65.2%	3,242	64.2%	106	43.4%	18,645	40.7%
Upper	706	28.8%	160,835	29.3%	3	6.5%	375	7.4%	75	30.7%	14,475	31.6%
Unknown	23	0.9%	5,754	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,453</i>	<i>100.0%</i>	<i>548,024</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>5,047</i>	<i>100.0%</i>	<i>244</i>	<i>100.0%</i>	<i>45,772</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	922	37.6%	132,646	24.2%	44	95.7%	4,667	92.5%	149	61.1%	21,656	47.3%
Over \$1 Million	1,232	50.2%	346,311	63.2%	0	0.0%	0	0.0%	66	27.0%	17,199	37.6%
Not Known	299	12.2%	69,067	12.6%	2	4.3%	380	7.5%	29	11.9%	6,917	15.1%
<i>Total</i>	<i>2,453</i>	<i>100.0%</i>	<i>548,024</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>5,047</i>	<i>100.0%</i>	<i>244</i>	<i>100.0%</i>	<i>45,772</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	1,142	46.6%	61,762	11.3%	29	63.0%	1,403	27.8%	107	43.9%	6,214	13.6%
\$100,001 - \$250,000	615	25.1%	110,833	20.2%	12	26.1%	2,033	40.3%	89	36.5%	14,959	32.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	696	28.4%	375,429	68.5%	5	10.9%	1,611	31.9%	48	19.7%	24,599	53.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,453</i>	<i>100.0%</i>	<i>548,024</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>5,047</i>	<i>100.0%</i>	<i>244</i>	<i>100.0%</i>	<i>45,772</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	601	65.2%	30,751	23.2%	28	63.6%	1,373	29.4%	83	55.7%	4,783	22.1%
\$100,001 - \$250,000	183	19.8%	31,336	23.6%	12	27.3%	2,033	43.6%	44	29.5%	7,115	32.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	138	15.0%	70,559	53.2%	4	9.1%	1,261	27.0%	22	14.8%	9,758	45.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>922</i>	<i>100.0%</i>	<i>132,646</i>	<i>100.0%</i>	<i>44</i>	<i>100.0%</i>	<i>4,667</i>	<i>100.0%</i>	<i>149</i>	<i>100.0%</i>	<i>21,656</i>	<i>100.0%</i>

CRA Loan Distribution Table

Cincinnati/Middletown, OH MSA 17140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	147	6.9%	32,291	6.1%	0	0.0%	0	0.0%	14	7.3%	2,922	7.1%
Moderate	405	19.1%	107,477	20.4%	8	26.7%	728	16.9%	33	17.2%	7,409	17.9%
<i>Low/Moderate Total</i>	552	26.0%	139,768	26.5%	8	26.7%	728	16.9%	47	24.5%	10,331	25.0%
Middle	874	41.2%	214,402	40.6%	16	53.3%	1,670	38.8%	85	44.3%	16,091	38.9%
Upper	672	31.7%	165,553	31.4%	6	20.0%	1,906	44.3%	59	30.7%	14,863	36.0%
Unknown	22	1.0%	7,840	1.5%	0	0.0%	0	0.0%	1	0.5%	50	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,120	100.0%	527,563	100.0%	30	100.0%	4,304	100.0%	192	100.0%	41,335	100.0%
	By Revenue											
Total \$1 Million or Less	683	32.2%	113,921	21.6%	26	86.7%	3,178	73.8%	118	61.5%	22,211	53.7%
Over \$1 Million	1,198	56.5%	354,318	67.2%	4	13.3%	1,126	26.2%	50	26.0%	12,722	30.8%
Not Known	239	11.3%	59,324	11.2%	0	0.0%	0	0.0%	24	12.5%	6,402	15.5%
<i>Total</i>	2,120	100.0%	527,563	100.0%	30	100.0%	4,304	100.0%	192	100.0%	41,335	100.0%
	By Loan Size											
\$100,000 or less	869	41.0%	53,798	10.2%	15	50.0%	625	14.5%	82	42.7%	4,935	11.9%
\$100,001 - \$250,000	578	27.3%	104,908	19.9%	11	36.7%	2,075	48.2%	63	32.8%	10,931	26.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	673	31.7%	368,857	69.9%	4	13.3%	1,604	37.3%	47	24.5%	25,469	61.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,120	100.0%	527,563	100.0%	30	100.0%	4,304	100.0%	192	100.0%	41,335	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	400	58.6%	23,399	20.5%	15	57.7%	625	19.7%	57	48.3%	3,481	15.7%
\$100,001 - \$250,000	160	23.4%	27,117	23.8%	8	30.8%	1,425	44.8%	40	33.9%	6,687	30.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	123	18.0%	63,405	55.7%	3	11.5%	1,128	35.5%	21	17.8%	12,043	54.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	683	100.0%	113,921	100.0%	26	100.0%	3,178	100.0%	118	100.0%	22,211	100.0%

Peer Group CRA Loan Distribution Table

Cincinnati/Middletown, OH MSA 17140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	1,454	4.2%	79,060	5.8%	2	0.8%	4	0.1%
Moderate	5,483	15.7%	250,767	18.5%	40	16.5%	919	16.2%
<i>Low/Moderate Total</i>	<i>6,937</i>	<i>19.9%</i>	<i>329,827</i>	<i>24.3%</i>	<i>42</i>	<i>17.4%</i>	<i>923</i>	<i>16.3%</i>
Middle	15,185	43.5%	552,286	40.7%	149	61.6%	3,952	69.9%
Upper	11,860	34.0%	458,396	33.8%	47	19.4%	741	13.1%
Unknown	243	0.7%	10,899	0.8%	1	0.4%	1	0.0%
Tract Unknown	656	1.9%	5,871	0.4%	3	1.2%	39	0.7%
<i>Total</i>	<i>34,881</i>	<i>100.0%</i>	<i>1,357,279</i>	<i>100.0%</i>	<i>242</i>	<i>100.0%</i>	<i>5,656</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	15,567	44.6%	568,300	41.9%	210	86.8%	5,385	95.2%
	By Loan Size							
\$100,000 or Less	32,405	92.9%	416,016	30.7%	232	95.9%	3,644	64.4%
\$100,001 - \$250,000	1,094	3.1%	195,042	14.4%	7	2.9%	1,070	18.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,382	4.0%	746,221	55.0%	3	1.2%	942	16.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>34,881</i>	<i>100.0%</i>	<i>1,357,279</i>	<i>100.0%</i>	<i>242</i>	<i>100.0%</i>	<i>5,656</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Cleveland/Akron/Elyria, OH CSA 184 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	41	2.2%	4,236	1.7%	228	12.2%	18,101	7.3%
Moderate	189	10.1%	17,472	7.1%	643	34.4%	64,943	26.3%
<i>Low/Moderate Total</i>	<i>230</i>	<i>12.3%</i>	<i>21,708</i>	<i>8.8%</i>	<i>871</i>	<i>46.6%</i>	<i>83,044</i>	<i>33.7%</i>
Middle	1,071	57.3%	120,928	49.1%	444	23.8%	52,938	21.5%
Upper	568	30.4%	103,871	42.1%	490	26.2%	100,196	40.6%
Unknown	0	0.0%	0	0.0%	64	3.4%	10,329	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,869</i>	<i>100.0%</i>	<i>246,507</i>	<i>100.0%</i>	<i>1,869</i>	<i>100.0%</i>	<i>246,507</i>	<i>100.0%</i>
	Refinance							
Low	18	1.5%	1,208	0.7%	107	8.8%	7,897	4.7%
Moderate	123	10.1%	9,632	5.7%	250	20.6%	25,111	14.8%
<i>Low/Moderate Total</i>	<i>141</i>	<i>11.6%</i>	<i>10,840</i>	<i>6.4%</i>	<i>357</i>	<i>29.4%</i>	<i>33,008</i>	<i>19.5%</i>
Middle	614	50.6%	70,133	41.5%	316	26.0%	36,317	21.5%
Upper	459	37.8%	88,138	52.1%	483	39.8%	92,207	54.5%
Unknown	0	0.0%	0	0.0%	58	4.8%	7,579	4.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,214</i>	<i>100.0%</i>	<i>169,111</i>	<i>100.0%</i>	<i>1,214</i>	<i>100.0%</i>	<i>169,111</i>	<i>100.0%</i>
	Home Improvement							
Low	73	10.9%	625	6.3%	111	16.6%	960	9.6%
Moderate	154	23.0%	1,574	15.8%	176	26.3%	1,919	19.3%
<i>Low/Moderate Total</i>	<i>227</i>	<i>33.9%</i>	<i>2,199</i>	<i>22.1%</i>	<i>287</i>	<i>42.8%</i>	<i>2,879</i>	<i>28.9%</i>
Middle	325	48.5%	4,637	46.5%	206	30.7%	2,476	24.8%
Upper	118	17.6%	3,131	31.4%	170	25.4%	4,533	45.5%
Unknown	0	0.0%	0	0.0%	7	1.0%	79	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>670</i>	<i>100.0%</i>	<i>9,967</i>	<i>100.0%</i>	<i>670</i>	<i>100.0%</i>	<i>9,967</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	50.0%	170	5.7%	0	0.0%	0	0.0%
Upper	1	50.0%	2,800	94.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	2,970	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>2,970</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>2,970</i>	<i>100.0%</i>
	HMDA Totals							
Low	132	3.5%	6,069	1.4%	446	11.9%	26,958	6.3%
Moderate	466	12.4%	28,678	6.7%	1,069	28.5%	91,973	21.5%
<i>Low/Moderate Total</i>	<i>598</i>	<i>15.9%</i>	<i>34,747</i>	<i>8.1%</i>	<i>1,515</i>	<i>40.3%</i>	<i>118,931</i>	<i>27.8%</i>
Middle	2,011	53.6%	195,868	45.7%	966	25.7%	91,731	21.4%
Upper	1,146	30.5%	197,940	46.2%	1,143	30.4%	196,936	46.0%
Unknown	0	0.0%	0	0.0%	131	3.5%	20,957	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,755</i>	<i>100.0%</i>	<i>428,555</i>	<i>100.0%</i>	<i>3,755</i>	<i>100.0%</i>	<i>428,555</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Cleveland/Akron/Elyria, OH CSA 184 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	33	2.0%	3,029	1.4%	144	8.9%	10,690	4.9%
Moderate	174	10.7%	14,002	6.4%	571	35.1%	57,525	26.3%
<i>Low/Moderate Total</i>	<i>207</i>	<i>12.7%</i>	<i>17,031</i>	<i>7.8%</i>	<i>715</i>	<i>44.0%</i>	<i>68,215</i>	<i>31.1%</i>
Middle	881	54.2%	101,761	46.5%	341	21.0%	39,175	17.9%
Upper	538	33.1%	100,228	45.8%	517	31.8%	104,953	47.9%
Unknown	0	0.0%	0	0.0%	53	3.3%	6,677	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,626</i>	<i>100.0%</i>	<i>219,020</i>	<i>100.0%</i>	<i>1,626</i>	<i>100.0%</i>	<i>219,020</i>	<i>100.0%</i>
Refinance								
Low	36	2.6%	2,533	1.4%	108	7.9%	7,541	4.2%
Moderate	147	10.8%	11,604	6.4%	304	22.4%	28,121	15.5%
<i>Low/Moderate Total</i>	<i>183</i>	<i>13.5%</i>	<i>14,137</i>	<i>7.8%</i>	<i>412</i>	<i>30.3%</i>	<i>35,662</i>	<i>19.6%</i>
Middle	654	48.1%	75,463	41.6%	349	25.7%	40,233	22.2%
Upper	523	38.5%	91,988	50.7%	539	39.6%	96,624	53.2%
Unknown	0	0.0%	0	0.0%	60	4.4%	9,069	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,360</i>	<i>100.0%</i>	<i>181,588</i>	<i>100.0%</i>	<i>1,360</i>	<i>100.0%</i>	<i>181,588</i>	<i>100.0%</i>
Home Improvement								
Low	43	7.9%	944	10.1%	94	17.2%	747	8.0%
Moderate	121	22.2%	940	10.0%	136	25.0%	1,258	13.4%
<i>Low/Moderate Total</i>	<i>164</i>	<i>30.1%</i>	<i>1,884</i>	<i>20.1%</i>	<i>230</i>	<i>42.2%</i>	<i>2,005</i>	<i>21.4%</i>
Middle	259	47.5%	3,295	35.2%	154	28.3%	2,083	22.2%
Upper	122	22.4%	4,194	44.7%	158	29.0%	4,820	51.4%
Unknown	0	0.0%	0	0.0%	3	0.6%	465	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>545</i>	<i>100.0%</i>	<i>9,373</i>	<i>100.0%</i>	<i>545</i>	<i>100.0%</i>	<i>9,373</i>	<i>100.0%</i>
Multi-Family								
Low	1	16.7%	140	7.5%	0	0.0%	0	0.0%
Moderate	1	16.7%	664	35.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>33.3%</i>	<i>804</i>	<i>43.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	50.0%	1,048	56.1%	0	0.0%	0	0.0%
Upper	1	16.7%	17	0.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	1,869	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>1,869</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>1,869</i>	<i>100.0%</i>
HMDA Totals								
Low	113	3.2%	6,646	1.6%	346	9.8%	18,978	4.6%
Moderate	443	12.5%	27,210	6.6%	1,011	28.6%	86,904	21.1%
<i>Low/Moderate Total</i>	<i>556</i>	<i>15.7%</i>	<i>33,856</i>	<i>8.2%</i>	<i>1,357</i>	<i>38.4%</i>	<i>105,882</i>	<i>25.7%</i>
Middle	1,797	50.8%	181,567	44.1%	844	23.9%	81,491	19.8%
Upper	1,184	33.5%	196,427	47.7%	1,214	34.3%	206,397	50.1%
Unknown	0	0.0%	0	0.0%	122	3.4%	18,080	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,537</i>	<i>100.0%</i>	<i>411,850</i>	<i>100.0%</i>	<i>3,537</i>	<i>100.0%</i>	<i>411,850</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Cleveland/Akron/Elyria, OH CSA 184 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	4,384	5.3%	346,352	3.3%	7,162	8.6%	549,927	5.2%
Moderate	11,697	14.1%	912,662	8.6%	18,955	22.9%	1,786,288	16.8%
<i>Low/Moderate Total</i>	<i>16,081</i>	<i>19.4%</i>	<i>1,259,014</i>	<i>11.8%</i>	<i>26,117</i>	<i>31.5%</i>	<i>2,336,215</i>	<i>22.0%</i>
Middle	39,688	47.9%	4,450,036	41.9%	19,285	23.3%	2,297,556	21.6%
Upper	27,126	32.7%	4,919,350	46.3%	24,070	29.0%	4,401,347	41.4%
Unknown	3	0.0%	270	0.0%	13,426	16.2%	1,593,552	15.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>82,898</i>	<i>100.0%</i>	<i>10,628,670</i>	<i>100.0%</i>	<i>82,898</i>	<i>100.0%</i>	<i>10,628,670</i>	<i>100.0%</i>
	Refinance							
Low	3,669	4.8%	266,775	2.8%	7,053	9.2%	535,425	5.6%
Moderate	11,578	15.1%	927,211	9.7%	15,870	20.7%	1,540,537	16.1%
<i>Low/Moderate Total</i>	<i>15,247</i>	<i>19.9%</i>	<i>1,193,986</i>	<i>12.5%</i>	<i>22,923</i>	<i>29.9%</i>	<i>2,075,962</i>	<i>21.7%</i>
Middle	38,576	50.4%	4,341,100	45.3%	18,350	24.0%	2,141,240	22.4%
Upper	22,761	29.7%	4,044,875	42.2%	21,009	27.4%	3,633,950	37.9%
Unknown	2	0.0%	203	0.0%	14,304	18.7%	1,729,012	18.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>76,586</i>	<i>100.0%</i>	<i>9,580,164</i>	<i>100.0%</i>	<i>76,586</i>	<i>100.0%</i>	<i>9,580,164</i>	<i>100.0%</i>
	Home Improvement							
Low	373	4.6%	12,969	3.2%	1,024	12.7%	29,765	7.4%
Moderate	1,188	14.7%	42,958	10.7%	1,934	24.0%	74,586	18.6%
<i>Low/Moderate Total</i>	<i>1,561</i>	<i>19.3%</i>	<i>55,927</i>	<i>14.0%</i>	<i>2,958</i>	<i>36.6%</i>	<i>104,351</i>	<i>26.1%</i>
Middle	4,101	50.8%	177,343	44.3%	2,226	27.6%	97,990	24.5%
Upper	2,411	29.9%	166,846	41.7%	2,639	32.7%	176,358	44.1%
Unknown	0	0.0%	0	0.0%	250	3.1%	21,417	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8,073</i>	<i>100.0%</i>	<i>400,116</i>	<i>100.0%</i>	<i>8,073</i>	<i>100.0%</i>	<i>400,116</i>	<i>100.0%</i>
	Multi-Family							
Low	41	15.8%	38,952	11.8%	0	0.0%	0	0.0%
Moderate	94	36.3%	152,059	46.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>135</i>	<i>52.1%</i>	<i>191,011</i>	<i>58.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	94	36.3%	105,001	31.9%	0	0.0%	0	0.0%
Upper	30	11.6%	32,981	10.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	259	100.0%	328,993	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>259</i>	<i>100.0%</i>	<i>328,993</i>	<i>100.0%</i>	<i>259</i>	<i>100.0%</i>	<i>328,993</i>	<i>100.0%</i>
	HMDA Totals							
Low	8,467	5.0%	665,048	3.2%	15,239	9.1%	1,115,117	5.3%
Moderate	24,557	14.6%	2,034,890	9.7%	36,759	21.9%	3,401,411	16.2%
<i>Low/Moderate Total</i>	<i>33,024</i>	<i>19.7%</i>	<i>2,699,938</i>	<i>12.9%</i>	<i>51,998</i>	<i>31.0%</i>	<i>4,516,528</i>	<i>21.6%</i>
Middle	82,459	49.1%	9,073,480	43.3%	39,861	23.8%	4,536,786	21.7%
Upper	52,328	31.2%	9,164,052	43.8%	47,718	28.4%	8,211,655	39.2%
Unknown	5	0.0%	473	0.0%	28,239	16.8%	3,672,974	17.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>167,816</i>	<i>100.0%</i>	<i>20,937,943</i>	<i>100.0%</i>	<i>167,816</i>	<i>100.0%</i>	<i>20,937,943</i>	<i>100.0%</i>

CRA Loan Distribution Table

Cleveland/Akron/Elyria, OH CSA 184 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	75	10.1%	19,634	10.2%	0	0.0%	0	0.0%	6	8.2%	888	5.8%
Moderate	98	13.2%	23,769	12.4%	0	0.0%	0	0.0%	7	9.6%	1,464	9.5%
<i>Low/Moderate Total</i>	<i>173</i>	<i>23.4%</i>	<i>43,403</i>	<i>22.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>13</i>	<i>17.8%</i>	<i>2,352</i>	<i>15.2%</i>
Middle	267	36.1%	61,460	32.0%	1	33.3%	288	42.5%	25	34.2%	4,882	31.6%
Upper	293	39.6%	85,647	44.6%	2	66.7%	390	57.5%	35	47.9%	8,191	53.1%
Unknown	7	0.9%	1,488	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>740</i>	<i>100.0%</i>	<i>191,998</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>678</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>15,425</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	233	31.5%	41,526	21.6%	2	66.7%	328	48.4%	46	63.0%	8,335	54.0%
Over \$1 Million	416	56.2%	123,326	64.2%	0	0.0%	0	0.0%	19	26.0%	4,067	26.4%
Not Known	91	12.3%	27,146	14.1%	1	33.3%	350	51.6%	8	11.0%	3,023	19.6%
<i>Total</i>	<i>740</i>	<i>100.0%</i>	<i>191,998</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>678</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>15,425</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	266	35.9%	14,133	7.4%	1	33.3%	40	5.9%	35	47.9%	2,362	15.3%
\$100,001 - \$250,000	224	30.3%	40,839	21.3%	0	0.0%	0	0.0%	22	30.1%	4,270	27.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	250	33.8%	137,026	71.4%	2	66.7%	638	94.1%	16	21.9%	8,793	57.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>740</i>	<i>100.0%</i>	<i>191,998</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>678</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>15,425</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	121	51.9%	5,810	14.0%	1	50.0%	40	12.2%	25	54.3%	1,595	19.1%
\$100,001 - \$250,000	68	29.2%	11,713	28.2%	0	0.0%	0	0.0%	12	26.1%	2,152	25.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	44	18.9%	24,003	57.8%	1	50.0%	288	87.8%	9	19.6%	4,588	55.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>233</i>	<i>100.0%</i>	<i>41,526</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>328</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>8,335</i>	<i>100.0%</i>

CRA Loan Distribution Table

Cleveland/Akron/Elyria, OH CSA 184 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	54	8.2%	14,676	8.8%	0	0.0%	0	0.0%	6	6.5%	595	3.1%
Moderate	82	12.5%	18,856	11.3%	0	0.0%	0	0.0%	10	10.9%	1,741	9.1%
<i>Low/Moderate Total</i>	<i>136</i>	<i>20.8%</i>	<i>33,532</i>	<i>20.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>16</i>	<i>17.4%</i>	<i>2,336</i>	<i>12.3%</i>
Middle	246	37.6%	55,928	33.6%	0	0.0%	0	0.0%	28	30.4%	6,314	33.1%
Upper	267	40.8%	75,483	45.3%	1	100.0%	175	100.0%	48	52.2%	10,404	54.6%
Unknown	6	0.9%	1,572	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>655</i>	<i>100.0%</i>	<i>166,515</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>175</i>	<i>100.0%</i>	<i>92</i>	<i>100.0%</i>	<i>19,054</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	194	29.6%	29,234	17.6%	0	0.0%	0	0.0%	43	46.7%	7,452	39.1%
Over \$1 Million	385	58.8%	120,252	72.2%	0	0.0%	0	0.0%	27	29.3%	6,609	34.7%
Not Known	76	11.6%	17,029	10.2%	1	100.0%	175	100.0%	22	23.9%	4,993	26.2%
<i>Total</i>	<i>655</i>	<i>100.0%</i>	<i>166,515</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>175</i>	<i>100.0%</i>	<i>92</i>	<i>100.0%</i>	<i>19,054</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	239	36.5%	14,408	8.7%	0	0.0%	0	0.0%	45	48.9%	3,237	17.0%
\$100,001 - \$250,000	211	32.2%	38,137	22.9%	1	100.0%	175	100.0%	26	28.3%	4,821	25.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	205	31.3%	113,970	68.4%	0	0.0%	0	0.0%	21	22.8%	10,996	57.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>655</i>	<i>100.0%</i>	<i>166,515</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>175</i>	<i>100.0%</i>	<i>92</i>	<i>100.0%</i>	<i>19,054</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	110	56.7%	6,423	22.0%	0	0.0%	0	0.0%	24	55.8%	1,600	21.5%
\$100,001 - \$250,000	57	29.4%	9,990	34.2%	0	0.0%	0	0.0%	13	30.2%	2,257	30.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	13.9%	12,821	43.9%	0	0.0%	0	0.0%	6	14.0%	3,595	48.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>194</i>	<i>100.0%</i>	<i>29,234</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>43</i>	<i>100.0%</i>	<i>7,452</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Cleveland/Akron/Elyria, OH CSA 184(2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	3,748	5.6%	182,667	8.0%	8	2.5%	22	0.6%
Moderate	7,795	11.5%	276,858	12.1%	19	6.0%	115	3.2%
<i>Low/Moderate Total</i>	<i>11,543</i>	<i>17.1%</i>	<i>459,525</i>	<i>20.1%</i>	<i>27</i>	<i>8.5%</i>	<i>137</i>	<i>3.8%</i>
Middle	28,092	41.6%	882,804	38.5%	154	48.4%	1,906	53.0%
Upper	26,307	39.0%	915,513	40.0%	127	39.9%	1,507	41.9%
Unknown	286	0.4%	20,772	0.9%	0	0.0%	0	0.0%
Tract Unknown	1,265	1.9%	12,676	0.6%	10	3.1%	49	1.4%
<i>Total</i>	<i>67,493</i>	<i>100.0%</i>	<i>2,291,290</i>	<i>100.0%</i>	<i>318</i>	<i>100.0%</i>	<i>3,599</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	28,341	42.0%	826,589	36.1%	244	76.7%	2,847	79.1%
	By Loan Size							
\$100,000 or Less	63,402	93.9%	739,234	32.3%	314	98.7%	2,664	74.0%
\$100,001 - \$250,000	1,893	2.8%	342,242	14.9%	2	0.6%	221	6.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2,198	3.3%	1,209,814	52.8%	2	0.6%	714	19.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67,493</i>	<i>100.0%</i>	<i>2,291,290</i>	<i>100.0%</i>	<i>318</i>	<i>100.0%</i>	<i>3,599</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Canton/Massillon, OH MSA 15940 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.9%	25	0.2%	6	5.1%	430	2.9%
Moderate	12	10.3%	537	3.6%	35	29.9%	2,734	18.4%
<i>Low/Moderate Total</i>	<i>13</i>	<i>11.1%</i>	<i>562</i>	<i>3.8%</i>	<i>41</i>	<i>35.0%</i>	<i>3,164</i>	<i>21.3%</i>
Middle	64	54.7%	6,858	46.2%	27	23.1%	3,046	20.5%
Upper	40	34.2%	7,418	50.0%	46	39.3%	8,320	56.1%
Unknown	0	0.0%	0	0.0%	3	2.6%	308	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>14,838</i>	<i>100.0%</i>	<i>117</i>	<i>100.0%</i>	<i>14,838</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	5	8.9%	371	6.7%
Moderate	9	16.1%	558	10.1%	7	12.5%	491	8.9%
<i>Low/Moderate Total</i>	<i>9</i>	<i>16.1%</i>	<i>558</i>	<i>10.1%</i>	<i>12</i>	<i>21.4%</i>	<i>862</i>	<i>15.6%</i>
Middle	29	51.8%	2,915	52.8%	19	33.9%	1,855	33.6%
Upper	18	32.1%	2,050	37.1%	21	37.5%	2,328	42.2%
Unknown	0	0.0%	0	0.0%	4	7.1%	478	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>5,523</i>	<i>100.0%</i>	<i>56</i>	<i>100.0%</i>	<i>5,523</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	4	20.0%	17	9.8%
Moderate	7	35.0%	40	23.1%	5	25.0%	32	18.5%
<i>Low/Moderate Total</i>	<i>7</i>	<i>35.0%</i>	<i>40</i>	<i>23.1%</i>	<i>9</i>	<i>45.0%</i>	<i>49</i>	<i>28.3%</i>
Middle	12	60.0%	127	73.4%	5	25.0%	48	27.7%
Upper	1	5.0%	6	3.5%	6	30.0%	76	43.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>173</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>173</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	1	0.5%	25	0.1%	15	7.8%	818	4.0%
Moderate	28	14.5%	1,135	5.5%	47	24.4%	3,257	15.9%
<i>Low/Moderate Total</i>	<i>29</i>	<i>15.0%</i>	<i>1,160</i>	<i>5.6%</i>	<i>62</i>	<i>32.1%</i>	<i>4,075</i>	<i>19.8%</i>
Middle	105	54.4%	9,900	48.2%	51	26.4%	4,949	24.1%
Upper	59	30.6%	9,474	46.1%	73	37.8%	10,724	52.2%
Unknown	0	0.0%	0	0.0%	7	3.6%	786	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>193</i>	<i>100.0%</i>	<i>20,534</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>20,534</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Canton/Massillon, OH MSA 15940 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	2	2.4%	158	1.3%
Moderate	9	10.8%	680	5.6%	20	24.1%	2,082	17.2%
<i>Low/Moderate Total</i>	9	10.8%	680	5.6%	22	26.5%	2,240	18.5%
Middle	41	49.4%	5,731	47.3%	9	10.8%	898	7.4%
Upper	33	39.8%	5,694	47.0%	50	60.2%	8,828	72.9%
Unknown	0	0.0%	0	0.0%	2	2.4%	139	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	83	100.0%	12,105	100.0%	83	100.0%	12,105	100.0%
Refinance								
Low	0	0.0%	0	0.0%	3	4.8%	237	3.2%
Moderate	10	15.9%	731	9.9%	12	19.0%	796	10.8%
<i>Low/Moderate Total</i>	10	15.9%	731	9.9%	15	23.8%	1,033	14.0%
Middle	36	57.1%	3,260	44.3%	19	30.2%	1,771	24.1%
Upper	17	27.0%	3,364	45.7%	26	41.3%	4,336	59.0%
Unknown	0	0.0%	0	0.0%	3	4.8%	215	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	63	100.0%	7,355	100.0%	63	100.0%	7,355	100.0%
Home Improvement								
Low	1	5.0%	9	6.1%	5	25.0%	45	30.4%
Moderate	8	40.0%	45	30.4%	4	20.0%	18	12.2%
<i>Low/Moderate Total</i>	9	45.0%	54	36.5%	9	45.0%	63	42.6%
Middle	9	45.0%	89	60.1%	8	40.0%	53	35.8%
Upper	2	10.0%	5	3.4%	3	15.0%	32	21.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	20	100.0%	148	100.0%	20	100.0%	148	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	0.6%	9	0.0%	10	6.0%	440	2.2%
Moderate	27	16.3%	1,456	7.4%	36	21.7%	2,896	14.8%
<i>Low/Moderate Total</i>	28	16.9%	1,465	7.5%	46	27.7%	3,336	17.0%
Middle	86	51.8%	9,080	46.3%	36	21.7%	2,722	13.9%
Upper	52	31.3%	9,063	46.2%	79	47.6%	13,196	67.3%
Unknown	0	0.0%	0	0.0%	5	3.0%	354	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	166	100.0%	19,608	100.0%	166	100.0%	19,608	100.0%

Peer Group HMDA Loan Distribution Table

Canton/Massillon, OH MSA 15940 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	28	0.4%	1,514	0.2%	697	9.4%	44,045	5.5%
Moderate	1,276	17.2%	79,574	9.9%	1,570	21.2%	129,735	16.1%
<i>Low/Moderate Total</i>	<i>1,304</i>	<i>17.6%</i>	<i>81,088</i>	<i>10.1%</i>	<i>2,267</i>	<i>30.6%</i>	<i>173,780</i>	<i>21.6%</i>
Middle	4,075	54.9%	406,183	50.6%	1,813	24.4%	185,972	23.1%
Upper	2,039	27.5%	316,116	39.3%	2,129	28.7%	323,066	40.2%
Unknown	0	0.0%	0	0.0%	1,209	16.3%	120,569	15.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7,418</i>	<i>100.0%</i>	<i>803,387</i>	<i>100.0%</i>	<i>7,418</i>	<i>100.0%</i>	<i>803,387</i>	<i>100.0%</i>
	Refinance							
Low	68	0.9%	3,898	0.5%	787	9.9%	52,588	6.1%
Moderate	1,590	19.9%	105,196	12.3%	1,591	19.9%	132,683	15.5%
<i>Low/Moderate Total</i>	<i>1,658</i>	<i>20.8%</i>	<i>109,094</i>	<i>12.7%</i>	<i>2,378</i>	<i>29.8%</i>	<i>185,271</i>	<i>21.6%</i>
Middle	4,315	54.0%	430,055	50.2%	1,929	24.2%	193,705	22.6%
Upper	2,013	25.2%	317,853	37.1%	2,112	26.4%	307,843	35.9%
Unknown	0	0.0%	0	0.0%	1,567	19.6%	170,183	19.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7,986</i>	<i>100.0%</i>	<i>857,002</i>	<i>100.0%</i>	<i>7,986</i>	<i>100.0%</i>	<i>857,002</i>	<i>100.0%</i>
	Home Improvement							
Low	8	1.3%	264	0.8%	80	12.8%	2,452	7.5%
Moderate	119	19.0%	4,970	15.3%	152	24.3%	6,702	20.6%
<i>Low/Moderate Total</i>	<i>127</i>	<i>20.3%</i>	<i>5,234</i>	<i>16.1%</i>	<i>232</i>	<i>37.1%</i>	<i>9,154</i>	<i>28.2%</i>
Middle	348	55.7%	16,930	52.1%	194	31.0%	9,588	29.5%
Upper	150	24.0%	10,325	31.8%	181	29.0%	12,605	38.8%
Unknown	0	0.0%	0	0.0%	18	2.9%	1,142	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>625</i>	<i>100.0%</i>	<i>32,489</i>	<i>100.0%</i>	<i>625</i>	<i>100.0%</i>	<i>32,489</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	30.8%	724	16.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>30.8%</i>	<i>724</i>	<i>16.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	9	69.2%	3,698	83.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	13	100.0%	4,422	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>4,422</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>4,422</i>	<i>100.0%</i>
	HMDA Totals							
Low	104	0.6%	5,676	0.3%	1,564	9.7%	99,085	5.8%
Moderate	2,989	18.6%	190,464	11.2%	3,313	20.7%	269,120	15.9%
<i>Low/Moderate Total</i>	<i>3,093</i>	<i>19.3%</i>	<i>196,140</i>	<i>11.6%</i>	<i>4,877</i>	<i>30.4%</i>	<i>368,205</i>	<i>21.7%</i>
Middle	8,747	54.5%	856,866	50.5%	3,936	24.5%	389,265	22.9%
Upper	4,202	26.2%	644,294	38.0%	4,422	27.6%	643,514	37.9%
Unknown	0	0.0%	0	0.0%	2,807	17.5%	296,316	17.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>16,042</i>	<i>100.0%</i>	<i>1,697,300</i>	<i>100.0%</i>	<i>16,042</i>	<i>100.0%</i>	<i>1,697,300</i>	<i>100.0%</i>

CRA Loan Distribution Table

Canton/Massillon, OH MSA 15940 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	16.7%	750	18.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>16.7%</i>	<i>750</i>	<i>18.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	6	50.0%	1,661	40.8%	0	0.0%	0	0.0%	1	50.0%	125	33.3%
Upper	4	33.3%	1,660	40.8%	0	0.0%	0	0.0%	1	50.0%	250	66.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>4,071</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>375</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	5	41.7%	1,281	31.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	7	58.3%	2,790	68.5%	0	0.0%	0	0.0%	1	50.0%	250	66.7%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	50.0%	125	33.3%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>4,071</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>375</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	3	25.0%	181	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	25.0%	650	16.0%	0	0.0%	0	0.0%	2	100.0%	375	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	50.0%	3,240	79.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>4,071</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>375</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	3	60.0%	181	14.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	40.0%	1,100	85.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>1,281</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

CRA Loan Distribution Table

Canton/Massillon, OH MSA 15940 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	25.0%	250	40.3%
Moderate	12	57.1%	1,625	41.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>12</i>	<i>57.1%</i>	<i>1,625</i>	<i>41.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>25.0%</i>	<i>250</i>	<i>40.3%</i>
Middle	4	19.0%	1,100	28.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	5	23.8%	1,175	30.1%	0	0.0%	0	0.0%	3	75.0%	370	59.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>3,900</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>620</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	2	9.5%	625	16.0%	0	0.0%	0	0.0%	3	75.0%	370	59.7%
Over \$1 Million	19	90.5%	3,275	84.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	25.0%	250	40.3%
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>3,900</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>620</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	12	57.1%	500	12.8%	0	0.0%	0	0.0%	1	25.0%	100	16.1%
\$100,001 - \$250,000	4	19.0%	775	19.9%	0	0.0%	0	0.0%	3	75.0%	520	83.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	23.8%	2,625	67.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>3,900</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>620</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	33.3%	100	27.0%
\$100,001 - \$250,000	1	50.0%	125	20.0%	0	0.0%	0	0.0%	2	66.7%	270	73.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	50.0%	500	80.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>625</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>370</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Canton/Massillon, OH MSA 15940 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	215	3.4%	14,283	6.6%	0	0.0%	0	0.0%
Moderate	820	13.0%	30,209	14.0%	2	9.5%	157	19.1%
<i>Low/Moderate Total</i>	<i>1,035</i>	<i>16.4%</i>	<i>44,492</i>	<i>20.5%</i>	<i>2</i>	<i>9.5%</i>	<i>157</i>	<i>19.1%</i>
Middle	2,990	47.3%	97,008	44.8%	9	42.9%	120	14.6%
Upper	2,300	36.4%	75,007	34.6%	10	47.6%	544	66.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,325</i>	<i>100.0%</i>	<i>216,507</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>821</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	2,560	40.5%	79,098	36.5%	17	81.0%	640	78.0%
	By Loan Size							
\$100,000 or Less	5,919	93.6%	67,290	31.1%	18	85.7%	250	30.5%
\$100,001 - \$250,000	196	3.1%	34,786	16.1%	3	14.3%	571	69.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	210	3.3%	114,431	52.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,325</i>	<i>100.0%</i>	<i>216,507</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>821</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Dayton, OH MSA 19380 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	9	0.6%	739	0.4%	168	11.4%	10,164	5.9%
Moderate	187	12.7%	12,904	7.5%	393	26.7%	32,216	18.7%
<i>Low/Moderate Total</i>	<i>196</i>	<i>13.3%</i>	<i>13,643</i>	<i>7.9%</i>	<i>561</i>	<i>38.1%</i>	<i>42,380</i>	<i>24.6%</i>
Middle	736	49.9%	71,591	41.6%	361	24.5%	33,736	19.6%
Upper	542	36.8%	86,963	50.5%	510	34.6%	91,598	53.2%
Unknown	0	0.0%	0	0.0%	42	2.8%	4,483	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,474	100.0%	172,197	100.0%	1,474	100.0%	172,197	100.0%
Refinance								
Low	9	0.8%	584	0.5%	103	9.6%	6,308	5.5%
Moderate	214	20.0%	14,377	12.6%	222	20.7%	18,081	15.8%
<i>Low/Moderate Total</i>	<i>223</i>	<i>20.8%</i>	<i>14,961</i>	<i>13.1%</i>	<i>325</i>	<i>30.4%</i>	<i>24,389</i>	<i>21.4%</i>
Middle	520	48.6%	50,312	44.1%	277	25.9%	27,404	24.0%
Upper	327	30.6%	48,819	42.8%	405	37.9%	57,841	50.7%
Unknown	0	0.0%	0	0.0%	63	5.9%	4,458	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,070	100.0%	114,092	100.0%	1,070	100.0%	114,092	100.0%
Home Improvement								
Low	2	1.4%	50	1.6%	13	9.0%	165	5.4%
Moderate	24	16.6%	316	10.3%	38	26.2%	637	20.7%
<i>Low/Moderate Total</i>	<i>26</i>	<i>17.9%</i>	<i>366</i>	<i>11.9%</i>	<i>51</i>	<i>35.2%</i>	<i>802</i>	<i>26.1%</i>
Middle	84	57.9%	2,012	65.5%	52	35.9%	1,005	32.7%
Upper	35	24.1%	692	22.5%	39	26.9%	1,158	37.7%
Unknown	0	0.0%	0	0.0%	3	2.1%	105	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	145	100.0%	3,070	100.0%	145	100.0%	3,070	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	6	100.0%	6,833	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	6,833	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	6,833	100.0%	6	100.0%	6,833	100.0%
HMDA Totals								
Low	20	0.7%	1,373	0.5%	284	10.5%	16,637	5.6%
Moderate	425	15.8%	27,597	9.3%	653	24.2%	50,934	17.2%
<i>Low/Moderate Total</i>	<i>445</i>	<i>16.5%</i>	<i>28,970</i>	<i>9.8%</i>	<i>937</i>	<i>34.8%</i>	<i>67,571</i>	<i>22.8%</i>
Middle	1,346	49.9%	130,748	44.1%	690	25.6%	62,145	21.0%
Upper	904	33.5%	136,474	46.1%	954	35.4%	150,597	50.8%
Unknown	0	0.0%	0	0.0%	114	4.2%	15,879	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,695	100.0%	296,192	100.0%	2,695	100.0%	296,192	100.0%

HMDA Loan Distribution Table

Dayton, OH MSA 19380 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	10	0.7%	1,202	0.7%	141	10.5%	9,359	5.6%
Moderate	172	12.8%	13,546	8.1%	365	27.1%	30,942	18.6%
<i>Low/Moderate Total</i>	<i>182</i>	<i>13.5%</i>	<i>14,748</i>	<i>8.9%</i>	<i>506</i>	<i>37.6%</i>	<i>40,301</i>	<i>24.2%</i>
Middle	711	52.8%	73,093	43.9%	324	24.1%	33,125	19.9%
Upper	453	33.7%	78,698	47.3%	459	34.1%	85,476	51.3%
Unknown	0	0.0%	0	0.0%	57	4.2%	7,637	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,346	100.0%	166,539	100.0%	1,346	100.0%	166,539	100.0%
Refinance								
Low	6	0.6%	291	0.2%	102	9.8%	6,711	5.7%
Moderate	151	14.4%	9,897	8.3%	223	21.3%	18,607	15.7%
<i>Low/Moderate Total</i>	<i>157</i>	<i>15.0%</i>	<i>10,188</i>	<i>8.6%</i>	<i>325</i>	<i>31.1%</i>	<i>25,318</i>	<i>21.4%</i>
Middle	552	52.8%	57,551	48.5%	262	25.1%	27,506	23.2%
Upper	336	32.2%	50,819	42.9%	398	38.1%	59,713	50.4%
Unknown	0	0.0%	0	0.0%	60	5.7%	6,021	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,045	100.0%	118,558	100.0%	1,045	100.0%	118,558	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	5	3.9%	55	2.2%
Moderate	12	9.4%	391	15.3%	25	19.5%	357	14.0%
<i>Low/Moderate Total</i>	<i>12</i>	<i>9.4%</i>	<i>391</i>	<i>15.3%</i>	<i>30</i>	<i>23.4%</i>	<i>412</i>	<i>16.1%</i>
Middle	64	50.0%	1,132	44.3%	40	31.3%	349	13.7%
Upper	52	40.6%	1,032	40.4%	55	43.0%	1,554	60.8%
Unknown	0	0.0%	0	0.0%	3	2.3%	240	9.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	128	100.0%	2,555	100.0%	128	100.0%	2,555	100.0%
Multi-Family								
Low	1	16.7%	200	1.3%	0	0.0%	0	0.0%
Moderate	1	16.7%	161	1.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>33.3%</i>	<i>361</i>	<i>2.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	50.0%	7,362	48.4%	0	0.0%	0	0.0%
Upper	1	16.7%	7,500	49.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	15,223	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	15,223	100.0%	6	100.0%	15,223	100.0%
HMDA Totals								
Low	17	0.7%	1,693	0.6%	248	9.8%	16,125	5.3%
Moderate	336	13.3%	23,995	7.9%	613	24.3%	49,906	16.5%
<i>Low/Moderate Total</i>	<i>353</i>	<i>14.0%</i>	<i>25,688</i>	<i>8.5%</i>	<i>861</i>	<i>34.1%</i>	<i>66,031</i>	<i>21.8%</i>
Middle	1,330	52.7%	139,138	45.9%	626	24.8%	60,980	20.1%
Upper	842	33.3%	138,049	45.6%	912	36.1%	146,743	48.5%
Unknown	0	0.0%	0	0.0%	126	5.0%	29,121	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,525	100.0%	302,875	100.0%	2,525	100.0%	302,875	100.0%

Peer Group HMDA Loan Distribution Table

Dayton, OH MSA 19380 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	369	1.5%	28,611	1.0%	2,256	9.2%	154,727	5.5%
Moderate	3,850	15.7%	282,073	10.0%	5,573	22.7%	480,075	17.1%
<i>Low/Moderate Total</i>	<i>4,219</i>	<i>17.2%</i>	<i>310,684</i>	<i>11.1%</i>	<i>7,829</i>	<i>31.9%</i>	<i>634,802</i>	<i>22.6%</i>
Middle	12,050	49.0%	1,250,653	44.5%	5,857	23.8%	648,532	23.1%
Upper	8,308	33.8%	1,248,051	44.4%	7,239	29.5%	1,139,901	40.6%
Unknown	0	0.0%	0	0.0%	3,652	14.9%	386,153	13.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>24,577</i>	<i>100.0%</i>	<i>2,809,388</i>	<i>100.0%</i>	<i>24,577</i>	<i>100.0%</i>	<i>2,809,388</i>	<i>100.0%</i>
	Refinance							
Low	397	1.9%	25,522	1.1%	1,945	9.2%	134,608	5.8%
Moderate	3,746	17.8%	276,874	12.0%	4,231	20.1%	366,291	15.8%
<i>Low/Moderate Total</i>	<i>4,143</i>	<i>19.7%</i>	<i>302,396</i>	<i>13.1%</i>	<i>6,176</i>	<i>29.3%</i>	<i>500,899</i>	<i>21.6%</i>
Middle	10,935	51.9%	1,117,793	48.3%	4,883	23.2%	513,205	22.2%
Upper	5,976	28.4%	893,855	38.6%	5,820	27.6%	857,707	37.1%
Unknown	0	0.0%	0	0.0%	4,175	19.8%	442,233	19.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>21,054</i>	<i>100.0%</i>	<i>2,314,044</i>	<i>100.0%</i>	<i>21,054</i>	<i>100.0%</i>	<i>2,314,044</i>	<i>100.0%</i>
	Home Improvement							
Low	52	2.5%	1,860	2.0%	266	13.0%	8,699	9.2%
Moderate	372	18.2%	13,507	14.4%	506	24.8%	18,380	19.5%
<i>Low/Moderate Total</i>	<i>424</i>	<i>20.8%</i>	<i>15,367</i>	<i>16.3%</i>	<i>772</i>	<i>37.8%</i>	<i>27,079</i>	<i>28.8%</i>
Middle	1,154	56.5%	52,393	55.7%	538	26.3%	21,035	22.4%
Upper	464	22.7%	26,356	28.0%	685	33.5%	41,316	43.9%
Unknown	0	0.0%	0	0.0%	47	2.3%	4,686	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,042</i>	<i>100.0%</i>	<i>94,116</i>	<i>100.0%</i>	<i>2,042</i>	<i>100.0%</i>	<i>94,116</i>	<i>100.0%</i>
	Multi-Family							
Low	1	1.2%	730	1.4%	0	0.0%	0	0.0%
Moderate	19	22.6%	9,712	18.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>20</i>	<i>23.8%</i>	<i>10,442</i>	<i>20.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	58	69.0%	33,047	64.2%	0	0.0%	0	0.0%
Upper	6	7.1%	7,955	15.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	84	100.0%	51,444	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>51,444</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>	<i>51,444</i>	<i>100.0%</i>
	HMDA Totals							
Low	819	1.7%	56,723	1.1%	4,467	9.4%	298,034	5.7%
Moderate	7,987	16.7%	582,166	11.0%	10,310	21.6%	864,746	16.4%
<i>Low/Moderate Total</i>	<i>8,806</i>	<i>18.4%</i>	<i>638,889</i>	<i>12.1%</i>	<i>14,777</i>	<i>30.9%</i>	<i>1,162,780</i>	<i>22.1%</i>
Middle	24,197	50.7%	2,453,886	46.6%	11,278	23.6%	1,182,772	22.4%
Upper	14,754	30.9%	2,176,217	41.3%	13,744	28.8%	2,038,924	38.7%
Unknown	0	0.0%	0	0.0%	7,958	16.7%	884,516	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>47,757</i>	<i>100.0%</i>	<i>5,268,992</i>	<i>100.0%</i>	<i>47,757</i>	<i>100.0%</i>	<i>5,268,992</i>	<i>100.0%</i>

CRA Loan Distribution Table

Dayton, OH MSA 19380 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	80	6.8%	17,018	6.3%	1	2.2%	350	8.8%	5	5.1%	790	3.6%
Moderate	270	22.8%	68,943	25.5%	2	4.3%	85	2.1%	10	10.1%	2,524	11.4%
<i>Low/Moderate Total</i>	<i>350</i>	<i>29.6%</i>	<i>85,961</i>	<i>31.8%</i>	<i>3</i>	<i>6.5%</i>	<i>435</i>	<i>10.9%</i>	<i>15</i>	<i>15.2%</i>	<i>3,314</i>	<i>14.9%</i>
Middle	483	40.9%	98,223	36.3%	42	91.3%	3,342	84.0%	53	53.5%	11,730	52.8%
Upper	349	29.5%	86,318	31.9%	1	2.2%	200	5.0%	31	31.3%	7,189	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,182</i>	<i>100.0%</i>	<i>270,502</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>3,977</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>	<i>22,233</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	535	45.3%	82,067	30.3%	41	89.1%	3,358	84.4%	60	60.6%	12,859	57.8%
Over \$1 Million	551	46.6%	170,275	62.9%	2	4.3%	535	13.5%	28	28.3%	7,905	35.6%
Not Known	96	8.1%	18,160	6.7%	3	6.5%	84	2.1%	11	11.1%	1,469	6.6%
<i>Total</i>	<i>1,182</i>	<i>100.0%</i>	<i>270,502</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>3,977</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>	<i>22,233</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	491	41.5%	29,354	10.9%	33	71.7%	1,509	37.9%	35	35.4%	2,143	9.6%
\$100,001 - \$250,000	358	30.3%	64,905	24.0%	11	23.9%	1,818	45.7%	35	35.4%	6,174	27.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	333	28.2%	176,243	65.2%	2	4.3%	650	16.3%	29	29.3%	13,916	62.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,182</i>	<i>100.0%</i>	<i>270,502</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>3,977</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>	<i>22,233</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	300	56.1%	17,474	21.3%	30	73.2%	1,425	42.4%	23	38.3%	1,378	10.7%
\$100,001 - \$250,000	153	28.6%	25,713	31.3%	10	24.4%	1,583	47.1%	19	31.7%	3,340	26.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	82	15.3%	38,880	47.4%	1	2.4%	350	10.4%	18	30.0%	8,141	63.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>535</i>	<i>100.0%</i>	<i>82,067</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>3,358</i>	<i>100.0%</i>	<i>60</i>	<i>100.0%</i>	<i>12,859</i>	<i>100.0%</i>

CRA Loan Distribution Table

Dayton, OH MSA 19380 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	69	7.3%	16,952	7.4%	1	4.3%	350	13.3%	5	7.5%	1,710	12.0%
Moderate	220	23.2%	60,718	26.4%	1	4.3%	50	1.9%	9	13.4%	1,998	14.1%
<i>Low/Moderate Total</i>	289	30.5%	77,670	33.7%	2	8.7%	400	15.2%	14	20.9%	3,708	26.1%
Middle	356	37.5%	78,264	34.0%	20	87.0%	2,126	81.0%	28	41.8%	4,903	34.5%
Upper	304	32.0%	74,320	32.3%	1	4.3%	100	3.8%	25	37.3%	5,606	39.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	949	100.0%	230,254	100.0%	23	100.0%	2,626	100.0%	67	100.0%	14,217	100.0%
	By Revenue											
Total \$1 Million or Less	363	38.3%	53,074	23.1%	18	78.3%	1,547	58.9%	38	56.7%	6,984	49.1%
Over \$1 Million	513	54.1%	162,308	70.5%	3	13.0%	965	36.7%	22	32.8%	6,040	42.5%
Not Known	73	7.7%	14,872	6.5%	2	8.7%	114	4.3%	7	10.4%	1,193	8.4%
<i>Total</i>	949	100.0%	230,254	100.0%	23	100.0%	2,626	100.0%	67	100.0%	14,217	100.0%
	By Loan Size											
\$100,000 or less	377	39.7%	22,933	10.0%	17	73.9%	1,011	38.5%	20	29.9%	1,216	8.6%
\$100,001 - \$250,000	275	29.0%	51,646	22.4%	2	8.7%	300	11.4%	31	46.3%	5,626	39.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	297	31.3%	155,675	67.6%	4	17.4%	1,315	50.1%	16	23.9%	7,375	51.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	949	100.0%	230,254	100.0%	23	100.0%	2,626	100.0%	67	100.0%	14,217	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	222	61.2%	12,903	24.3%	15	83.3%	897	58.0%	14	36.8%	739	10.6%
\$100,001 - \$250,000	85	23.4%	14,886	28.0%	2	11.1%	300	19.4%	17	44.7%	3,213	46.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	56	15.4%	25,285	47.6%	1	5.6%	350	22.6%	7	18.4%	3,032	43.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	363	100.0%	53,074	100.0%	18	100.0%	1,547	100.0%	38	100.0%	6,984	100.0%

Peer Group CRA Loan Distribution Table

Dayton, OH MSA 19380 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	755	4.4%	34,609	6.0%	1	0.3%	0	0.0%
Moderate	2,848	16.5%	117,538	20.5%	12	3.3%	625	2.9%
<i>Low/Moderate Total</i>	<i>3,603</i>	<i>20.9%</i>	<i>152,147</i>	<i>26.5%</i>	<i>13</i>	<i>3.5%</i>	<i>625</i>	<i>2.9%</i>
Middle	7,678	44.5%	213,758	37.2%	318	86.4%	19,486	89.9%
Upper	5,585	32.3%	203,135	35.3%	33	9.0%	1,543	7.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	402	2.3%	5,702	1.0%	4	1.1%	28	0.1%
<i>Total</i>	<i>17,268</i>	<i>100.0%</i>	<i>574,742</i>	<i>100.0%</i>	<i>368</i>	<i>100.0%</i>	<i>21,682</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	7,241	41.9%	224,152	39.0%	332	90.2%	18,771	86.6%
	By Loan Size							
\$100,000 or Less	16,157	93.6%	172,795	30.1%	302	82.1%	7,609	35.1%
\$100,001 - \$250,000	552	3.2%	97,154	16.9%	51	13.9%	8,761	40.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	559	3.2%	304,793	53.0%	15	4.1%	5,312	24.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>17,268</i>	<i>100.0%</i>	<i>574,742</i>	<i>100.0%</i>	<i>368</i>	<i>100.0%</i>	<i>21,682</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Columbus, OH MSA 18140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	84	2.9%	8,675	2.0%	321	11.1%	24,883	5.9%
Moderate	433	14.9%	39,336	9.2%	918	31.6%	103,776	24.4%
<i>Low/Moderate Total</i>	<i>517</i>	<i>17.8%</i>	<i>48,011</i>	<i>11.3%</i>	<i>1,239</i>	<i>42.7%</i>	<i>128,659</i>	<i>30.3%</i>
Middle	1,229	42.3%	167,669	39.4%	651	22.4%	83,027	19.5%
Upper	1,158	39.9%	209,632	49.3%	863	29.7%	190,791	44.9%
Unknown	0	0.0%	0	0.0%	151	5.2%	22,835	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,904</i>	<i>100.0%</i>	<i>425,312</i>	<i>100.0%</i>	<i>2,904</i>	<i>100.0%</i>	<i>425,312</i>	<i>100.0%</i>
Refinance								
Low	55	4.4%	5,656	2.8%	97	7.7%	7,878	3.9%
Moderate	198	15.8%	17,428	8.6%	267	21.3%	27,341	13.5%
<i>Low/Moderate Total</i>	<i>253</i>	<i>20.1%</i>	<i>23,084</i>	<i>11.4%</i>	<i>364</i>	<i>29.0%</i>	<i>35,219</i>	<i>17.4%</i>
Middle	495	39.4%	64,288	31.7%	257	20.5%	31,976	15.8%
Upper	508	40.4%	115,340	56.9%	583	46.4%	128,355	63.3%
Unknown	0	0.0%	0	0.0%	52	4.1%	7,162	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,256</i>	<i>100.0%</i>	<i>202,712</i>	<i>100.0%</i>	<i>1,256</i>	<i>100.0%</i>	<i>202,712</i>	<i>100.0%</i>
Home Improvement								
Low	6	3.3%	234	2.3%	14	7.6%	173	1.7%
Moderate	22	12.0%	448	4.4%	47	25.5%	634	6.3%
<i>Low/Moderate Total</i>	<i>28</i>	<i>15.2%</i>	<i>682</i>	<i>6.7%</i>	<i>61</i>	<i>33.2%</i>	<i>807</i>	<i>8.0%</i>
Middle	95	51.6%	4,115	40.6%	45	24.5%	970	9.6%
Upper	61	33.2%	5,342	52.7%	75	40.8%	8,082	79.7%
Unknown	0	0.0%	0	0.0%	3	1.6%	280	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>184</i>	<i>100.0%</i>	<i>10,139</i>	<i>100.0%</i>	<i>184</i>	<i>100.0%</i>	<i>10,139</i>	<i>100.0%</i>
Multi-Family								
Low	3	37.5%	1,280	3.8%	0	0.0%	0	0.0%
Moderate	2	25.0%	254	0.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>62.5%</i>	<i>1,534</i>	<i>4.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	12.5%	13,259	39.1%	0	0.0%	0	0.0%
Upper	2	25.0%	19,120	56.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	33,913	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>33,913</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>33,913</i>	<i>100.0%</i>
HMDA Totals								
Low	148	3.4%	15,845	2.4%	432	9.9%	32,934	4.9%
Moderate	655	15.1%	57,466	8.6%	1,232	28.3%	131,751	19.6%
<i>Low/Moderate Total</i>	<i>803</i>	<i>18.5%</i>	<i>73,311</i>	<i>10.9%</i>	<i>1,664</i>	<i>38.2%</i>	<i>164,685</i>	<i>24.5%</i>
Middle	1,820	41.8%	249,331	37.1%	953	21.9%	115,973	17.3%
Upper	1,729	39.7%	349,434	52.0%	1,521	34.9%	327,228	48.7%
Unknown	0	0.0%	0	0.0%	214	4.9%	64,190	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,352</i>	<i>100.0%</i>	<i>672,076</i>	<i>100.0%</i>	<i>4,352</i>	<i>100.0%</i>	<i>672,076</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Columbus, OH MSA 18140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	93	3.2%	12,729	3.0%	294	10.1%	24,902	5.9%
Moderate	422	14.5%	42,341	10.1%	767	26.4%	81,060	19.3%
<i>Low/Moderate Total</i>	<i>515</i>	<i>17.7%</i>	<i>55,070</i>	<i>13.1%</i>	<i>1,061</i>	<i>36.5%</i>	<i>105,962</i>	<i>25.2%</i>
Middle	1,185	40.7%	147,735	35.2%	658	22.6%	81,711	19.4%
Upper	1,208	41.5%	217,338	51.7%	1,077	37.0%	214,357	51.0%
Unknown	0	0.0%	0	0.0%	112	3.9%	18,113	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,908</i>	<i>100.0%</i>	<i>420,143</i>	<i>100.0%</i>	<i>2,908</i>	<i>100.0%</i>	<i>420,143</i>	<i>100.0%</i>
Refinance								
Low	63	4.7%	5,441	2.8%	81	6.1%	5,888	3.1%
Moderate	220	16.4%	19,051	9.9%	269	20.1%	27,141	14.1%
<i>Low/Moderate Total</i>	<i>283</i>	<i>21.2%</i>	<i>24,492</i>	<i>12.7%</i>	<i>350</i>	<i>26.2%</i>	<i>33,029</i>	<i>17.2%</i>
Middle	532	39.8%	69,762	36.3%	323	24.1%	38,539	20.1%
Upper	523	39.1%	97,842	50.9%	572	42.8%	105,100	54.7%
Unknown	0	0.0%	0	0.0%	93	7.0%	15,428	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,338</i>	<i>100.0%</i>	<i>192,096</i>	<i>100.0%</i>	<i>1,338</i>	<i>100.0%</i>	<i>192,096</i>	<i>100.0%</i>
Home Improvement								
Low	4	3.0%	47	0.5%	16	12.1%	260	2.8%
Moderate	21	15.9%	608	6.6%	25	18.9%	505	5.5%
<i>Low/Moderate Total</i>	<i>25</i>	<i>18.9%</i>	<i>655</i>	<i>7.1%</i>	<i>41</i>	<i>31.1%</i>	<i>765</i>	<i>8.3%</i>
Middle	60	45.5%	3,282	35.8%	27	20.5%	469	5.1%
Upper	47	35.6%	5,236	57.1%	61	46.2%	7,268	79.2%
Unknown	0	0.0%	0	0.0%	3	2.3%	671	7.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>9,173</i>	<i>100.0%</i>	<i>132</i>	<i>100.0%</i>	<i>9,173</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	66.7%	3,600	72.4%	0	0.0%	0	0.0%
Upper	1	33.3%	1,375	27.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	4,975	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>4,975</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>4,975</i>	<i>100.0%</i>
HMDA Totals								
Low	160	3.7%	18,217	2.9%	391	8.9%	31,050	5.0%
Moderate	663	15.1%	62,000	9.9%	1,061	24.2%	108,706	17.4%
<i>Low/Moderate Total</i>	<i>823</i>	<i>18.8%</i>	<i>80,217</i>	<i>12.8%</i>	<i>1,452</i>	<i>33.1%</i>	<i>139,756</i>	<i>22.3%</i>
Middle	1,779	40.6%	224,379	35.8%	1,008	23.0%	120,719	19.3%
Upper	1,779	40.6%	321,791	51.4%	1,710	39.0%	326,725	52.2%
Unknown	0	0.0%	0	0.0%	211	4.8%	39,187	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,381</i>	<i>100.0%</i>	<i>626,387</i>	<i>100.0%</i>	<i>4,381</i>	<i>100.0%</i>	<i>626,387</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Columbus, OH MSA 18140 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	2,209	3.7%	214,773	2.5%	4,360	7.3%	351,775	4.1%
Moderate	8,378	14.1%	743,218	8.7%	13,153	22.1%	1,378,794	16.2%
<i>Low/Moderate Total</i>	<i>10,587</i>	<i>17.8%</i>	<i>957,991</i>	<i>11.3%</i>	<i>17,513</i>	<i>29.4%</i>	<i>1,730,569</i>	<i>20.3%</i>
Middle	24,654	41.4%	3,065,416	36.0%	13,803	23.2%	1,816,092	21.3%
Upper	24,248	40.8%	4,485,611	52.7%	18,837	31.7%	3,703,840	43.5%
Unknown	0	0.0%	0	0.0%	9,336	15.7%	1,258,517	14.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59,489	100.0%	8,509,018	100.0%	59,489	100.0%	8,509,018	100.0%
	Refinance							
Low	2,005	4.0%	183,953	2.7%	4,025	8.1%	317,740	4.7%
Moderate	8,236	16.6%	719,650	10.6%	9,754	19.6%	1,000,623	14.7%
<i>Low/Moderate Total</i>	<i>10,241</i>	<i>20.6%</i>	<i>903,603</i>	<i>13.3%</i>	<i>13,779</i>	<i>27.7%</i>	<i>1,318,363</i>	<i>19.3%</i>
Middle	22,288	44.8%	2,751,723	40.4%	11,115	22.3%	1,407,115	20.6%
Upper	17,210	34.6%	3,161,988	46.4%	14,571	29.3%	2,752,121	40.4%
Unknown	0	0.0%	0	0.0%	10,274	20.7%	1,339,715	19.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49,739	100.0%	6,817,314	100.0%	49,739	100.0%	6,817,314	100.0%
	Home Improvement							
Low	187	3.8%	10,335	3.8%	549	11.3%	19,506	7.2%
Moderate	899	18.4%	33,746	12.4%	1,255	25.7%	48,905	18.0%
<i>Low/Moderate Total</i>	<i>1,086</i>	<i>22.3%</i>	<i>44,081</i>	<i>16.2%</i>	<i>1,804</i>	<i>37.0%</i>	<i>68,411</i>	<i>25.2%</i>
Middle	2,280	46.8%	114,151	42.1%	1,337	27.4%	63,170	23.3%
Upper	1,510	31.0%	113,078	41.7%	1,612	33.1%	126,364	46.6%
Unknown	0	0.0%	0	0.0%	123	2.5%	13,365	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,876	100.0%	271,310	100.0%	4,876	100.0%	271,310	100.0%
	Multi-Family							
Low	35	23.2%	11,954	7.6%	0	0.0%	0	0.0%
Moderate	43	28.5%	55,999	35.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>78</i>	<i>51.7%</i>	<i>67,953</i>	<i>43.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	46	30.5%	62,164	39.3%	0	0.0%	0	0.0%
Upper	27	17.9%	27,992	17.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	151	100.0%	158,109	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	151	100.0%	158,109	100.0%	151	100.0%	158,109	100.0%
	HMDA Totals							
Low	4,436	3.9%	421,015	2.7%	8,934	7.8%	689,021	4.4%
Moderate	17,556	15.4%	1,552,613	9.9%	24,162	21.1%	2,428,322	15.4%
<i>Low/Moderate Total</i>	<i>21,992</i>	<i>19.2%</i>	<i>1,973,628</i>	<i>12.5%</i>	<i>33,096</i>	<i>29.0%</i>	<i>3,117,343</i>	<i>19.8%</i>
Middle	49,268	43.1%	5,993,454	38.0%	26,255	23.0%	3,286,377	20.9%
Upper	42,995	37.6%	7,788,669	49.4%	35,020	30.7%	6,582,325	41.8%
Unknown	0	0.0%	0	0.0%	19,884	17.4%	2,769,706	17.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	114,255	100.0%	15,755,751	100.0%	114,255	100.0%	15,755,751	100.0%

CRA Loan Distribution Table

Columbus, OH MSA 18140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	68	6.7%	18,761	8.6%	0	0.0%	0	0.0%	10	5.4%	1,471	3.6%
Moderate	183	18.1%	39,611	18.2%	0	0.0%	0	0.0%	23	12.4%	3,061	7.6%
<i>Low/Moderate Total</i>	<i>251</i>	<i>24.9%</i>	<i>58,372</i>	<i>26.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>33</i>	<i>17.8%</i>	<i>4,532</i>	<i>11.2%</i>
Middle	382	37.9%	74,514	34.2%	2	100.0%	150	100.0%	56	30.3%	12,358	30.6%
Upper	376	37.3%	85,226	39.1%	0	0.0%	0	0.0%	96	51.9%	23,536	58.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,009</i>	<i>100.0%</i>	<i>218,112</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>150</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>40,426</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	528	52.3%	88,198	40.4%	2	100.0%	150	100.0%	132	71.4%	26,174	64.7%
Over \$1 Million	382	37.9%	106,322	48.7%	0	0.0%	0	0.0%	29	15.7%	10,115	25.0%
Not Known	99	9.8%	23,592	10.8%	0	0.0%	0	0.0%	24	13.0%	4,137	10.2%
<i>Total</i>	<i>1,009</i>	<i>100.0%</i>	<i>218,112</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>150</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>40,426</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	477	47.3%	25,445	11.7%	2	100.0%	150	100.0%	70	37.8%	3,958	9.8%
\$100,001 - \$250,000	262	26.0%	47,569	21.8%	0	0.0%	0	0.0%	58	31.4%	9,927	24.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	270	26.8%	145,098	66.5%	0	0.0%	0	0.0%	57	30.8%	26,541	65.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,009</i>	<i>100.0%</i>	<i>218,112</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>150</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>40,426</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	304	57.6%	15,210	17.2%	2	100.0%	150	100.0%	55	41.7%	2,953	11.3%
\$100,001 - \$250,000	122	23.1%	21,280	24.1%	0	0.0%	0	0.0%	36	27.3%	6,256	23.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	102	19.3%	51,708	58.6%	0	0.0%	0	0.0%	41	31.1%	16,965	64.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>528</i>	<i>100.0%</i>	<i>88,198</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>150</i>	<i>100.0%</i>	<i>132</i>	<i>100.0%</i>	<i>26,174</i>	<i>100.0%</i>

CRA Loan Distribution Table

Columbus, OH MSA 18140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	75	9.2%	21,998	11.5%	0	0.0%	0	0.0%	12	10.8%	3,073	13.5%
Moderate	141	17.3%	29,559	15.4%	0	0.0%	0	0.0%	14	12.6%	2,130	9.4%
<i>Low/Moderate Total</i>	<i>216</i>	<i>26.4%</i>	<i>51,557</i>	<i>26.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>26</i>	<i>23.4%</i>	<i>5,203</i>	<i>22.8%</i>
Middle	283	34.6%	65,414	34.2%	0	0.0%	0	0.0%	41	36.9%	8,842	38.8%
Upper	318	38.9%	74,460	38.9%	0	0.0%	0	0.0%	44	39.6%	8,735	38.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>817</i>	<i>100.0%</i>	<i>191,431</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>111</i>	<i>100.0%</i>	<i>22,780</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	362	44.3%	57,369	30.0%	0	0.0%	0	0.0%	79	71.2%	13,376	58.7%
Over \$1 Million	361	44.2%	113,994	59.5%	0	0.0%	0	0.0%	22	19.8%	7,216	31.7%
Not Known	94	11.5%	20,068	10.5%	0	0.0%	0	0.0%	10	9.0%	2,188	9.6%
<i>Total</i>	<i>817</i>	<i>100.0%</i>	<i>191,431</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>111</i>	<i>100.0%</i>	<i>22,780</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	352	43.1%	20,669	10.8%	0	0.0%	0	0.0%	39	35.1%	2,481	10.9%
\$100,001 - \$250,000	229	28.0%	40,915	21.4%	0	0.0%	0	0.0%	45	40.5%	7,875	34.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	236	28.9%	129,847	67.8%	0	0.0%	0	0.0%	27	24.3%	12,424	54.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>817</i>	<i>100.0%</i>	<i>191,431</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>111</i>	<i>100.0%</i>	<i>22,780</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	203	56.1%	11,355	19.8%	0	0.0%	0	0.0%	34	43.0%	2,091	15.6%
\$100,001 - \$250,000	99	27.3%	16,712	29.1%	0	0.0%	0	0.0%	32	40.5%	5,638	42.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	60	16.6%	29,302	51.1%	0	0.0%	0	0.0%	13	16.5%	5,647	42.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>362</i>	<i>100.0%</i>	<i>57,369</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>79</i>	<i>100.0%</i>	<i>13,376</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Columbus, OH MSA 18140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	2,004	5.1%	106,128	7.9%	0	0.0%	0	0.0%
Moderate	6,262	15.9%	240,300	18.0%	39	7.0%	1,787	5.1%
<i>Low/Moderate Total</i>	<i>8,266</i>	<i>21.0%</i>	<i>346,428</i>	<i>25.9%</i>	<i>39</i>	<i>7.0%</i>	<i>1,787</i>	<i>5.1%</i>
Middle	15,147	38.4%	490,955	36.7%	413	74.3%	27,125	77.7%
Upper	15,194	38.5%	491,014	36.7%	98	17.6%	5,969	17.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	813	2.1%	8,796	0.7%	6	1.1%	29	0.1%
<i>Total</i>	<i>39,420</i>	<i>100.0%</i>	<i>1,337,193</i>	<i>100.0%</i>	<i>556</i>	<i>100.0%</i>	<i>34,910</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	16,581	42.1%	543,800	40.7%	416	74.8%	25,399	72.8%
	By Loan Size							
\$100,000 or Less	36,828	93.4%	446,159	33.4%	451	81.1%	11,279	32.3%
\$100,001 - \$250,000	1,325	3.4%	232,368	17.4%	74	13.3%	12,513	35.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,267	3.2%	658,666	49.3%	31	5.6%	11,118	31.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>39,420</i>	<i>100.0%</i>	<i>1,337,193</i>	<i>100.0%</i>	<i>556</i>	<i>100.0%</i>	<i>34,910</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Lima, OH MSA 30620 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	6	7.8%	399	5.1%
Moderate	3	3.9%	223	2.9%	19	24.7%	1,312	16.9%
<i>Low/Moderate Total</i>	3	3.9%	223	2.9%	25	32.5%	1,711	22.0%
Middle	46	59.7%	3,446	44.4%	19	24.7%	1,620	20.9%
Upper	28	36.4%	4,098	52.8%	31	40.3%	4,103	52.8%
Unknown	0	0.0%	0	0.0%	2	2.6%	333	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	77	100.0%	7,767	100.0%	77	100.0%	7,767	100.0%
Refinance								
Low	0	0.0%	0	0.0%	4	5.4%	189	2.1%
Moderate	14	18.9%	786	8.6%	14	18.9%	992	10.9%
<i>Low/Moderate Total</i>	14	18.9%	786	8.6%	18	24.3%	1,181	12.9%
Middle	39	52.7%	4,682	51.3%	19	25.7%	1,826	20.0%
Upper	21	28.4%	3,653	40.1%	33	44.6%	5,359	58.8%
Unknown	0	0.0%	0	0.0%	4	5.4%	755	8.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	74	100.0%	9,121	100.0%	74	100.0%	9,121	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	21.4%	31	6.9%	3	21.4%	14	3.1%
<i>Low/Moderate Total</i>	3	21.4%	31	6.9%	3	21.4%	14	3.1%
Middle	5	35.7%	334	74.6%	4	28.6%	143	31.9%
Upper	6	42.9%	83	18.5%	6	42.9%	284	63.4%
Unknown	0	0.0%	0	0.0%	1	7.1%	7	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	14	100.0%	448	100.0%	14	100.0%	448	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	10	6.1%	588	3.4%
Moderate	20	12.1%	1,040	6.0%	36	21.8%	2,318	13.4%
<i>Low/Moderate Total</i>	20	12.1%	1,040	6.0%	46	27.9%	2,906	16.8%
Middle	90	54.5%	8,462	48.8%	42	25.5%	3,589	20.7%
Upper	55	33.3%	7,834	45.2%	70	42.4%	9,746	56.2%
Unknown	0	0.0%	0	0.0%	7	4.2%	1,095	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	165	100.0%	17,336	100.0%	165	100.0%	17,336	100.0%

HMDA Loan Distribution Table

Lima, OH MSA 30620 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	2.9%	116	1.7%	9	13.2%	432	6.2%
Moderate	13	19.1%	757	10.8%	13	19.1%	927	13.3%
<i>Low/Moderate Total</i>	<i>15</i>	<i>22.1%</i>	<i>873</i>	<i>12.5%</i>	<i>22</i>	<i>32.4%</i>	<i>1,359</i>	<i>19.5%</i>
Middle	34	50.0%	2,985	42.8%	16	23.5%	1,446	20.7%
Upper	19	27.9%	3,123	44.7%	28	41.2%	4,038	57.8%
Unknown	0	0.0%	0	0.0%	2	2.9%	138	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>6,981</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>6,981</i>	<i>100.0%</i>
Refinance								
Low	3	3.2%	138	1.5%	5	5.3%	249	2.7%
Moderate	10	10.6%	600	6.5%	19	20.2%	1,271	13.7%
<i>Low/Moderate Total</i>	<i>13</i>	<i>13.8%</i>	<i>738</i>	<i>7.9%</i>	<i>24</i>	<i>25.5%</i>	<i>1,520</i>	<i>16.4%</i>
Middle	64	68.1%	6,531	70.3%	22	23.4%	1,797	19.3%
Upper	17	18.1%	2,026	21.8%	43	45.7%	5,292	56.9%
Unknown	0	0.0%	0	0.0%	5	5.3%	686	7.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>94</i>	<i>100.0%</i>	<i>9,295</i>	<i>100.0%</i>	<i>94</i>	<i>100.0%</i>	<i>9,295</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	31	31.0%	2	66.7%	96	96.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>33.3%</i>	<i>31</i>	<i>31.0%</i>	<i>2</i>	<i>66.7%</i>	<i>96</i>	<i>96.0%</i>
Middle	2	66.7%	69	69.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	4	4.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>100</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	5	3.0%	254	1.6%	14	8.5%	681	4.2%
Moderate	24	14.5%	1,388	8.5%	34	20.6%	2,294	14.0%
<i>Low/Moderate Total</i>	<i>29</i>	<i>17.6%</i>	<i>1,642</i>	<i>10.0%</i>	<i>48</i>	<i>29.1%</i>	<i>2,975</i>	<i>18.2%</i>
Middle	100	60.6%	9,585	58.5%	38	23.0%	3,243	19.8%
Upper	36	21.8%	5,149	31.4%	72	43.6%	9,334	57.0%
Unknown	0	0.0%	0	0.0%	7	4.2%	824	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>165</i>	<i>100.0%</i>	<i>16,376</i>	<i>100.0%</i>	<i>165</i>	<i>100.0%</i>	<i>16,376</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Lima, OH MSA 30620 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	38	1.6%	1,618	0.7%	264	10.9%	15,521	7.0%
Moderate	507	21.0%	27,635	12.4%	538	22.3%	38,403	17.3%
<i>Low/Moderate Total</i>	<i>545</i>	<i>22.6%</i>	<i>29,253</i>	<i>13.2%</i>	<i>802</i>	<i>33.2%</i>	<i>53,924</i>	<i>24.3%</i>
Middle	1,266	52.4%	114,903	51.7%	615	25.5%	56,541	25.4%
Upper	603	25.0%	78,168	35.2%	691	28.6%	86,682	39.0%
Unknown	0	0.0%	0	0.0%	306	12.7%	25,177	11.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,414</i>	<i>100.0%</i>	<i>222,324</i>	<i>100.0%</i>	<i>2,414</i>	<i>100.0%</i>	<i>222,324</i>	<i>100.0%</i>
	Refinance							
Low	36	1.4%	1,694	0.7%	213	8.5%	11,493	5.0%
Moderate	491	19.6%	27,982	12.1%	491	19.6%	36,190	15.7%
<i>Low/Moderate Total</i>	<i>527</i>	<i>21.0%</i>	<i>29,676</i>	<i>12.9%</i>	<i>704</i>	<i>28.1%</i>	<i>47,683</i>	<i>20.7%</i>
Middle	1,367	54.5%	126,492	54.8%	625	24.9%	54,159	23.5%
Upper	612	24.4%	74,632	32.3%	802	32.0%	96,212	41.7%
Unknown	0	0.0%	0	0.0%	375	15.0%	32,746	14.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,506</i>	<i>100.0%</i>	<i>230,800</i>	<i>100.0%</i>	<i>2,506</i>	<i>100.0%</i>	<i>230,800</i>	<i>100.0%</i>
	Home Improvement							
Low	5	1.4%	77	0.6%	51	14.4%	1,408	11.0%
Moderate	75	21.2%	2,851	22.2%	87	24.6%	2,407	18.7%
<i>Low/Moderate Total</i>	<i>80</i>	<i>22.6%</i>	<i>2,928</i>	<i>22.8%</i>	<i>138</i>	<i>39.0%</i>	<i>3,815</i>	<i>29.7%</i>
Middle	201	56.8%	7,917	61.6%	93	26.3%	3,901	30.3%
Upper	73	20.6%	2,011	15.6%	113	31.9%	4,659	36.2%
Unknown	0	0.0%	0	0.0%	10	2.8%	481	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>354</i>	<i>100.0%</i>	<i>12,856</i>	<i>100.0%</i>	<i>354</i>	<i>100.0%</i>	<i>12,856</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	66.7%	1,333	75.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>66.7%</i>	<i>1,333</i>	<i>75.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	33.3%	439	24.8%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	100.0%	1,772	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>1,772</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,772</i>	<i>100.0%</i>
	HMDA Totals							
Low	79	1.5%	3,389	0.7%	528	10.0%	28,422	6.1%
Moderate	1,079	20.4%	59,801	12.8%	1,116	21.1%	77,000	16.5%
<i>Low/Moderate Total</i>	<i>1,158</i>	<i>21.9%</i>	<i>63,190</i>	<i>13.5%</i>	<i>1,644</i>	<i>31.1%</i>	<i>105,422</i>	<i>22.5%</i>
Middle	2,837	53.7%	249,751	53.4%	1,333	25.2%	114,601	24.5%
Upper	1,288	24.4%	154,811	33.1%	1,606	30.4%	187,553	40.1%
Unknown	0	0.0%	0	0.0%	700	13.3%	60,176	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,283</i>	<i>100.0%</i>	<i>467,752</i>	<i>100.0%</i>	<i>5,283</i>	<i>100.0%</i>	<i>467,752</i>	<i>100.0%</i>

CRA Loan Distribution Table

Lima, OH MSA 30620 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	26	20.5%	5,035	17.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	28	22.0%	5,182	18.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>54</i>	<i>42.5%</i>	<i>10,217</i>	<i>36.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	52	40.9%	12,176	43.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	21	16.5%	5,947	21.0%	0	0.0%	0	0.0%	1	100.0%	112	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>28,340</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>112</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	56	44.1%	7,150	25.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	60	47.2%	18,477	65.2%	0	0.0%	0	0.0%	1	100.0%	112	100.0%
Not Known	11	8.7%	2,713	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>28,340</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>112</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	58	45.7%	3,323	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	38	29.9%	6,717	23.7%	0	0.0%	0	0.0%	1	100.0%	112	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	31	24.4%	18,300	64.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>28,340</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>112</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	34	60.7%	1,876	26.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	26.8%	2,271	31.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	12.5%	3,003	42.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>7,150</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

CRA Loan Distribution Table

Lima, OH MSA 30620 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	12	16.0%	2,612	16.7%	0	0.0%	0	0.0%	2	66.7%	211	41.3%
Moderate	13	17.3%	2,472	15.8%	0	0.0%	0	0.0%	1	33.3%	300	58.7%
<i>Low/Moderate Total</i>	25	33.3%	5,084	32.5%	0	0.0%	0	0.0%	3	100.0%	511	100.0%
Middle	38	50.7%	8,111	51.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	12	16.0%	2,467	15.8%	1	100.0%	60	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	75	100.0%	15,662	100.0%	1	100.0%	60	100.0%	3	100.0%	511	100.0%
	By Revenue											
Total \$1 Million or Less	29	38.7%	2,144	13.7%	0	0.0%	0	0.0%	3	100.0%	511	100.0%
Over \$1 Million	37	49.3%	12,595	80.4%	1	100.0%	60	100.0%	0	0.0%	0	0.0%
Not Known	9	12.0%	923	5.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	75	100.0%	15,662	100.0%	1	100.0%	60	100.0%	3	100.0%	511	100.0%
	By Loan Size											
\$100,000 or less	42	56.0%	2,395	15.3%	1	100.0%	60	100.0%	1	33.3%	58	11.4%
\$100,001 - \$250,000	16	21.3%	2,752	17.6%	0	0.0%	0	0.0%	1	33.3%	153	29.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	17	22.7%	10,515	67.1%	0	0.0%	0	0.0%	1	33.3%	300	58.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	75	100.0%	15,662	100.0%	1	100.0%	60	100.0%	3	100.0%	511	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	24	82.8%	1,122	52.3%	0	0.0%	0	0.0%	1	33.3%	58	11.4%
\$100,001 - \$250,000	4	13.8%	662	30.9%	0	0.0%	0	0.0%	1	33.3%	153	29.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	3.4%	360	16.8%	0	0.0%	0	0.0%	1	33.3%	300	58.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	29	100.0%	2,144	100.0%	0	0.0%	0	0.0%	3	100.0%	511	100.0%

Peer Group CRA Loan Distribution Table

Lima, OH MSA 30620 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	165	6.1%	8,026	6.8%	0	0.0%	0	0.0%
Moderate	499	18.3%	22,881	19.4%	2	0.8%	55	0.4%
<i>Low/Moderate Total</i>	<i>664</i>	<i>24.4%</i>	<i>30,907</i>	<i>26.2%</i>	<i>2</i>	<i>0.8%</i>	<i>55</i>	<i>0.4%</i>
Middle	1,323	48.6%	54,279	46.0%	215	85.7%	12,066	81.7%
Upper	705	25.9%	32,354	27.4%	33	13.1%	2,652	18.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	29	1.1%	335	0.3%	1	0.4%	1	0.0%
<i>Total</i>	<i>2,721</i>	<i>100.0%</i>	<i>117,875</i>	<i>100.0%</i>	<i>251</i>	<i>100.0%</i>	<i>14,774</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	1,120	41.2%	48,745	41.4%	243	96.8%	13,930	94.3%
	By Loan Size							
\$100,000 or Less	2,460	90.4%	34,510	29.3%	219	87.3%	7,545	51.1%
\$100,001 - \$250,000	153	5.6%	26,564	22.5%	23	9.2%	3,945	26.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	108	4.0%	56,801	48.2%	9	3.6%	3,284	22.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,721</i>	<i>100.0%</i>	<i>117,875</i>	<i>100.0%</i>	<i>251</i>	<i>100.0%</i>	<i>14,774</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Sandusky, OH MSA 41780 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	4.0%	267	2.6%
Moderate	14	18.7%	989	9.5%	22	29.3%	2,143	20.6%
<i>Low/Moderate Total</i>	<i>14</i>	<i>18.7%</i>	<i>989</i>	<i>9.5%</i>	<i>25</i>	<i>33.3%</i>	<i>2,410</i>	<i>23.2%</i>
Middle	51	68.0%	8,118	78.1%	17	22.7%	2,214	21.3%
Upper	10	13.3%	1,290	12.4%	30	40.0%	5,260	50.6%
Unknown	0	0.0%	0	0.0%	3	4.0%	513	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>75</i>	<i>100.0%</i>	<i>10,397</i>	<i>100.0%</i>	<i>75</i>	<i>100.0%</i>	<i>10,397</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	2	4.9%	132	1.8%
Moderate	6	14.6%	430	5.7%	9	22.0%	813	10.8%
<i>Low/Moderate Total</i>	<i>6</i>	<i>14.6%</i>	<i>430</i>	<i>5.7%</i>	<i>11</i>	<i>26.8%</i>	<i>945</i>	<i>12.5%</i>
Middle	28	68.3%	5,554	73.7%	9	22.0%	1,078	14.3%
Upper	7	17.1%	1,553	20.6%	17	41.5%	4,441	58.9%
Unknown	0	0.0%	0	0.0%	4	9.8%	1,073	14.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>7,537</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>7,537</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	9.1%	5	1.4%
Moderate	1	9.1%	7	2.0%	1	9.1%	3	0.9%
<i>Low/Moderate Total</i>	<i>1</i>	<i>9.1%</i>	<i>7</i>	<i>2.0%</i>	<i>2</i>	<i>18.2%</i>	<i>8</i>	<i>2.3%</i>
Middle	10	90.9%	339	98.0%	2	18.2%	22	6.4%
Upper	0	0.0%	0	0.0%	7	63.6%	316	91.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>346</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>346</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	6	4.7%	404	2.2%
Moderate	21	16.5%	1,426	7.8%	32	25.2%	2,959	16.2%
<i>Low/Moderate Total</i>	<i>21</i>	<i>16.5%</i>	<i>1,426</i>	<i>7.8%</i>	<i>38</i>	<i>29.9%</i>	<i>3,363</i>	<i>18.4%</i>
Middle	89	70.1%	14,011	76.6%	28	22.0%	3,314	18.1%
Upper	17	13.4%	2,843	15.6%	54	42.5%	10,017	54.8%
Unknown	0	0.0%	0	0.0%	7	5.5%	1,586	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>18,280</i>	<i>100.0%</i>	<i>127</i>	<i>100.0%</i>	<i>18,280</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Sandusky, OH MSA 41780 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	11	11.5%	704	5.9%
Moderate	22	22.9%	1,784	14.9%	18	18.8%	1,653	13.8%
<i>Low/Moderate Total</i>	22	22.9%	1,784	14.9%	29	30.2%	2,357	19.7%
Middle	60	62.5%	7,123	59.7%	26	27.1%	3,155	26.4%
Upper	14	14.6%	3,030	25.4%	41	42.7%	6,425	53.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	96	100.0%	11,937	100.0%	96	100.0%	11,937	100.0%
Refinance								
Low	0	0.0%	0	0.0%	7	9.2%	533	5.4%
Moderate	12	15.8%	973	9.8%	19	25.0%	1,672	16.9%
<i>Low/Moderate Total</i>	12	15.8%	973	9.8%	26	34.2%	2,205	22.3%
Middle	54	71.1%	7,007	70.8%	19	25.0%	2,475	25.0%
Upper	10	13.2%	1,920	19.4%	30	39.5%	5,183	52.4%
Unknown	0	0.0%	0	0.0%	1	1.3%	37	0.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	76	100.0%	9,900	100.0%	76	100.0%	9,900	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	14.3%	2	2.6%
Moderate	2	28.6%	11	14.1%	3	42.9%	18	23.1%
<i>Low/Moderate Total</i>	2	28.6%	11	14.1%	4	57.1%	20	25.6%
Middle	5	71.4%	67	85.9%	1	14.3%	43	55.1%
Upper	0	0.0%	0	0.0%	2	28.6%	15	19.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	7	100.0%	78	100.0%	7	100.0%	78	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	19	10.6%	1,239	5.7%
Moderate	36	20.1%	2,768	12.6%	40	22.3%	3,343	15.3%
<i>Low/Moderate Total</i>	36	20.1%	2,768	12.6%	59	33.0%	4,582	20.9%
Middle	119	66.5%	14,197	64.8%	46	25.7%	5,673	25.9%
Upper	24	13.4%	4,950	22.6%	73	40.8%	11,623	53.0%
Unknown	0	0.0%	0	0.0%	1	0.6%	37	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	179	100.0%	21,915	100.0%	179	100.0%	21,915	100.0%

Peer Group HMDA Loan Distribution Table

Sandusky, OH MSA 41780 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	157	8.1%	10,764	4.4%
Moderate	367	18.9%	29,708	12.1%	409	21.1%	38,087	15.5%
<i>Low/Moderate Total</i>	<i>367</i>	<i>18.9%</i>	<i>29,708</i>	<i>12.1%</i>	<i>566</i>	<i>29.2%</i>	<i>48,851</i>	<i>19.9%</i>
Middle	1,193	61.5%	153,081	62.2%	449	23.1%	52,575	21.4%
Upper	380	19.6%	63,291	25.7%	626	32.3%	110,214	44.8%
Unknown	0	0.0%	0	0.0%	299	15.4%	34,440	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,940</i>	<i>100.0%</i>	<i>246,080</i>	<i>100.0%</i>	<i>1,940</i>	<i>100.0%</i>	<i>246,080</i>	<i>100.0%</i>
	Refinance							
Low	0	0.0%	0	0.0%	161	8.0%	11,417	4.7%
Moderate	436	21.8%	33,252	13.8%	410	20.5%	39,162	16.3%
<i>Low/Moderate Total</i>	<i>436</i>	<i>21.8%</i>	<i>33,252</i>	<i>13.8%</i>	<i>571</i>	<i>28.5%</i>	<i>50,579</i>	<i>21.0%</i>
Middle	1,267	63.3%	158,438	65.8%	479	23.9%	56,130	23.3%
Upper	298	14.9%	48,976	20.4%	587	29.3%	93,073	38.7%
Unknown	0	0.0%	0	0.0%	364	18.2%	40,884	17.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,001</i>	<i>100.0%</i>	<i>240,666</i>	<i>100.0%</i>	<i>2,001</i>	<i>100.0%</i>	<i>240,666</i>	<i>100.0%</i>
	Home Improvement							
Low	0	0.0%	0	0.0%	45	17.5%	1,239	10.5%
Moderate	66	25.7%	2,541	21.6%	60	23.3%	2,114	17.9%
<i>Low/Moderate Total</i>	<i>66</i>	<i>25.7%</i>	<i>2,541</i>	<i>21.6%</i>	<i>105</i>	<i>40.9%</i>	<i>3,353</i>	<i>28.5%</i>
Middle	164	63.8%	7,833	66.5%	70	27.2%	2,918	24.8%
Upper	27	10.5%	1,409	12.0%	72	28.0%	4,805	40.8%
Unknown	0	0.0%	0	0.0%	10	3.9%	707	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>257</i>	<i>100.0%</i>	<i>11,783</i>	<i>100.0%</i>	<i>257</i>	<i>100.0%</i>	<i>11,783</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	100.0%	2,621	100.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>100.0%</i>	<i>2,621</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	2,621	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>2,621</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>2,621</i>	<i>100.0%</i>
	HMDA Totals							
Low	0	0.0%	0	0.0%	363	8.6%	23,420	4.7%
Moderate	874	20.8%	68,122	13.6%	879	20.9%	79,363	15.8%
<i>Low/Moderate Total</i>	<i>874</i>	<i>20.8%</i>	<i>68,122</i>	<i>13.6%</i>	<i>1,242</i>	<i>29.6%</i>	<i>102,783</i>	<i>20.5%</i>
Middle	2,624	62.4%	319,352	63.7%	998	23.7%	111,623	22.3%
Upper	705	16.8%	113,676	22.7%	1,285	30.6%	208,092	41.5%
Unknown	0	0.0%	0	0.0%	678	16.1%	78,652	15.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,203</i>	<i>100.0%</i>	<i>501,150</i>	<i>100.0%</i>	<i>4,203</i>	<i>100.0%</i>	<i>501,150</i>	<i>100.0%</i>

CRA Loan Distribution Table

Sandusky, OH MSA 41780 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	26.0%	1,584	11.5%	0	0.0%	0	0.0%	2	100.0%	815	100.0%
<i>Low/Moderate Total</i>	<i>13</i>	<i>26.0%</i>	<i>1,584</i>	<i>11.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>815</i>	<i>100.0%</i>
Middle	31	62.0%	8,911	64.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	6	12.0%	3,300	23.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>13,795</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>815</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	19	38.0%	2,523	18.3%	0	0.0%	0	0.0%	1	50.0%	65	8.0%
Over \$1 Million	23	46.0%	9,081	65.8%	0	0.0%	0	0.0%	1	50.0%	750	92.0%
Not Known	8	16.0%	2,191	15.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>13,795</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>815</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	21	42.0%	1,162	8.4%	0	0.0%	0	0.0%	1	50.0%	65	8.0%
\$100,001 - \$250,000	15	30.0%	2,690	19.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	28.0%	9,943	72.1%	0	0.0%	0	0.0%	1	50.0%	750	92.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>13,795</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>815</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	11	57.9%	508	20.1%	0	0.0%	0	0.0%	1	100.0%	65	100.0%
\$100,001 - \$250,000	7	36.8%	1,335	52.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	5.3%	680	27.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>2,523</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>65</i>	<i>100.0%</i>

CRA Loan Distribution Table

Sandusky, OH MSA 41780 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	11	33.3%	2,308	22.1%	0	0.0%	0	0.0%	1	33.3%	950	79.0%
<i>Low/Moderate Total</i>	<i>11</i>	<i>33.3%</i>	<i>2,308</i>	<i>22.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>33.3%</i>	<i>950</i>	<i>79.0%</i>
Middle	18	54.5%	5,791	55.4%	0	0.0%	0	0.0%	2	66.7%	252	21.0%
Upper	4	12.1%	2,354	22.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>10,453</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,202</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	8	24.2%	850	8.1%	0	0.0%	0	0.0%	1	33.3%	177	14.7%
Over \$1 Million	20	60.6%	7,711	73.8%	0	0.0%	0	0.0%	2	66.7%	1,025	85.3%
Not Known	5	15.2%	1,892	18.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>10,453</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,202</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	12	36.4%	770	7.4%	0	0.0%	0	0.0%	1	33.3%	75	6.2%
\$100,001 - \$250,000	7	21.2%	1,207	11.5%	0	0.0%	0	0.0%	1	33.3%	177	14.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	42.4%	8,476	81.1%	0	0.0%	0	0.0%	1	33.3%	950	79.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>10,453</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,202</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	5	62.5%	339	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	37.5%	511	60.1%	0	0.0%	0	0.0%	1	100.0%	177	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>850</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>177</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Sandusky, OH MSA 41780 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	355	19.7%	5,581	13.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>355</i>	<i>19.7%</i>	<i>5,581</i>	<i>13.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1,087	60.4%	25,949	64.4%	12	85.7%	170	52.0%
Upper	306	17.0%	8,351	20.7%	2	14.3%	157	48.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	52	2.9%	428	1.1%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,800</i>	<i>100.0%</i>	<i>40,309</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>327</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	774	43.0%	18,239	45.2%	12	85.7%	319	97.6%
	By Loan Size							
\$100,000 or Less	1,733	96.3%	17,531	43.5%	13	92.9%	177	54.1%
\$100,001 - \$250,000	33	1.8%	5,940	14.7%	1	7.1%	150	45.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	34	1.9%	16,838	41.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,800</i>	<i>100.0%</i>	<i>40,309</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>327</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Springfield, OH MSA 44220 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.8%	38	0.3%	10	8.3%	693	5.0%
Moderate	7	5.8%	473	3.4%	30	24.8%	2,415	17.4%
<i>Low/Moderate Total</i>	8	6.6%	511	3.7%	40	33.1%	3,108	22.3%
Middle	67	55.4%	6,307	45.3%	33	27.3%	3,124	22.4%
Upper	46	38.0%	7,101	51.0%	44	36.4%	7,471	53.7%
Unknown	0	0.0%	0	0.0%	4	3.3%	216	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	121	100.0%	13,919	100.0%	121	100.0%	13,919	100.0%
Refinance								
Low	5	4.3%	203	2.3%	6	5.2%	333	3.8%
Moderate	24	20.7%	1,154	13.0%	19	16.4%	1,421	16.0%
<i>Low/Moderate Total</i>	29	25.0%	1,357	15.3%	25	21.6%	1,754	19.8%
Middle	60	51.7%	4,563	51.4%	35	30.2%	2,614	29.4%
Upper	27	23.3%	2,959	33.3%	36	31.0%	3,489	39.3%
Unknown	0	0.0%	0	0.0%	20	17.2%	1,022	11.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	116	100.0%	8,879	100.0%	116	100.0%	8,879	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	10.0%	2	1.1%
Moderate	1	10.0%	23	13.1%	3	30.0%	39	22.3%
<i>Low/Moderate Total</i>	1	10.0%	23	13.1%	4	40.0%	41	23.4%
Middle	6	60.0%	106	60.6%	2	20.0%	24	13.7%
Upper	3	30.0%	46	26.3%	4	40.0%	110	62.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	10	100.0%	175	100.0%	10	100.0%	175	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	6	2.4%	241	1.0%	17	6.9%	1,028	4.5%
Moderate	32	13.0%	1,650	7.2%	52	21.1%	3,875	16.9%
<i>Low/Moderate Total</i>	38	15.4%	1,891	8.2%	69	27.9%	4,903	21.3%
Middle	133	53.8%	10,976	47.8%	70	28.3%	5,762	25.1%
Upper	76	30.8%	10,106	44.0%	84	34.0%	11,070	48.2%
Unknown	0	0.0%	0	0.0%	24	9.7%	1,238	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	247	100.0%	22,973	100.0%	247	100.0%	22,973	100.0%

HMDA Loan Distribution Table

Springfield, OH MSA 44220 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	3	2.3%	116	0.9%	15	11.7%	812	6.5%
Moderate	9	7.0%	502	4.0%	32	25.0%	2,426	19.5%
<i>Low/Moderate Total</i>	<i>12</i>	<i>9.4%</i>	<i>618</i>	<i>5.0%</i>	<i>47</i>	<i>36.7%</i>	<i>3,238</i>	<i>26.1%</i>
Middle	85	66.4%	7,505	60.4%	30	23.4%	2,380	19.2%
Upper	31	24.2%	4,305	34.6%	45	35.2%	6,232	50.1%
Unknown	0	0.0%	0	0.0%	6	4.7%	578	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>12,428</i>	<i>100.0%</i>	<i>128</i>	<i>100.0%</i>	<i>12,428</i>	<i>100.0%</i>
Refinance								
Low	6	5.8%	256	2.9%	5	4.9%	290	3.2%
Moderate	23	22.3%	1,239	13.8%	18	17.5%	1,323	14.8%
<i>Low/Moderate Total</i>	<i>29</i>	<i>28.2%</i>	<i>1,495</i>	<i>16.7%</i>	<i>23</i>	<i>22.3%</i>	<i>1,613</i>	<i>18.0%</i>
Middle	46	44.7%	3,667	41.0%	40	38.8%	2,635	29.4%
Upper	28	27.2%	3,786	42.3%	29	28.2%	3,536	39.5%
Unknown	0	0.0%	0	0.0%	11	10.7%	1,164	13.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>103</i>	<i>100.0%</i>	<i>8,948</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>8,948</i>	<i>100.0%</i>
Home Improvement								
Low	1	6.7%	20	8.7%	1	6.7%	3	1.3%
Moderate	1	6.7%	20	8.7%	1	6.7%	3	1.3%
<i>Low/Moderate Total</i>	<i>2</i>	<i>13.3%</i>	<i>40</i>	<i>17.3%</i>	<i>2</i>	<i>13.3%</i>	<i>6</i>	<i>2.6%</i>
Middle	8	53.3%	93	40.3%	6	40.0%	100	43.3%
Upper	5	33.3%	98	42.4%	7	46.7%	125	54.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>231</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>231</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	10	4.1%	392	1.8%	21	8.5%	1,105	5.1%
Moderate	33	13.4%	1,761	8.2%	51	20.7%	3,752	17.4%
<i>Low/Moderate Total</i>	<i>43</i>	<i>17.5%</i>	<i>2,153</i>	<i>10.0%</i>	<i>72</i>	<i>29.3%</i>	<i>4,857</i>	<i>22.5%</i>
Middle	139	56.5%	11,265	52.1%	76	30.9%	5,115	23.7%
Upper	64	26.0%	8,189	37.9%	81	32.9%	9,893	45.8%
Unknown	0	0.0%	0	0.0%	17	6.9%	1,742	8.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>246</i>	<i>100.0%</i>	<i>21,607</i>	<i>100.0%</i>	<i>246</i>	<i>100.0%</i>	<i>21,607</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Springfield, OH MSA 44220 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	61	1.7%	3,594	1.1%	431	11.9%	26,937	8.2%
Moderate	387	10.7%	23,272	7.1%	913	25.3%	68,744	21.0%
<i>Low/Moderate Total</i>	<i>448</i>	<i>12.4%</i>	<i>26,866</i>	<i>8.2%</i>	<i>1,344</i>	<i>37.2%</i>	<i>95,681</i>	<i>29.3%</i>
Middle	2,244	62.2%	190,383	58.3%	827	22.9%	75,693	23.2%
Upper	917	25.4%	109,486	33.5%	837	23.2%	106,537	32.6%
Unknown	0	0.0%	0	0.0%	601	16.7%	48,824	14.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,609	100.0%	326,735	100.0%	3,609	100.0%	326,735	100.0%
	Refinance							
Low	84	2.3%	4,683	1.3%	371	10.1%	23,516	6.4%
Moderate	355	9.7%	23,476	6.4%	728	19.8%	60,739	16.4%
<i>Low/Moderate Total</i>	<i>439</i>	<i>12.0%</i>	<i>28,159</i>	<i>7.6%</i>	<i>1,099</i>	<i>29.9%</i>	<i>84,255</i>	<i>22.8%</i>
Middle	2,162	58.9%	203,464	55.1%	872	23.8%	87,031	23.6%
Upper	1,069	29.1%	137,870	37.3%	965	26.3%	129,290	35.0%
Unknown	0	0.0%	0	0.0%	734	20.0%	68,917	18.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,670	100.0%	369,493	100.0%	3,670	100.0%	369,493	100.0%
	Home Improvement							
Low	10	2.3%	224	1.3%	54	12.6%	1,255	7.1%
Moderate	49	11.4%	1,824	10.3%	113	26.3%	3,864	21.9%
<i>Low/Moderate Total</i>	<i>59</i>	<i>13.7%</i>	<i>2,048</i>	<i>11.6%</i>	<i>167</i>	<i>38.8%</i>	<i>5,119</i>	<i>29.0%</i>
Middle	264	61.4%	10,250	58.1%	105	24.4%	4,521	25.6%
Upper	107	24.9%	5,346	30.3%	147	34.2%	7,623	43.2%
Unknown	0	0.0%	0	0.0%	11	2.6%	381	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	430	100.0%	17,644	100.0%	430	100.0%	17,644	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	307	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	307	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	307	100.0%	1	100.0%	307	100.0%
	HMDA Totals							
Low	155	2.0%	8,501	1.2%	856	11.1%	51,708	7.2%
Moderate	791	10.3%	48,572	6.8%	1,754	22.7%	133,347	18.7%
<i>Low/Moderate Total</i>	<i>946</i>	<i>12.3%</i>	<i>57,073</i>	<i>8.0%</i>	<i>2,610</i>	<i>33.9%</i>	<i>185,055</i>	<i>25.9%</i>
Middle	4,670	60.6%	404,097	56.6%	1,804	23.4%	167,245	23.4%
Upper	2,094	27.2%	253,009	35.4%	1,949	25.3%	243,450	34.1%
Unknown	0	0.0%	0	0.0%	1,347	17.5%	118,429	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,710	100.0%	714,179	100.0%	7,710	100.0%	714,179	100.0%

	SMALL BUSINESS				SMALL FARM				SMALL
	#	%	\$(000s)	%	#	%	\$(000s)	%	#
	By Tract Income								
Low	3	3.9%	1,115	7.9%	0	0.0%	0	0.0%	1
Moderate	9	11.8%	1,484	10.5%	0	0.0%	0	0.0%	0
<i>Low/Moderate Total</i>	<i>12</i>	<i>15.8%</i>	<i>2,599</i>	<i>18.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>
Middle	42	55.3%	7,323	51.6%	0	0.0%	0	0.0%	5
Upper	22	28.9%	4,272	30.1%	0	0.0%	0	0.0%	2
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0
<i>Total</i>	<i>76</i>	<i>100.0%</i>	<i>14,194</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>
	By Revenue								
Total \$1 Million or Less	35	46.1%	4,520	31.8%	0	0.0%	0	0.0%	6
Over \$1 Million	34	44.7%	7,904	55.7%	0	0.0%	0	0.0%	2
Not Known	7	9.2%	1,770	12.5%	0	0.0%	0	0.0%	0
<i>Total</i>	<i>76</i>	<i>100.0%</i>	<i>14,194</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>
	By Loan Size								
\$100,000 or less	41	53.9%	1,912	13.5%	0	0.0%	0	0.0%	4
\$100,001 - \$250,000	17	22.4%	3,205	22.6%	0	0.0%	0	0.0%	2
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	23.7%	9,077	63.9%	0	0.0%	0	0.0%	2
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0
<i>Total</i>	<i>76</i>	<i>100.0%</i>	<i>14,194</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>
	By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	22	62.9%	867	19.2%	0	0.0%	0	0.0%	4
\$100,001 - \$250,000	9	25.7%	1,582	35.0%	0	0.0%	0	0.0%	1
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	11.4%	2,071	45.8%	0	0.0%	0	0.0%	1
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0
<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>4,520</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>

CRA Loan Distribution Table

Springfield, OH MSA 44220 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	4	5.6%	1,082	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	8.3%	1,304	11.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>10</i>	<i>13.9%</i>	<i>2,386</i>	<i>21.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	47	65.3%	7,298	64.5%	0	0.0%	0	0.0%	3	100.0%	1,132	100.0%
Upper	15	20.8%	1,629	14.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>11,313</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,132</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	35	48.6%	4,132	36.5%	0	0.0%	0	0.0%	2	66.7%	879	77.7%
Over \$1 Million	35	48.6%	7,056	62.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	2.8%	125	1.1%	0	0.0%	0	0.0%	1	33.3%	253	22.3%
<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>11,313</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,132</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	39	54.2%	2,419	21.4%	0	0.0%	0	0.0%	1	33.3%	50	4.4%
\$100,001 - \$250,000	21	29.2%	3,740	33.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	16.7%	5,154	45.6%	0	0.0%	0	0.0%	2	66.7%	1,082	95.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>11,313</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,132</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	24	68.6%	1,387	33.6%	0	0.0%	0	0.0%	1	50.0%	50	5.7%
\$100,001 - \$250,000	8	22.9%	1,517	36.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	8.6%	1,228	29.7%	0	0.0%	0	0.0%	1	50.0%	829	94.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>4,132</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>879</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Springfield, OH MSA 44220 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	85	3.0%	2,837	2.4%	0	0.0%	0	0.0%
Moderate	447	15.8%	20,083	16.7%	2	1.3%	285	2.2%
<i>Low/Moderate Total</i>	<i>532</i>	<i>18.9%</i>	<i>22,920</i>	<i>19.1%</i>	<i>2</i>	<i>1.3%</i>	<i>285</i>	<i>2.2%</i>
Middle	1,432	50.7%	61,580	51.3%	80	51.0%	6,479	49.7%
Upper	786	27.9%	35,122	29.3%	75	47.8%	6,271	48.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	72	2.6%	412	0.3%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,822</i>	<i>100.0%</i>	<i>120,034</i>	<i>100.0%</i>	<i>157</i>	<i>100.0%</i>	<i>13,035</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	1,386	49.1%	60,443	50.4%	146	93.0%	12,288	94.3%
	By Loan Size							
\$100,000 or Less	2,564	90.9%	37,235	31.0%	119	75.8%	4,904	37.6%
\$100,001 - \$250,000	143	5.1%	24,637	20.5%	27	17.2%	4,757	36.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	115	4.1%	58,162	48.5%	11	7.0%	3,374	25.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,822</i>	<i>100.0%</i>	<i>120,034</i>	<i>100.0%</i>	<i>157</i>	<i>100.0%</i>	<i>13,035</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Toledo, OH MSA 45780 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	17	1.0%	1,072	0.5%	120	7.1%	8,115	3.6%
Moderate	140	8.3%	9,364	4.1%	351	20.8%	33,446	14.7%
<i>Low/Moderate Total</i>	<i>157</i>	<i>9.3%</i>	<i>10,436</i>	<i>4.6%</i>	<i>471</i>	<i>28.0%</i>	<i>41,561</i>	<i>18.3%</i>
Middle	803	47.7%	90,369	39.7%	463	27.5%	52,773	23.2%
Upper	725	43.0%	126,643	55.7%	691	41.0%	123,062	54.1%
Unknown	0	0.0%	0	0.0%	60	3.6%	10,052	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,685</i>	<i>100.0%</i>	<i>227,448</i>	<i>100.0%</i>	<i>1,685</i>	<i>100.0%</i>	<i>227,448</i>	<i>100.0%</i>
Refinance								
Low	13	1.6%	687	0.6%	53	6.6%	3,355	3.1%
Moderate	101	12.5%	6,841	6.3%	156	19.3%	13,532	12.5%
<i>Low/Moderate Total</i>	<i>114</i>	<i>14.1%</i>	<i>7,528</i>	<i>7.0%</i>	<i>209</i>	<i>25.8%</i>	<i>16,887</i>	<i>15.6%</i>
Middle	391	48.3%	45,263	41.9%	214	26.5%	22,997	21.3%
Upper	304	37.6%	55,123	51.1%	348	43.0%	63,803	59.1%
Unknown	0	0.0%	0	0.0%	38	4.7%	4,227	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>809</i>	<i>100.0%</i>	<i>107,914</i>	<i>100.0%</i>	<i>809</i>	<i>100.0%</i>	<i>107,914</i>	<i>100.0%</i>
Home Improvement								
Low	6	5.9%	62	2.3%	22	21.6%	203	7.7%
Moderate	14	13.7%	111	4.2%	23	22.5%	571	21.6%
<i>Low/Moderate Total</i>	<i>20</i>	<i>19.6%</i>	<i>173</i>	<i>6.5%</i>	<i>45</i>	<i>44.1%</i>	<i>774</i>	<i>29.3%</i>
Middle	64	62.7%	1,847	69.8%	22	21.6%	301	11.4%
Upper	18	17.6%	625	23.6%	35	34.3%	1,570	59.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>102</i>	<i>100.0%</i>	<i>2,645</i>	<i>100.0%</i>	<i>102</i>	<i>100.0%</i>	<i>2,645</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	16.7%	2,995	38.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>16.7%</i>	<i>2,995</i>	<i>38.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	5	83.3%	4,698	61.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	7,693	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>7,693</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>7,693</i>	<i>100.0%</i>
HMDA Totals								
Low	36	1.4%	1,821	0.5%	195	7.5%	11,673	3.4%
Moderate	256	9.8%	19,311	5.6%	530	20.4%	47,549	13.8%
<i>Low/Moderate Total</i>	<i>292</i>	<i>11.2%</i>	<i>21,132</i>	<i>6.1%</i>	<i>725</i>	<i>27.9%</i>	<i>59,222</i>	<i>17.1%</i>
Middle	1,263	48.5%	142,177	41.1%	699	26.9%	76,071	22.0%
Upper	1,047	40.2%	182,391	52.8%	1,074	41.3%	188,435	54.5%
Unknown	0	0.0%	0	0.0%	104	4.0%	21,972	6.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,602</i>	<i>100.0%</i>	<i>345,700</i>	<i>100.0%</i>	<i>2,602</i>	<i>100.0%</i>	<i>345,700</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Toledo, OH MSA 45780 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	19	1.2%	1,510	0.7%	129	8.0%	8,379	3.8%
Moderate	216	13.4%	12,390	5.6%	358	22.2%	33,236	15.1%
<i>Low/Moderate Total</i>	235	14.6%	13,900	6.3%	487	30.2%	41,615	18.9%
Middle	710	44.0%	80,872	36.8%	428	26.6%	44,487	20.2%
Upper	667	41.4%	125,035	56.9%	657	40.8%	124,667	56.7%
Unknown	0	0.0%	0	0.0%	40	2.5%	9,038	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,612	100.0%	219,807	100.0%	1,612	100.0%	219,807	100.0%
	Refinance							
Low	16	1.6%	776	0.7%	84	8.6%	5,236	4.4%
Moderate	122	12.4%	7,919	6.7%	197	20.1%	16,836	14.2%
<i>Low/Moderate Total</i>	138	14.1%	8,695	7.3%	281	28.6%	22,072	18.6%
Middle	489	49.8%	49,797	41.9%	232	23.6%	23,814	20.0%
Upper	354	36.1%	60,460	50.8%	436	44.4%	68,649	57.7%
Unknown	0	0.0%	0	0.0%	32	3.3%	4,417	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	981	100.0%	118,952	100.0%	981	100.0%	118,952	100.0%
	Home Improvement							
Low	5	4.6%	24	1.0%	11	10.1%	130	5.5%
Moderate	26	23.9%	346	14.7%	31	28.4%	407	17.3%
<i>Low/Moderate Total</i>	31	28.4%	370	15.7%	42	38.5%	537	22.8%
Middle	54	49.5%	1,336	56.8%	36	33.0%	797	33.9%
Upper	24	22.0%	646	27.5%	30	27.5%	919	39.1%
Unknown	0	0.0%	0	0.0%	1	0.9%	99	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	109	100.0%	2,352	100.0%	109	100.0%	2,352	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	6,700	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	6,700	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	6,700	100.0%	1	100.0%	6,700	100.0%
	HMDA Totals							
Low	40	1.5%	2,310	0.7%	224	8.3%	13,745	4.0%
Moderate	364	13.5%	20,655	5.9%	586	21.7%	50,479	14.5%
<i>Low/Moderate Total</i>	404	14.9%	22,965	6.6%	810	30.0%	64,224	18.5%
Middle	1,253	46.4%	132,005	38.0%	696	25.7%	69,098	19.9%
Upper	1,046	38.7%	192,841	55.4%	1,123	41.5%	194,235	55.8%
Unknown	0	0.0%	0	0.0%	74	2.7%	20,254	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,703	100.0%	347,811	100.0%	2,703	100.0%	347,811	100.0%

Peer Group HMDA Loan Distribution Table

Toledo, OH MSA 45780 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	271	1.7%	14,307	0.8%	1,656	10.4%	112,984	6.2%
Moderate	2,163	13.6%	139,479	7.6%	3,581	22.5%	322,536	17.7%
<i>Low/Moderate Total</i>	<i>2,434</i>	<i>15.3%</i>	<i>153,786</i>	<i>8.4%</i>	<i>5,237</i>	<i>32.9%</i>	<i>435,520</i>	<i>23.9%</i>
Middle	8,894	55.8%	939,446	51.5%	3,943	24.7%	440,235	24.1%
Upper	4,608	28.9%	732,673	40.1%	4,648	29.2%	742,524	40.7%
Unknown	0	0.0%	0	0.0%	2,108	13.2%	207,626	11.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15,936</i>	<i>100.0%</i>	<i>1,825,905</i>	<i>100.0%</i>	<i>15,936</i>	<i>100.0%</i>	<i>1,825,905</i>	<i>100.0%</i>
	Refinance							
Low	329	1.9%	18,650	1.0%	1,478	8.7%	98,432	5.3%
Moderate	2,540	15.0%	166,828	8.9%	3,161	18.7%	273,972	14.6%
<i>Low/Moderate Total</i>	<i>2,869</i>	<i>17.0%</i>	<i>185,478</i>	<i>9.9%</i>	<i>4,639</i>	<i>27.4%</i>	<i>372,404</i>	<i>19.9%</i>
Middle	9,565	56.6%	999,452	53.4%	4,295	25.4%	458,654	24.5%
Upper	4,480	26.5%	687,717	36.7%	4,720	27.9%	696,021	37.2%
Unknown	0	0.0%	0	0.0%	3,260	19.3%	345,568	18.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>16,914</i>	<i>100.0%</i>	<i>1,872,647</i>	<i>100.0%</i>	<i>16,914</i>	<i>100.0%</i>	<i>1,872,647</i>	<i>100.0%</i>
	Home Improvement							
Low	52	3.0%	1,559	1.8%	220	12.9%	6,947	8.1%
Moderate	303	17.7%	12,863	15.1%	399	23.3%	14,762	17.3%
<i>Low/Moderate Total</i>	<i>355</i>	<i>20.8%</i>	<i>14,422</i>	<i>16.9%</i>	<i>619</i>	<i>36.2%</i>	<i>21,709</i>	<i>25.5%</i>
Middle	973	56.9%	45,884	53.8%	493	28.8%	22,887	26.8%
Upper	381	22.3%	24,951	29.3%	547	32.0%	35,105	41.2%
Unknown	0	0.0%	0	0.0%	50	2.9%	5,556	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,709</i>	<i>100.0%</i>	<i>85,257</i>	<i>100.0%</i>	<i>1,709</i>	<i>100.0%</i>	<i>85,257</i>	<i>100.0%</i>
	Multi-Family							
Low	3	4.4%	490	0.6%	0	0.0%	0	0.0%
Moderate	10	14.7%	9,872	12.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>13</i>	<i>19.1%</i>	<i>10,362</i>	<i>13.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	41	60.3%	63,596	82.6%	0	0.0%	0	0.0%
Upper	14	20.6%	3,066	4.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	68	100.0%	77,024	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>77,024</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>77,024</i>	<i>100.0%</i>
	HMDA Totals							
Low	655	1.9%	35,006	0.9%	3,354	9.7%	218,363	5.7%
Moderate	5,016	14.5%	329,042	8.5%	7,141	20.6%	611,270	15.8%
<i>Low/Moderate Total</i>	<i>5,671</i>	<i>16.4%</i>	<i>364,048</i>	<i>9.4%</i>	<i>10,495</i>	<i>30.3%</i>	<i>829,633</i>	<i>21.5%</i>
Middle	19,473	56.2%	2,048,378	53.1%	8,731	25.2%	921,776	23.9%
Upper	9,483	27.4%	1,448,407	37.5%	9,915	28.6%	1,473,650	38.2%
Unknown	0	0.0%	0	0.0%	5,486	15.8%	635,774	16.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>34,627</i>	<i>100.0%</i>	<i>3,860,833</i>	<i>100.0%</i>	<i>34,627</i>	<i>100.0%</i>	<i>3,860,833</i>	<i>100.0%</i>

CRA Loan Distribution Table

Toledo, OH MSA 45780 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	31	2.9%	8,266	3.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	116	10.9%	29,838	10.9%	0	0.0%	0	0.0%	11	10.5%	1,074	4.6%
<i>Low/Moderate Total</i>	<i>147</i>	<i>13.9%</i>	<i>38,104</i>	<i>13.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>10.5%</i>	<i>1,074</i>	<i>4.6%</i>
Middle	467	44.0%	120,308	43.9%	0	0.0%	0	0.0%	34	32.4%	6,517	28.1%
Upper	447	42.1%	115,534	42.2%	0	0.0%	0	0.0%	60	57.1%	15,607	67.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,061</i>	<i>100.0%</i>	<i>273,946</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>105</i>	<i>100.0%</i>	<i>23,198</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	427	40.2%	78,229	28.6%	0	0.0%	0	0.0%	70	66.7%	14,845	64.0%
Over \$1 Million	522	49.2%	169,264	61.8%	0	0.0%	0	0.0%	21	20.0%	4,762	20.5%
Not Known	112	10.6%	26,453	9.7%	0	0.0%	0	0.0%	14	13.3%	3,591	15.5%
<i>Total</i>	<i>1,061</i>	<i>100.0%</i>	<i>273,946</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>105</i>	<i>100.0%</i>	<i>23,198</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	393	37.0%	24,133	8.8%	0	0.0%	0	0.0%	37	35.2%	2,122	9.1%
\$100,001 - \$250,000	315	29.7%	58,937	21.5%	0	0.0%	0	0.0%	39	37.1%	7,066	30.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	353	33.3%	190,876	69.7%	0	0.0%	0	0.0%	29	27.6%	14,010	60.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,061</i>	<i>100.0%</i>	<i>273,946</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>105</i>	<i>100.0%</i>	<i>23,198</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	217	50.8%	12,849	16.4%	0	0.0%	0	0.0%	30	42.9%	1,678	11.3%
\$100,001 - \$250,000	123	28.8%	22,477	28.7%	0	0.0%	0	0.0%	19	27.1%	3,217	21.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	87	20.4%	42,903	54.8%	0	0.0%	0	0.0%	21	30.0%	9,950	67.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>427</i>	<i>100.0%</i>	<i>78,229</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>70</i>	<i>100.0%</i>	<i>14,845</i>	<i>100.0%</i>

CRA Loan Distribution Table

Toledo, OH MSA 45780 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	37	3.9%	8,320	3.5%	0	0.0%	0	0.0%	2	1.8%	982	4.0%
Moderate	97	10.3%	22,862	9.6%	0	0.0%	0	0.0%	4	3.6%	129	0.5%
<i>Low/Moderate Total</i>	<i>134</i>	<i>14.3%</i>	<i>31,182</i>	<i>13.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>5.5%</i>	<i>1,111</i>	<i>4.5%</i>
Middle	403	43.0%	105,215	44.0%	0	0.0%	0	0.0%	25	22.7%	4,043	16.3%
Upper	401	42.8%	102,885	43.0%	1	100.0%	249	100.0%	79	71.8%	19,648	79.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>938</i>	<i>100.0%</i>	<i>239,282</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>	<i>110</i>	<i>100.0%</i>	<i>24,802</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	371	39.6%	67,731	28.3%	1	100.0%	249	100.0%	62	56.4%	13,069	52.7%
Over \$1 Million	479	51.1%	150,053	62.7%	0	0.0%	0	0.0%	33	30.0%	7,982	32.2%
Not Known	88	9.4%	21,498	9.0%	0	0.0%	0	0.0%	15	13.6%	3,751	15.1%
<i>Total</i>	<i>938</i>	<i>100.0%</i>	<i>239,282</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>	<i>110</i>	<i>100.0%</i>	<i>24,802</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	339	36.1%	21,529	9.0%	0	0.0%	0	0.0%	21	19.1%	1,101	4.4%
\$100,001 - \$250,000	288	30.7%	53,251	22.3%	1	100.0%	249	100.0%	53	48.2%	10,153	40.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	311	33.2%	164,502	68.7%	0	0.0%	0	0.0%	36	32.7%	13,548	54.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>938</i>	<i>100.0%</i>	<i>239,282</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>	<i>110</i>	<i>100.0%</i>	<i>24,802</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	181	48.8%	11,242	16.6%	0	0.0%	0	0.0%	17	27.4%	856	6.5%
\$100,001 - \$250,000	115	31.0%	20,267	29.9%	1	100.0%	249	100.0%	26	41.9%	4,814	36.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	75	20.2%	36,222	53.5%	0	0.0%	0	0.0%	19	30.6%	7,399	56.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>371</i>	<i>100.0%</i>	<i>67,731</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>	<i>13,069</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Toledo, OH MSA 45780 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	390	2.8%	14,467	2.8%	1	0.2%	12	0.0%
Moderate	1,431	10.2%	55,438	10.7%	3	0.5%	5	0.0%
<i>Low/Moderate Total</i>	<i>1,821</i>	<i>13.0%</i>	<i>69,905</i>	<i>13.4%</i>	<i>4</i>	<i>0.7%</i>	<i>17</i>	<i>0.0%</i>
Middle	7,195	51.2%	247,269	47.5%	504	91.0%	32,586	93.0%
Upper	4,699	33.4%	200,237	38.5%	44	7.9%	2,428	6.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	333	2.4%	2,828	0.5%	2	0.4%	7	0.0%
<i>Total</i>	<i>14,048</i>	<i>100.0%</i>	<i>520,239</i>	<i>100.0%</i>	<i>554</i>	<i>100.0%</i>	<i>35,038</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	6,613	47.1%	266,349	51.2%	513	92.6%	31,896	91.0%
	By Loan Size							
\$100,000 or Less	13,003	92.6%	167,032	32.1%	464	83.8%	15,871	45.3%
\$100,001 - \$250,000	549	3.9%	98,125	18.9%	70	12.6%	11,714	33.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	496	3.5%	255,082	49.0%	20	3.6%	7,453	21.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>14,048</i>	<i>100.0%</i>	<i>520,239</i>	<i>100.0%</i>	<i>554</i>	<i>100.0%</i>	<i>35,038</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-MSA Northwest Ohio (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	74	7.8%	4,778	4.8%
Moderate	23	2.4%	1,749	1.8%	248	26.1%	18,095	18.3%
<i>Low/Moderate Total</i>	23	2.4%	1,749	1.8%	322	33.9%	22,873	23.1%
Middle	542	57.0%	51,627	52.2%	263	27.7%	23,496	23.8%
Upper	386	40.6%	45,497	46.0%	355	37.3%	51,107	51.7%
Unknown	0	0.0%	0	0.0%	11	1.2%	1,397	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	951	100.0%	98,873	100.0%	951	100.0%	98,873	100.0%
Refinance								
Low	0	0.0%	0	0.0%	27	4.4%	1,557	2.5%
Moderate	15	2.5%	957	1.5%	128	21.1%	9,937	15.9%
<i>Low/Moderate Total</i>	15	2.5%	957	1.5%	155	25.5%	11,494	18.4%
Middle	373	61.4%	35,753	57.3%	183	30.1%	16,172	25.9%
Upper	219	36.1%	25,674	41.2%	252	41.5%	32,773	52.5%
Unknown	0	0.0%	0	0.0%	17	2.8%	1,945	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	607	100.0%	62,384	100.0%	607	100.0%	62,384	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	11	15.7%	152	8.1%
Moderate	5	7.1%	49	2.6%	10	14.3%	115	6.1%
<i>Low/Moderate Total</i>	5	7.1%	49	2.6%	21	30.0%	267	14.3%
Middle	45	64.3%	1,089	58.2%	25	35.7%	717	38.3%
Upper	20	28.6%	734	39.2%	24	34.3%	888	47.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	70	100.0%	1,872	100.0%	70	100.0%	1,872	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	360	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	360	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	360	100.0%	1	100.0%	360	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	112	6.9%	6,487	4.0%
Moderate	43	2.6%	2,755	1.7%	386	23.7%	28,147	17.2%
<i>Low/Moderate Total</i>	43	2.6%	2,755	1.7%	498	30.6%	34,634	21.2%
Middle	961	59.0%	88,829	54.3%	471	28.9%	40,385	24.7%
Upper	625	38.4%	71,905	44.0%	631	38.7%	84,768	51.8%
Unknown	0	0.0%	0	0.0%	29	1.8%	3,702	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,629	100.0%	163,489	100.0%	1,629	100.0%	163,489	100.0%

HMDA Loan Distribution Table

Non-MSA Northwest Ohio (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	52	5.9%	3,106	3.5%
Moderate	27	3.0%	1,594	1.8%	219	24.7%	15,824	17.6%
<i>Low/Moderate Total</i>	27	3.0%	1,594	1.8%	271	30.5%	18,930	21.1%
Middle	536	60.4%	51,153	57.0%	234	26.4%	20,181	22.5%
Upper	325	36.6%	36,996	41.2%	367	41.3%	48,273	53.8%
Unknown	0	0.0%	0	0.0%	16	1.8%	2,359	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	888	100.0%	89,743	100.0%	888	100.0%	89,743	100.0%
Refinance								
Low	0	0.0%	0	0.0%	39	6.9%	2,340	4.1%
Moderate	17	3.0%	1,196	2.1%	107	18.9%	7,910	13.9%
<i>Low/Moderate Total</i>	17	3.0%	1,196	2.1%	146	25.7%	10,250	18.0%
Middle	383	67.5%	35,378	62.0%	159	28.0%	14,312	25.1%
Upper	167	29.5%	20,494	35.9%	238	42.0%	30,292	53.1%
Unknown	0	0.0%	0	0.0%	24	4.2%	2,214	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	567	100.0%	57,068	100.0%	567	100.0%	57,068	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	4.1%	10	0.6%
Moderate	3	6.1%	37	2.2%	19	38.8%	485	28.9%
<i>Low/Moderate Total</i>	3	6.1%	37	2.2%	21	42.9%	495	29.5%
Middle	31	63.3%	1,462	87.2%	8	16.3%	152	9.1%
Upper	15	30.6%	177	10.6%	19	38.8%	1,019	60.8%
Unknown	0	0.0%	0	0.0%	1	2.0%	10	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	1,676	100.0%	49	100.0%	1,676	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	93	6.2%	5,456	3.7%
Moderate	47	3.1%	2,827	1.9%	345	22.9%	24,219	16.3%
<i>Low/Moderate Total</i>	47	3.1%	2,827	1.9%	438	29.1%	29,675	20.0%
Middle	950	63.2%	87,993	59.3%	401	26.7%	34,645	23.3%
Upper	507	33.7%	57,667	38.8%	624	41.5%	79,584	53.6%
Unknown	0	0.0%	0	0.0%	41	2.7%	4,583	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,504	100.0%	148,487	100.0%	1,504	100.0%	148,487	100.0%

Peer Group HMDA Loan Distribution Table

Non-MSA Northwest Ohio (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	1,004	7.8%	62,182	5.1%
Moderate	452	3.5%	29,626	2.4%	2,943	22.9%	226,004	18.5%
<i>Low/Moderate Total</i>	<i>452</i>	<i>3.5%</i>	<i>29,626</i>	<i>2.4%</i>	<i>3,947</i>	<i>30.7%</i>	<i>288,186</i>	<i>23.5%</i>
Middle	8,669	67.5%	772,229	63.1%	3,238	25.2%	304,177	24.8%
Upper	3,718	29.0%	422,424	34.5%	3,607	28.1%	462,557	37.8%
Unknown	0	0.0%	0	0.0%	2,047	15.9%	169,359	13.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12,839	100.0%	1,224,279	100.0%	12,839	100.0%	1,224,279	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	882	6.4%	56,060	4.1%
Moderate	485	3.5%	35,237	2.6%	2,639	19.1%	206,026	15.0%
<i>Low/Moderate Total</i>	<i>485</i>	<i>3.5%</i>	<i>35,237</i>	<i>2.6%</i>	<i>3,521</i>	<i>25.4%</i>	<i>262,086</i>	<i>19.1%</i>
Middle	9,263	66.9%	861,960	62.7%	3,567	25.7%	338,050	24.6%
Upper	4,105	29.6%	476,515	34.7%	4,353	31.4%	544,936	39.7%
Unknown	0	0.0%	0	0.0%	2,412	17.4%	228,640	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13,853	100.0%	1,373,712	100.0%	13,853	100.0%	1,373,712	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	188	9.5%	5,317	7.1%
Moderate	76	3.8%	2,543	3.4%	420	21.2%	12,343	16.5%
<i>Low/Moderate Total</i>	<i>76</i>	<i>3.8%</i>	<i>2,543</i>	<i>3.4%</i>	<i>608</i>	<i>30.7%</i>	<i>17,660</i>	<i>23.6%</i>
Middle	1,297	65.5%	47,990	64.0%	557	28.1%	18,405	24.6%
Upper	608	30.7%	24,407	32.6%	784	39.6%	37,096	49.5%
Unknown	0	0.0%	0	0.0%	32	1.6%	1,779	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,981	100.0%	74,940	100.0%	1,981	100.0%	74,940	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	7.4%	1,317	10.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>7.4%</i>	<i>1,317</i>	<i>10.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	18	66.7%	7,000	55.7%	0	0.0%	0	0.0%
Upper	7	25.9%	4,253	33.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	27	100.0%	12,570	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	12,570	100.0%	27	100.0%	12,570	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	2,074	7.2%	123,559	4.6%
Moderate	1,015	3.5%	68,723	2.6%	6,002	20.9%	444,373	16.5%
<i>Low/Moderate Total</i>	<i>1,015</i>	<i>3.5%</i>	<i>68,723</i>	<i>2.6%</i>	<i>8,076</i>	<i>28.1%</i>	<i>567,932</i>	<i>21.1%</i>
Middle	19,247	67.1%	1,689,179	62.9%	7,362	25.7%	660,632	24.6%
Upper	8,438	29.4%	927,599	34.5%	8,744	30.5%	1,044,589	38.9%
Unknown	0	0.0%	0	0.0%	4,518	15.7%	412,348	15.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28,700	100.0%	2,685,501	100.0%	28,700	100.0%	2,685,501	100.0%

CRA Loan Distribution Table

Non-MSA Northwest OH (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	23	5.9%	4,504	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	23	5.9%	4,504	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	245	62.5%	53,145	62.1%	29	58.0%	3,596	59.5%	5	27.8%	445	14.9%
Upper	124	31.6%	27,971	32.7%	21	42.0%	2,446	40.5%	13	72.2%	2,541	85.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	392	100.0%	85,620	100.0%	50	100.0%	6,042	100.0%	18	100.0%	2,986	100.0%
	By Revenue											
Total \$1 Million or Less	175	44.6%	24,458	28.6%	41	82.0%	3,927	65.0%	14	77.8%	1,946	65.2%
Over \$1 Million	179	45.7%	55,521	64.8%	9	18.0%	2,115	35.0%	3	16.7%	1,010	33.8%
Not Known	38	9.7%	5,641	6.6%	0	0.0%	0	0.0%	1	5.6%	30	1.0%
<i>Total</i>	392	100.0%	85,620	100.0%	50	100.0%	6,042	100.0%	18	100.0%	2,986	100.0%
	By Loan Size											
\$100,000 or less	185	47.2%	10,341	12.1%	32	64.0%	1,863	30.8%	5	27.8%	265	8.9%
\$100,001 - \$250,000	106	27.0%	19,201	22.4%	14	28.0%	2,594	42.9%	10	55.6%	1,608	53.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	101	25.8%	56,078	65.5%	4	8.0%	1,585	26.2%	3	16.7%	1,113	37.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	392	100.0%	85,620	100.0%	50	100.0%	6,042	100.0%	18	100.0%	2,986	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	102	58.3%	5,158	21.1%	30	73.2%	1,698	43.2%	4	28.6%	235	12.1%
\$100,001 - \$250,000	51	29.1%	8,521	34.8%	10	24.4%	1,869	47.6%	9	64.3%	1,433	73.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	22	12.6%	10,779	44.1%	1	2.4%	360	9.2%	1	7.1%	278	14.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	175	100.0%	24,458	100.0%	41	100.0%	3,927	100.0%	14	100.0%	1,946	100.0%

CRA Loan Distribution Table

Non-MSA Northwest OH (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	11	3.7%	1,537	2.0%	0	0.0%	0	0.0%	1	4.3%	250	4.9%
<i>Low/Moderate Total</i>	<i>11</i>	<i>3.7%</i>	<i>1,537</i>	<i>2.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>4.3%</i>	<i>250</i>	<i>4.9%</i>
Middle	178	59.3%	44,495	58.9%	18	56.3%	2,367	59.2%	10	43.5%	2,896	57.2%
Upper	111	37.0%	29,475	39.0%	14	43.8%	1,633	40.8%	12	52.2%	1,915	37.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>300</i>	<i>100.0%</i>	<i>75,507</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>4,000</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>5,061</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	119	39.7%	13,693	18.1%	28	87.5%	3,175	79.4%	13	56.5%	2,065	40.8%
Over \$1 Million	152	50.7%	56,313	74.6%	4	12.5%	825	20.6%	8	34.8%	2,676	52.9%
Not Known	29	9.7%	5,501	7.3%	0	0.0%	0	0.0%	2	8.7%	320	6.3%
<i>Total</i>	<i>300</i>	<i>100.0%</i>	<i>75,507</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>4,000</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>5,061</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	127	42.3%	7,171	9.5%	19	59.4%	1,170	29.3%	5	21.7%	264	5.2%
\$100,001 - \$250,000	85	28.3%	16,048	21.3%	11	34.4%	1,930	48.3%	12	52.2%	2,271	44.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	88	29.3%	52,288	69.2%	2	6.3%	900	22.5%	6	26.1%	2,526	49.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>300</i>	<i>100.0%</i>	<i>75,507</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>4,000</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>5,061</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	74	62.2%	3,936	28.7%	17	60.7%	1,045	32.9%	4	30.8%	232	11.2%
\$100,001 - \$250,000	37	31.1%	6,482	47.3%	10	35.7%	1,730	54.5%	8	61.5%	1,483	71.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	6.7%	3,275	23.9%	1	3.6%	400	12.6%	1	7.7%	350	16.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>119</i>	<i>100.0%</i>	<i>13,693</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>3,175</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>2,065</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Non-MSA Northwest Ohio (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	553	4.3%	17,193	4.3%	10	0.8%	769	1.0%
<i>Low/Moderate Total</i>	<i>553</i>	<i>4.3%</i>	<i>17,193</i>	<i>4.3%</i>	<i>10</i>	<i>0.8%</i>	<i>769</i>	<i>1.0%</i>
Middle	8,045	63.3%	249,173	62.6%	762	61.9%	46,310	62.3%
Upper	3,686	29.0%	127,921	32.1%	441	35.8%	27,125	36.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	432	3.4%	3,796	1.0%	18	1.5%	97	0.1%
<i>Total</i>	<i>12,716</i>	<i>100.0%</i>	<i>398,083</i>	<i>100.0%</i>	<i>1,231</i>	<i>100.0%</i>	<i>74,301</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	5,968	46.9%	199,852	50.2%	1,132	92.0%	67,187	90.4%
	By Loan Size							
\$100,000 or Less	11,906	93.6%	139,395	35.0%	1,022	83.0%	31,419	42.3%
\$100,001 - \$250,000	457	3.6%	78,282	19.7%	163	13.2%	26,807	36.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	353	2.8%	180,406	45.3%	46	3.7%	16,075	21.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12,716</i>	<i>100.0%</i>	<i>398,083</i>	<i>100.0%</i>	<i>1,231</i>	<i>100.0%</i>	<i>74,301</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-MSA Ohio Valley (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	65	9.1%	3,544	5.0%
Moderate	135	18.9%	9,990	14.2%	166	23.2%	12,919	18.3%
<i>Low/Moderate Total</i>	<i>135</i>	<i>18.9%</i>	<i>9,990</i>	<i>14.2%</i>	<i>231</i>	<i>32.3%</i>	<i>16,463</i>	<i>23.3%</i>
Middle	527	73.7%	52,819	74.9%	198	27.7%	17,655	25.0%
Upper	53	7.4%	7,728	11.0%	270	37.8%	34,383	48.7%
Unknown	0	0.0%	0	0.0%	16	2.2%	2,036	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>715</i>	<i>100.0%</i>	<i>70,537</i>	<i>100.0%</i>	<i>715</i>	<i>100.0%</i>	<i>70,537</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	38	6.0%	2,066	3.2%
Moderate	131	20.8%	10,587	16.2%	129	20.5%	9,617	14.8%
<i>Low/Moderate Total</i>	<i>131</i>	<i>20.8%</i>	<i>10,587</i>	<i>16.2%</i>	<i>167</i>	<i>26.5%</i>	<i>11,683</i>	<i>17.9%</i>
Middle	470	74.6%	51,253	78.6%	183	29.0%	16,649	25.5%
Upper	29	4.6%	3,355	5.1%	249	39.5%	33,459	51.3%
Unknown	0	0.0%	0	0.0%	31	4.9%	3,404	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>630</i>	<i>100.0%</i>	<i>65,195</i>	<i>100.0%</i>	<i>630</i>	<i>100.0%</i>	<i>65,195</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	8	9.2%	112	5.3%
Moderate	19	21.8%	509	23.9%	29	33.3%	400	18.8%
<i>Low/Moderate Total</i>	<i>19</i>	<i>21.8%</i>	<i>509</i>	<i>23.9%</i>	<i>37</i>	<i>42.5%</i>	<i>512</i>	<i>24.1%</i>
Middle	67	77.0%	1,609	75.6%	21	24.1%	457	21.5%
Upper	1	1.1%	10	0.5%	29	33.3%	1,159	54.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>87</i>	<i>100.0%</i>	<i>2,128</i>	<i>100.0%</i>	<i>87</i>	<i>100.0%</i>	<i>2,128</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	100.0%	483	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	483	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>483</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>483</i>	<i>100.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	111	7.7%	5,722	4.1%
Moderate	285	19.9%	21,086	15.2%	324	22.6%	22,936	16.6%
<i>Low/Moderate Total</i>	<i>285</i>	<i>19.9%</i>	<i>21,086</i>	<i>15.2%</i>	<i>435</i>	<i>30.3%</i>	<i>28,658</i>	<i>20.7%</i>
Middle	1,066	74.3%	106,164	76.7%	402	28.0%	34,761	25.1%
Upper	83	5.8%	11,093	8.0%	548	38.2%	69,001	49.9%
Unknown	0	0.0%	0	0.0%	49	3.4%	5,923	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,434</i>	<i>100.0%</i>	<i>138,343</i>	<i>100.0%</i>	<i>1,434</i>	<i>100.0%</i>	<i>138,343</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-MSA Ohio Valley (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.2%	18	0.0%	66	10.2%	3,526	5.8%
Moderate	136	21.1%	10,071	16.5%	170	26.3%	12,540	20.5%
<i>Low/Moderate Total</i>	<i>137</i>	<i>21.2%</i>	<i>10,089</i>	<i>16.5%</i>	<i>236</i>	<i>36.5%</i>	<i>16,066</i>	<i>26.3%</i>
Middle	483	74.8%	48,351	79.2%	165	25.5%	14,787	24.2%
Upper	26	4.0%	2,609	4.3%	229	35.4%	27,991	45.9%
Unknown	0	0.0%	0	0.0%	16	2.5%	2,205	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>646</i>	<i>100.0%</i>	<i>61,049</i>	<i>100.0%</i>	<i>646</i>	<i>100.0%</i>	<i>61,049</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	55	10.0%	2,989	5.8%
Moderate	113	20.6%	8,459	16.5%	117	21.3%	8,003	15.6%
<i>Low/Moderate Total</i>	<i>113</i>	<i>20.6%</i>	<i>8,459</i>	<i>16.5%</i>	<i>172</i>	<i>31.3%</i>	<i>10,992</i>	<i>21.5%</i>
Middle	421	76.7%	40,674	79.4%	169	30.8%	15,397	30.1%
Upper	15	2.7%	2,076	4.1%	198	36.1%	23,402	45.7%
Unknown	0	0.0%	0	0.0%	10	1.8%	1,418	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>549</i>	<i>100.0%</i>	<i>51,209</i>	<i>100.0%</i>	<i>549</i>	<i>100.0%</i>	<i>51,209</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	3	5.9%	35	1.4%
Moderate	5	9.8%	55	2.1%	9	17.6%	186	7.3%
<i>Low/Moderate Total</i>	<i>5</i>	<i>9.8%</i>	<i>55</i>	<i>2.1%</i>	<i>12</i>	<i>23.5%</i>	<i>221</i>	<i>8.6%</i>
Middle	46	90.2%	2,508	97.9%	13	25.5%	292	11.4%
Upper	0	0.0%	0	0.0%	25	49.0%	1,992	77.7%
Unknown	0	0.0%	0	0.0%	1	2.0%	58	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>2,563</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>2,563</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	1	0.1%	18	0.0%	124	10.0%	6,550	5.7%
Moderate	254	20.4%	18,585	16.2%	296	23.8%	20,729	18.1%
<i>Low/Moderate Total</i>	<i>255</i>	<i>20.5%</i>	<i>18,603</i>	<i>16.2%</i>	<i>420</i>	<i>33.7%</i>	<i>27,279</i>	<i>23.8%</i>
Middle	950	76.2%	91,533	79.7%	347	27.8%	30,476	26.5%
Upper	41	3.3%	4,685	4.1%	452	36.3%	53,385	46.5%
Unknown	0	0.0%	0	0.0%	27	2.2%	3,681	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,246</i>	<i>100.0%</i>	<i>114,821</i>	<i>100.0%</i>	<i>1,246</i>	<i>100.0%</i>	<i>114,821</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Non-MSA Ohio Valley (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	3	0.1%	243	0.1%	476	9.1%	27,263	5.8%
Moderate	898	17.1%	61,270	13.1%	1,265	24.1%	89,774	19.2%
<i>Low/Moderate Total</i>	<i>901</i>	<i>17.2%</i>	<i>61,513</i>	<i>13.2%</i>	<i>1,741</i>	<i>33.2%</i>	<i>117,037</i>	<i>25.0%</i>
Middle	4,114	78.4%	377,921	80.8%	1,211	23.1%	109,797	23.5%
Upper	235	4.5%	28,209	6.0%	1,375	26.2%	166,214	35.5%
Unknown	0	0.0%	0	0.0%	923	17.6%	74,595	16.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,250</i>	<i>100.0%</i>	<i>467,643</i>	<i>100.0%</i>	<i>5,250</i>	<i>100.0%</i>	<i>467,643</i>	<i>100.0%</i>
	Refinance							
Low	3	0.1%	119	0.0%	455	8.4%	28,514	5.4%
Moderate	954	17.7%	74,680	14.1%	1,010	18.7%	82,438	15.6%
<i>Low/Moderate Total</i>	<i>957</i>	<i>17.8%</i>	<i>74,799</i>	<i>14.2%</i>	<i>1,465</i>	<i>27.2%</i>	<i>110,952</i>	<i>21.0%</i>
Middle	4,192	77.8%	421,939	79.9%	1,369	25.4%	130,379	24.7%
Upper	240	4.5%	31,617	6.0%	1,614	29.9%	197,784	37.4%
Unknown	0	0.0%	0	0.0%	941	17.5%	89,240	16.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,389</i>	<i>100.0%</i>	<i>528,355</i>	<i>100.0%</i>	<i>5,389</i>	<i>100.0%</i>	<i>528,355</i>	<i>100.0%</i>
	Home Improvement							
Low	1	0.1%	80	0.3%	108	15.5%	2,659	9.8%
Moderate	188	26.9%	6,234	22.9%	162	23.2%	5,584	20.5%
<i>Low/Moderate Total</i>	<i>189</i>	<i>27.0%</i>	<i>6,314</i>	<i>23.2%</i>	<i>270</i>	<i>38.6%</i>	<i>8,243</i>	<i>30.3%</i>
Middle	480	68.7%	19,979	73.4%	192	27.5%	8,143	29.9%
Upper	30	4.3%	931	3.4%	222	31.8%	9,612	35.3%
Unknown	0	0.0%	0	0.0%	15	2.1%	1,226	4.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>699</i>	<i>100.0%</i>	<i>27,224</i>	<i>100.0%</i>	<i>699</i>	<i>100.0%</i>	<i>27,224</i>	<i>100.0%</i>
	Multi-Family							
Low	2	28.6%	1,481	55.3%	0	0.0%	0	0.0%
Moderate	1	14.3%	250	9.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>42.9%</i>	<i>1,731</i>	<i>64.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	57.1%	946	35.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	2,677	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>2,677</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>2,677</i>	<i>100.0%</i>
	HMDA Totals							
Low	9	0.1%	1,923	0.2%	1,039	9.2%	58,436	5.7%
Moderate	2,041	18.0%	142,434	13.9%	2,437	21.5%	177,796	17.3%
<i>Low/Moderate Total</i>	<i>2,050</i>	<i>18.1%</i>	<i>144,357</i>	<i>14.1%</i>	<i>3,476</i>	<i>30.6%</i>	<i>236,232</i>	<i>23.0%</i>
Middle	8,790	77.5%	820,785	80.0%	2,772	24.4%	248,319	24.2%
Upper	505	4.5%	60,757	5.9%	3,211	28.3%	373,610	36.4%
Unknown	0	0.0%	0	0.0%	1,886	16.6%	167,738	16.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>11,345</i>	<i>100.0%</i>	<i>1,025,899</i>	<i>100.0%</i>	<i>11,345</i>	<i>100.0%</i>	<i>1,025,899</i>	<i>100.0%</i>

CRA Loan Distribution Table

Non-MSA Ohio Valley (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	9	3.5%	2,975	7.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	63	24.7%	12,668	30.5%	5	5.3%	426	4.9%	4	15.4%	239	5.5%
<i>Low/Moderate Total</i>	72	28.2%	15,643	37.7%	5	5.3%	426	4.9%	4	15.4%	239	5.5%
Middle	178	69.8%	25,176	60.7%	78	82.1%	7,824	90.2%	21	80.8%	3,858	89.2%
Upper	5	2.0%	685	1.7%	12	12.6%	422	4.9%	1	3.8%	227	5.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	255	100.0%	41,504	100.0%	95	100.0%	8,672	100.0%	26	100.0%	4,324	100.0%
	By Revenue											
Total \$1 Million or Less	144	56.5%	17,708	42.7%	91	95.8%	8,293	95.6%	20	76.9%	3,084	71.3%
Over \$1 Million	85	33.3%	21,900	52.8%	1	1.1%	150	1.7%	4	15.4%	1,171	27.1%
Not Known	26	10.2%	1,896	4.6%	3	3.2%	229	2.6%	2	7.7%	69	1.6%
<i>Total</i>	255	100.0%	41,504	100.0%	95	100.0%	8,672	100.0%	26	100.0%	4,324	100.0%
	By Loan Size											
\$100,000 or less	137	53.7%	6,672	16.1%	61	64.2%	1,896	21.9%	10	38.5%	329	7.6%
\$100,001 - \$250,000	68	26.7%	11,219	27.0%	28	29.5%	4,706	54.3%	11	42.3%	1,678	38.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	50	19.6%	23,613	56.9%	6	6.3%	2,070	23.9%	5	19.2%	2,317	53.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	255	100.0%	41,504	100.0%	95	100.0%	8,672	100.0%	26	100.0%	4,324	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	87	60.4%	4,119	23.3%	59	64.8%	1,791	21.6%	6	30.0%	224	7.3%
\$100,001 - \$250,000	38	26.4%	5,990	33.8%	26	28.6%	4,432	53.4%	10	50.0%	1,483	48.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	13.2%	7,599	42.9%	6	6.6%	2,070	25.0%	4	20.0%	1,377	44.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	144	100.0%	17,708	100.0%	91	100.0%	8,293	100.0%	20	100.0%	3,084	100.0%

CRA Loan Distribution Table

Non-MSA Ohio Valley (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	7	4.9%	1,692	6.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	33	22.9%	7,375	28.4%	1	2.1%	98	2.5%	2	13.3%	109	4.3%
<i>Low/Moderate Total</i>	<i>40</i>	<i>27.8%</i>	<i>9,067</i>	<i>35.0%</i>	<i>1</i>	<i>2.1%</i>	<i>98</i>	<i>2.5%</i>	<i>2</i>	<i>13.3%</i>	<i>109</i>	<i>4.3%</i>
Middle	101	70.1%	16,483	63.5%	43	91.5%	3,698	96.1%	13	86.7%	2,404	95.7%
Upper	3	2.1%	390	1.5%	3	6.4%	53	1.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>144</i>	<i>100.0%</i>	<i>25,940</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>3,849</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>2,513</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	77	53.5%	8,560	33.0%	46	97.9%	3,699	96.1%	9	60.0%	1,268	50.5%
Over \$1 Million	54	37.5%	16,254	62.7%	1	2.1%	150	3.9%	2	13.3%	470	18.7%
Not Known	13	9.0%	1,126	4.3%	0	0.0%	0	0.0%	4	26.7%	775	30.8%
<i>Total</i>	<i>144</i>	<i>100.0%</i>	<i>25,940</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>3,849</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>2,513</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	79	54.9%	4,107	15.8%	35	74.5%	1,433	37.2%	6	40.0%	412	16.4%
\$100,001 - \$250,000	34	23.6%	6,222	24.0%	10	21.3%	1,741	45.2%	6	40.0%	1,135	45.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	31	21.5%	15,611	60.2%	2	4.3%	675	17.5%	3	20.0%	966	38.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>144</i>	<i>100.0%</i>	<i>25,940</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>3,849</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>2,513</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	54	70.1%	2,486	29.0%	35	76.1%	1,433	38.7%	4	44.4%	303	23.9%
\$100,001 - \$250,000	12	15.6%	2,054	24.0%	9	19.6%	1,591	43.0%	5	55.6%	965	76.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	14.3%	4,020	47.0%	2	4.3%	675	18.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>77</i>	<i>100.0%</i>	<i>8,560</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>3,699</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,268</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Non-MSA Ohio Valley (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	115	2.2%	3,827	2.7%	1	0.3%	12	0.1%
Moderate	837	16.4%	22,232	16.0%	18	5.2%	454	2.7%
<i>Low/Moderate Total</i>	<i>952</i>	<i>18.6%</i>	<i>26,059</i>	<i>18.7%</i>	<i>19</i>	<i>5.5%</i>	<i>466</i>	<i>2.7%</i>
Middle	3,746	73.3%	101,624	73.0%	289	83.0%	14,610	86.2%
Upper	240	4.7%	10,138	7.3%	38	10.9%	1,855	10.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	174	3.4%	1,460	1.0%	2	0.6%	20	0.1%
<i>Total</i>	<i>5,112</i>	<i>100.0%</i>	<i>139,281</i>	<i>100.0%</i>	<i>348</i>	<i>100.0%</i>	<i>16,951</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	2,561	50.1%	88,707	63.7%	321	92.2%	16,634	98.1%
	By Loan Size							
\$100,000 or Less	4,840	94.7%	56,141	40.3%	298	85.6%	7,365	43.4%
\$100,001 - \$250,000	166	3.2%	29,046	20.9%	41	11.8%	6,724	39.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	106	2.1%	54,094	38.8%	9	2.6%	2,862	16.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,112</i>	<i>100.0%</i>	<i>139,281</i>	<i>100.0%</i>	<i>348</i>	<i>100.0%</i>	<i>16,951</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Monroe, MI MSA 33780 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	1.1%	393	1.3%	14	7.6%	1,338	4.3%
Moderate	4	2.2%	383	1.2%	30	16.3%	3,853	12.5%
<i>Low/Moderate Total</i>	<i>6</i>	<i>3.3%</i>	<i>776</i>	<i>2.5%</i>	<i>44</i>	<i>23.9%</i>	<i>5,191</i>	<i>16.8%</i>
Middle	156	84.8%	26,343	85.5%	60	32.6%	9,288	30.1%
Upper	22	12.0%	3,709	12.0%	54	29.3%	11,491	37.3%
Unknown	0	0.0%	0	0.0%	26	14.1%	4,858	15.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	184	100.0%	30,828	100.0%	184	100.0%	30,828	100.0%
Refinance								
Low	0	0.0%	0	0.0%	11	7.0%	868	3.5%
Moderate	3	1.9%	246	1.0%	31	19.6%	3,250	13.1%
<i>Low/Moderate Total</i>	<i>3</i>	<i>1.9%</i>	<i>246</i>	<i>1.0%</i>	<i>42</i>	<i>26.6%</i>	<i>4,118</i>	<i>16.6%</i>
Middle	146	92.4%	23,093	93.1%	42	26.6%	6,092	24.6%
Upper	9	5.7%	1,473	5.9%	45	28.5%	10,052	40.5%
Unknown	0	0.0%	0	0.0%	29	18.4%	4,550	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	158	100.0%	24,812	100.0%	158	100.0%	24,812	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	12.5%	7	0.5%
Moderate	0	0.0%	0	0.0%	1	6.3%	34	2.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>18.8%</i>	<i>41</i>	<i>2.8%</i>
Middle	15	93.8%	1,292	89.4%	5	31.3%	429	29.7%
Upper	1	6.3%	153	10.6%	6	37.5%	596	41.2%
Unknown	0	0.0%	0	0.0%	2	12.5%	379	26.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	1,445	100.0%	16	100.0%	1,445	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.6%	393	0.7%	27	7.5%	2,213	3.9%
Moderate	7	2.0%	629	1.1%	62	17.3%	7,137	12.5%
<i>Low/Moderate Total</i>	<i>9</i>	<i>2.5%</i>	<i>1,022</i>	<i>1.8%</i>	<i>89</i>	<i>24.9%</i>	<i>9,350</i>	<i>16.4%</i>
Middle	317	88.5%	50,728	88.9%	107	29.9%	15,809	27.7%
Upper	32	8.9%	5,335	9.3%	105	29.3%	22,139	38.8%
Unknown	0	0.0%	0	0.0%	57	15.9%	9,787	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	358	100.0%	57,085	100.0%	358	100.0%	57,085	100.0%

HMDA Loan Distribution Table

Monroe, MI MSA 33780 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	14	9.0%	1,389	5.1%
Moderate	0	0.0%	0	0.0%	37	23.9%	4,249	15.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>51</i>	<i>32.9%</i>	<i>5,638</i>	<i>20.8%</i>
Middle	139	89.7%	24,563	90.8%	30	19.4%	4,528	16.7%
Upper	16	10.3%	2,496	9.2%	60	38.7%	14,510	53.6%
Unknown	0	0.0%	0	0.0%	14	9.0%	2,383	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>155</i>	<i>100.0%</i>	<i>27,059</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>27,059</i>	<i>100.0%</i>
	Refinance							
Low	1	0.6%	26	0.1%	16	10.4%	1,561	6.5%
Moderate	3	1.9%	228	1.0%	24	15.6%	2,671	11.2%
<i>Low/Moderate Total</i>	<i>4</i>	<i>2.6%</i>	<i>254</i>	<i>1.1%</i>	<i>40</i>	<i>26.0%</i>	<i>4,232</i>	<i>17.7%</i>
Middle	141	91.6%	22,085	92.6%	41	26.6%	5,749	24.1%
Upper	9	5.8%	1,522	6.4%	45	29.2%	9,041	37.9%
Unknown	0	0.0%	0	0.0%	28	18.2%	4,839	20.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>154</i>	<i>100.0%</i>	<i>23,861</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>23,861</i>	<i>100.0%</i>
	Home Improvement							
Low	0	0.0%	0	0.0%	2	13.3%	14	1.9%
Moderate	0	0.0%	0	0.0%	1	6.7%	158	21.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>20.0%</i>	<i>172</i>	<i>23.6%</i>
Middle	13	86.7%	698	95.9%	6	40.0%	159	21.8%
Upper	2	13.3%	30	4.1%	5	33.3%	239	32.8%
Unknown	0	0.0%	0	0.0%	1	6.7%	158	21.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>728</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>728</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	HMDA Totals							
Low	1	0.3%	26	0.1%	32	9.9%	2,964	5.7%
Moderate	3	0.9%	228	0.4%	62	19.1%	7,078	13.7%
<i>Low/Moderate Total</i>	<i>4</i>	<i>1.2%</i>	<i>254</i>	<i>0.5%</i>	<i>94</i>	<i>29.0%</i>	<i>10,042</i>	<i>19.4%</i>
Middle	293	90.4%	47,346	91.7%	77	23.8%	10,436	20.2%
Upper	27	8.3%	4,048	7.8%	110	34.0%	23,790	46.1%
Unknown	0	0.0%	0	0.0%	43	13.3%	7,380	14.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>324</i>	<i>100.0%</i>	<i>51,648</i>	<i>100.0%</i>	<i>324</i>	<i>100.0%</i>	<i>51,648</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Monroe, MI MSA 33780 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	50	1.1%	3,587	0.6%	405	9.1%	36,626	6.2%
Moderate	119	2.7%	11,165	1.9%	1,020	23.0%	117,632	19.8%
<i>Low/Moderate Total</i>	<i>169</i>	<i>3.8%</i>	<i>14,752</i>	<i>2.5%</i>	<i>1,425</i>	<i>32.2%</i>	<i>154,258</i>	<i>26.0%</i>
Middle	4,114	92.8%	556,244	93.7%	1,243	28.1%	175,943	29.6%
Upper	148	3.3%	22,419	3.8%	947	21.4%	171,930	29.0%
Unknown	0	0.0%	0	0.0%	816	18.4%	91,284	15.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,431</i>	<i>100.0%</i>	<i>593,415</i>	<i>100.0%</i>	<i>4,431</i>	<i>100.0%</i>	<i>593,415</i>	<i>100.0%</i>
	Refinance							
Low	38	0.7%	2,706	0.4%	478	8.5%	43,593	5.7%
Moderate	110	2.0%	10,890	1.4%	1,063	19.0%	119,895	15.6%
<i>Low/Moderate Total</i>	<i>148</i>	<i>2.6%</i>	<i>13,596</i>	<i>1.8%</i>	<i>1,541</i>	<i>27.5%</i>	<i>163,488</i>	<i>21.3%</i>
Middle	5,297	94.4%	732,127	95.3%	1,652	29.5%	224,864	29.3%
Upper	164	2.9%	22,130	2.9%	1,420	25.3%	241,214	31.4%
Unknown	0	0.0%	0	0.0%	996	17.8%	138,287	18.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,609</i>	<i>100.0%</i>	<i>767,853</i>	<i>100.0%</i>	<i>5,609</i>	<i>100.0%</i>	<i>767,853</i>	<i>100.0%</i>
	Home Improvement							
Low	11	1.9%	315	1.0%	92	16.3%	2,574	8.0%
Moderate	10	1.8%	631	2.0%	117	20.7%	6,178	19.1%
<i>Low/Moderate Total</i>	<i>21</i>	<i>3.7%</i>	<i>946</i>	<i>2.9%</i>	<i>209</i>	<i>36.9%</i>	<i>8,752</i>	<i>27.1%</i>
Middle	524	92.6%	30,636	94.7%	181	32.0%	9,116	28.2%
Upper	21	3.7%	769	2.4%	156	27.6%	11,396	35.2%
Unknown	0	0.0%	0	0.0%	20	3.5%	3,087	9.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>566</i>	<i>100.0%</i>	<i>32,351</i>	<i>100.0%</i>	<i>566</i>	<i>100.0%</i>	<i>32,351</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	100.0%	2,141	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	2,141	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>2,141</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>2,141</i>	<i>100.0%</i>
	HMDA Totals							
Low	99	0.9%	6,608	0.5%	975	9.2%	82,793	5.9%
Moderate	239	2.3%	22,686	1.6%	2,200	20.7%	243,705	17.5%
<i>Low/Moderate Total</i>	<i>338</i>	<i>3.2%</i>	<i>29,294</i>	<i>2.1%</i>	<i>3,175</i>	<i>29.9%</i>	<i>326,498</i>	<i>23.4%</i>
Middle	9,939	93.7%	1,321,148	94.7%	3,076	29.0%	409,923	29.4%
Upper	333	3.1%	45,318	3.2%	2,523	23.8%	424,540	30.4%
Unknown	0	0.0%	0	0.0%	1,836	17.3%	234,799	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>10,610</i>	<i>100.0%</i>	<i>1,395,760</i>	<i>100.0%</i>	<i>10,610</i>	<i>100.0%</i>	<i>1,395,760</i>	<i>100.0%</i>

CRA Loan Distribution Table

Monroe, MI MSA 33780 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	2.5%	258	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	2.5%	258	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	76	95.0%	17,448	97.4%	0	0.0%	0	0.0%	5	100.0%	656	100.0%
Upper	2	2.5%	213	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	80	100.0%	17,919	100.0%	0	0.0%	0	0.0%	5	100.0%	656	100.0%
	By Revenue											
Total \$1 Million or Less	32	40.0%	6,555	36.6%	0	0.0%	0	0.0%	5	100.0%	656	100.0%
Over \$1 Million	41	51.3%	9,560	53.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	7	8.8%	1,804	10.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	80	100.0%	17,919	100.0%	0	0.0%	0	0.0%	5	100.0%	656	100.0%
	By Loan Size											
\$100,000 or less	31	38.8%	1,754	9.8%	0	0.0%	0	0.0%	2	40.0%	130	19.8%
\$100,001 - \$250,000	29	36.3%	5,848	32.6%	0	0.0%	0	0.0%	3	60.0%	526	80.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	20	25.0%	10,317	57.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	80	100.0%	17,919	100.0%	0	0.0%	0	0.0%	5	100.0%	656	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	15	46.9%	935	14.3%	0	0.0%	0	0.0%	2	40.0%	130	19.8%
\$100,001 - \$250,000	11	34.4%	2,205	33.6%	0	0.0%	0	0.0%	3	60.0%	526	80.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	18.8%	3,415	52.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	32	100.0%	6,555	100.0%	0	0.0%	0	0.0%	5	100.0%	656	100.0%

CRA Loan Distribution Table

Monroe, MI MSA 33780 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	1.4%	200	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>1.4%</i>	<i>200</i>	<i>0.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	71	95.9%	21,193	98.0%	0	0.0%	0	0.0%	12	100.0%	3,610	100.0%
Upper	2	2.7%	226	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>74</i>	<i>100.0%</i>	<i>21,619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>12</i>	<i>100.0%</i>	<i>3,610</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	24	32.4%	5,287	24.5%	0	0.0%	0	0.0%	5	41.7%	1,715	47.5%
Over \$1 Million	44	59.5%	13,910	64.3%	0	0.0%	0	0.0%	5	41.7%	1,724	47.8%
Not Known	6	8.1%	2,422	11.2%	0	0.0%	0	0.0%	2	16.7%	171	4.7%
<i>Total</i>	<i>74</i>	<i>100.0%</i>	<i>21,619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>12</i>	<i>100.0%</i>	<i>3,610</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	23	31.1%	1,552	7.2%	0	0.0%	0	0.0%	1	8.3%	21	0.6%
\$100,001 - \$250,000	24	32.4%	4,604	21.3%	0	0.0%	0	0.0%	8	66.7%	1,677	46.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	36.5%	15,463	71.5%	0	0.0%	0	0.0%	3	25.0%	1,912	53.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>74</i>	<i>100.0%</i>	<i>21,619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>12</i>	<i>100.0%</i>	<i>3,610</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	12	50.0%	849	16.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	25.0%	1,037	19.6%	0	0.0%	0	0.0%	3	60.0%	699	40.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	25.0%	3,401	64.3%	0	0.0%	0	0.0%	2	40.0%	1,016	59.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>5,287</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>5</i>	<i>100.0%</i>	<i>1,715</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Monroe, MI MSA 33780 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	15	0.5%	1,547	1.1%	0	0.0%	0	0.0%
Moderate	72	2.3%	4,326	3.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	87	2.7%	5,873	4.0%	0	0.0%	0	0.0%
Middle	2,952	92.6%	136,168	93.6%	110	98.2%	7,873	99.9%
Upper	99	3.1%	2,952	2.0%	1	0.9%	1	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	50	1.6%	474	0.3%	1	0.9%	5	0.1%
<i>Total</i>	3,188	100.0%	145,467	100.0%	112	100.0%	7,879	100.0%
	By Revenue							
Total \$1 Million or Less	1,765	55.4%	106,441	73.2%	101	90.2%	7,374	93.6%
	By Loan Size							
\$100,000 or Less	2,858	89.6%	38,636	26.6%	89	79.5%	2,804	35.6%
\$100,001 - \$250,000	187	5.9%	33,206	22.8%	17	15.2%	2,993	38.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	143	4.5%	73,625	50.6%	6	5.4%	2,082	26.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,188	100.0%	145,467	100.0%	112	100.0%	7,879	100.0%

HMDA Loan Distribution Table

Charleston, WV MSA 16620 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.9%	135	0.8%	6	5.5%	460	2.7%
Moderate	1	0.9%	43	0.3%	10	9.2%	778	4.5%
<i>Low/Moderate Total</i>	<i>2</i>	<i>1.8%</i>	<i>178</i>	<i>1.0%</i>	<i>16</i>	<i>14.7%</i>	<i>1,238</i>	<i>7.2%</i>
Middle	54	49.5%	6,694	39.1%	23	21.1%	1,874	10.9%
Upper	53	48.6%	10,269	59.9%	67	61.5%	13,607	79.4%
Unknown	0	0.0%	0	0.0%	3	2.8%	422	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>109</i>	<i>100.0%</i>	<i>17,141</i>	<i>100.0%</i>	<i>109</i>	<i>100.0%</i>	<i>17,141</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	1	1.0%	30	0.2%
Moderate	1	1.0%	85	0.6%	12	12.2%	913	6.5%
<i>Low/Moderate Total</i>	<i>1</i>	<i>1.0%</i>	<i>85</i>	<i>0.6%</i>	<i>13</i>	<i>13.3%</i>	<i>943</i>	<i>6.8%</i>
Middle	61	62.2%	8,356	59.9%	29	29.6%	2,590	18.6%
Upper	36	36.7%	5,501	39.5%	54	55.1%	9,761	70.0%
Unknown	0	0.0%	0	0.0%	2	2.0%	648	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>98</i>	<i>100.0%</i>	<i>13,942</i>	<i>100.0%</i>	<i>98</i>	<i>100.0%</i>	<i>13,942</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	2	33.3%	85	58.6%
Moderate	1	16.7%	42	29.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>16.7%</i>	<i>42</i>	<i>29.0%</i>	<i>2</i>	<i>33.3%</i>	<i>85</i>	<i>58.6%</i>
Middle	3	50.0%	73	50.3%	0	0.0%	0	0.0%
Upper	2	33.3%	30	20.7%	4	66.7%	60	41.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>145</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>145</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	1	0.5%	135	0.4%	9	4.2%	575	1.8%
Moderate	3	1.4%	170	0.5%	22	10.3%	1,691	5.4%
<i>Low/Moderate Total</i>	<i>4</i>	<i>1.9%</i>	<i>305</i>	<i>1.0%</i>	<i>31</i>	<i>14.6%</i>	<i>2,266</i>	<i>7.3%</i>
Middle	118	55.4%	15,123	48.4%	52	24.4%	4,464	14.3%
Upper	91	42.7%	15,800	50.6%	125	58.7%	23,428	75.0%
Unknown	0	0.0%	0	0.0%	5	2.3%	1,070	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>213</i>	<i>100.0%</i>	<i>31,228</i>	<i>100.0%</i>	<i>213</i>	<i>100.0%</i>	<i>31,228</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Charleston, WV MSA 16620 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	2.1%	164	0.9%
Moderate	3	2.1%	105	0.6%	27	18.6%	1,823	10.1%
<i>Low/Moderate Total</i>	<i>3</i>	<i>2.1%</i>	<i>105</i>	<i>0.6%</i>	<i>30</i>	<i>20.7%</i>	<i>1,987</i>	<i>11.1%</i>
Middle	76	52.4%	8,601	47.9%	30	20.7%	2,623	14.6%
Upper	66	45.5%	9,257	51.5%	77	53.1%	12,102	67.4%
Unknown	0	0.0%	0	0.0%	8	5.5%	1,251	7.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>145</i>	<i>100.0%</i>	<i>17,963</i>	<i>100.0%</i>	<i>145</i>	<i>100.0%</i>	<i>17,963</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	6	5.7%	369	2.9%
Moderate	4	3.8%	236	1.8%	9	8.5%	623	4.9%
<i>Low/Moderate Total</i>	<i>4</i>	<i>3.8%</i>	<i>236</i>	<i>1.8%</i>	<i>15</i>	<i>14.2%</i>	<i>992</i>	<i>7.7%</i>
Middle	60	56.6%	6,635	51.8%	23	21.7%	1,882	14.7%
Upper	42	39.6%	5,940	46.4%	64	60.4%	9,262	72.3%
Unknown	0	0.0%	0	0.0%	4	3.8%	675	5.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>106</i>	<i>100.0%</i>	<i>12,811</i>	<i>100.0%</i>	<i>106</i>	<i>100.0%</i>	<i>12,811</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	5	62.5%	63	45.0%	3	37.5%	51	36.4%
Upper	3	37.5%	77	55.0%	5	62.5%	89	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>140</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>140</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	82	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	82	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>82</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>82</i>	<i>100.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	9	3.5%	533	1.7%
Moderate	7	2.7%	341	1.1%	36	13.8%	2,446	7.9%
<i>Low/Moderate Total</i>	<i>7</i>	<i>2.7%</i>	<i>341</i>	<i>1.1%</i>	<i>45</i>	<i>17.3%</i>	<i>2,979</i>	<i>9.6%</i>
Middle	142	54.6%	15,381	49.6%	56	21.5%	4,556	14.7%
Upper	111	42.7%	15,274	49.3%	146	56.2%	21,453	69.2%
Unknown	0	0.0%	0	0.0%	13	5.0%	2,008	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>260</i>	<i>100.0%</i>	<i>30,996</i>	<i>100.0%</i>	<i>260</i>	<i>100.0%</i>	<i>30,996</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Charleston, WV MSA 16620 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	10	0.2%	1,616	0.3%	381	7.7%	20,762	3.9%
Moderate	226	4.6%	13,999	2.6%	882	17.9%	66,446	12.4%
<i>Low/Moderate Total</i>	236	4.8%	15,615	2.9%	1,263	25.7%	87,208	16.2%
Middle	2,730	55.5%	267,073	49.7%	1,179	24.0%	106,095	19.7%
Upper	1,952	39.7%	254,616	47.4%	1,904	38.7%	294,288	54.8%
Unknown	0	0.0%	0	0.0%	572	11.6%	49,713	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,918	100.0%	537,304	100.0%	4,918	100.0%	537,304	100.0%
	Refinance							
Low	2	0.0%	159	0.0%	264	5.9%	13,643	2.9%
Moderate	235	5.2%	16,144	3.5%	712	15.8%	49,410	10.7%
<i>Low/Moderate Total</i>	237	5.3%	16,303	3.5%	976	21.6%	63,053	13.6%
Middle	2,651	58.8%	252,088	54.5%	1,134	25.1%	94,821	20.5%
Upper	1,623	36.0%	194,488	42.0%	1,939	43.0%	253,782	54.8%
Unknown	0	0.0%	0	0.0%	462	10.2%	51,223	11.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,511	100.0%	462,879	100.0%	4,511	100.0%	462,879	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	133	15.0%	2,194	6.7%
Moderate	70	7.9%	1,574	4.8%	159	17.9%	4,334	13.1%
<i>Low/Moderate Total</i>	70	7.9%	1,574	4.8%	292	33.0%	6,528	19.8%
Middle	538	60.7%	18,416	55.8%	214	24.2%	7,298	22.1%
Upper	278	31.4%	13,002	39.4%	359	40.5%	18,482	56.0%
Unknown	0	0.0%	0	0.0%	21	2.4%	684	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	886	100.0%	32,992	100.0%	886	100.0%	32,992	100.0%
	Multi-Family							
Low	1	3.1%	64	0.2%	0	0.0%	0	0.0%
Moderate	2	6.3%	226	0.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	3	9.4%	290	1.0%	0	0.0%	0	0.0%
Middle	21	65.6%	25,735	85.0%	0	0.0%	0	0.0%
Upper	8	25.0%	4,249	14.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	32	100.0%	30,274	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	32	100.0%	30,274	100.0%	32	100.0%	30,274	100.0%
	HMDA Totals							
Low	13	0.1%	1,839	0.2%	778	7.5%	36,599	3.4%
Moderate	533	5.2%	31,943	3.0%	1,753	16.9%	120,190	11.3%
<i>Low/Moderate Total</i>	546	5.3%	33,782	3.2%	2,531	24.5%	156,789	14.7%
Middle	5,940	57.4%	563,312	53.0%	2,527	24.4%	208,214	19.6%
Upper	3,861	37.3%	466,355	43.9%	4,202	40.6%	566,552	53.3%
Unknown	0	0.0%	0	0.0%	1,087	10.5%	131,894	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	10,347	100.0%	1,063,449	100.0%	10,347	100.0%	1,063,449	100.0%

CRA Loan Distribution Table

Charleston, WV MSA 16620 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	14	20.9%	3,687	25.9%	0	0.0%	0	0.0%	1	16.7%	100	6.1%
Moderate	4	6.0%	274	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>18</i>	<i>26.9%</i>	<i>3,961</i>	<i>27.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>16.7%</i>	<i>100</i>	<i>6.1%</i>
Middle	30	44.8%	7,034	49.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	19	28.4%	3,257	22.9%	0	0.0%	0	0.0%	5	83.3%	1,542	93.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>14,252</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>100.0%</i>	<i>1,642</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	25	37.3%	2,957	20.7%	0	0.0%	0	0.0%	2	33.3%	130	7.9%
Over \$1 Million	34	50.7%	10,328	72.5%	0	0.0%	0	0.0%	1	16.7%	990	60.3%
Not Known	8	11.9%	967	6.8%	0	0.0%	0	0.0%	3	50.0%	522	31.8%
<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>14,252</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>100.0%</i>	<i>1,642</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	33	49.3%	1,481	10.4%	0	0.0%	0	0.0%	4	66.7%	268	16.3%
\$100,001 - \$250,000	15	22.4%	2,909	20.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	28.4%	9,862	69.2%	0	0.0%	0	0.0%	2	33.3%	1,374	83.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>14,252</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>100.0%</i>	<i>1,642</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	20	80.0%	1,027	34.7%	0	0.0%	0	0.0%	2	100.0%	130	100.0%
\$100,001 - \$250,000	2	8.0%	450	15.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	12.0%	1,480	50.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>2,957</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>130</i>	<i>100.0%</i>

CRA Loan Distribution Table

Charleston, WV MSA 16620 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	10	20.8%	3,783	40.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	8.3%	264	2.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>14</i>	<i>29.2%</i>	<i>4,047</i>	<i>42.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	19	39.6%	3,485	36.9%	0	0.0%	0	0.0%	3	75.0%	439	85.4%
Upper	15	31.3%	1,906	20.2%	0	0.0%	0	0.0%	1	25.0%	75	14.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>9,438</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>514</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	19	39.6%	1,715	18.2%	0	0.0%	0	0.0%	4	100.0%	514	100.0%
Over \$1 Million	22	45.8%	6,570	69.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	7	14.6%	1,153	12.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>9,438</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>514</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	20	41.7%	1,047	11.1%	0	0.0%	0	0.0%	3	75.0%	217	42.2%
\$100,001 - \$250,000	16	33.3%	3,024	32.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	25.0%	5,367	56.9%	0	0.0%	0	0.0%	1	25.0%	297	57.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>9,438</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>514</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	14	73.7%	718	41.9%	0	0.0%	0	0.0%	3	75.0%	217	42.2%
\$100,001 - \$250,000	5	26.3%	997	58.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	25.0%	297	57.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>1,715</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>514</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Charleston, WV MSA 16620 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	545	9.3%	45,080	16.3%	0	0.0%	0	0.0%
Moderate	615	10.5%	40,264	14.6%	5	16.1%	30	11.3%
<i>Low/Moderate Total</i>	<i>1,160</i>	<i>19.8%</i>	<i>85,344</i>	<i>30.9%</i>	<i>5</i>	<i>16.1%</i>	<i>30</i>	<i>11.3%</i>
Middle	2,650	45.3%	112,203	40.6%	17	54.8%	198	74.4%
Upper	1,785	30.5%	75,699	27.4%	8	25.8%	36	13.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	261	4.5%	3,147	1.1%	1	3.2%	2	0.8%
<i>Total</i>	<i>5,856</i>	<i>100.0%</i>	<i>276,393</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>266</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	2,363	40.4%	116,666	42.2%	27	87.1%	252	94.7%
	By Loan Size							
\$100,000 or Less	5,273	90.0%	79,656	28.8%	31	100.0%	266	100.0%
\$100,001 - \$250,000	311	5.3%	53,578	19.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	272	4.6%	143,159	51.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,856</i>	<i>100.0%</i>	<i>276,393</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>266</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Pittsburgh, PA MSA 38300 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	1	0.7%	49	0.3%	1	0.7%	19	0.1%
Moderate	8	5.5%	592	4.2%	28	19.3%	1,919	13.5%
<i>Low/Moderate Total</i>	9	6.2%	641	4.5%	29	20.0%	1,938	13.6%
Middle	45	31.0%	2,903	20.4%	36	24.8%	2,310	16.2%
Upper	91	62.8%	10,689	75.1%	75	51.7%	9,079	63.8%
Unknown	0	0.0%	0	0.0%	5	3.4%	906	6.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	145	100.0%	14,233	100.0%	145	100.0%	14,233	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	2	2.6%	106	0.9%
Moderate	6	7.9%	183	1.6%	10	13.2%	710	6.3%
<i>Low/Moderate Total</i>	6	7.9%	183	1.6%	12	15.8%	816	7.2%
Middle	28	36.8%	2,217	19.5%	19	25.0%	1,144	10.1%
Upper	42	55.3%	8,956	78.9%	42	55.3%	5,251	46.2%
Unknown	0	0.0%	0	0.0%	3	3.9%	4,145	36.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	76	100.0%	11,356	100.0%	76	100.0%	11,356	100.0%
	Home Improvement							
Low	1	12.5%	55	5.8%	1	12.5%	55	5.8%
Moderate	1	12.5%	20	2.1%	1	12.5%	8	0.8%
<i>Low/Moderate Total</i>	2	25.0%	75	7.9%	2	25.0%	63	6.7%
Middle	1	12.5%	8	0.8%	1	12.5%	15	1.6%
Upper	5	62.5%	864	91.2%	5	62.5%	869	91.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	8	100.0%	947	100.0%	8	100.0%	947	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	2	0.9%	104	0.4%	4	1.7%	180	0.7%
Moderate	15	6.6%	795	3.0%	39	17.0%	2,637	9.9%
<i>Low/Moderate Total</i>	17	7.4%	899	3.4%	43	18.8%	2,817	10.6%
Middle	74	32.3%	5,128	19.3%	56	24.5%	3,469	13.1%
Upper	138	60.3%	20,509	77.3%	122	53.3%	15,199	57.3%
Unknown	0	0.0%	0	0.0%	8	3.5%	5,051	19.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	229	100.0%	26,536	100.0%	229	100.0%	26,536	100.0%

HMDA Loan Distribution Table

Pittsburgh, PA MSA 38300 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	0.5%	69	0.2%	24	5.6%	1,240	3.6%
Moderate	20	4.7%	1,391	4.1%	86	20.2%	4,091	12.0%
<i>Low/Moderate Total</i>	22	5.2%	1,460	4.3%	110	25.8%	5,331	15.7%
Middle	159	37.3%	8,266	24.3%	96	22.5%	5,272	15.5%
Upper	245	57.5%	24,315	71.4%	213	50.0%	22,849	67.1%
Unknown	0	0.0%	0	0.0%	7	1.6%	589	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	426	100.0%	34,041	100.0%	426	100.0%	34,041	100.0%
Refinance								
Low	0	0.0%	0	0.0%	4	4.0%	202	1.7%
Moderate	8	8.0%	488	4.1%	12	12.0%	716	6.0%
<i>Low/Moderate Total</i>	8	8.0%	488	4.1%	16	16.0%	918	7.7%
Middle	38	38.0%	3,276	27.5%	18	18.0%	1,231	10.3%
Upper	54	54.0%	8,142	68.4%	61	61.0%	8,908	74.8%
Unknown	0	0.0%	0	0.0%	5	5.0%	849	7.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	100	100.0%	11,906	100.0%	100	100.0%	11,906	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	23	6.5%	1	8.3%	17	4.8%
<i>Low/Moderate Total</i>	1	8.3%	23	6.5%	1	8.3%	17	4.8%
Middle	5	41.7%	116	33.0%	4	33.3%	99	28.1%
Upper	6	50.0%	213	60.5%	7	58.3%	236	67.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	12	100.0%	352	100.0%	12	100.0%	352	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	845	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	845	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	845	100.0%	1	100.0%	845	100.0%
HMDA Totals								
Low	2	0.4%	69	0.1%	28	5.2%	1,442	3.1%
Moderate	29	5.4%	1,902	4.0%	99	18.4%	4,824	10.2%
<i>Low/Moderate Total</i>	31	5.8%	1,971	4.2%	127	23.6%	6,266	13.3%
Middle	202	37.5%	11,658	24.7%	118	21.9%	6,602	14.0%
Upper	306	56.8%	33,515	71.1%	281	52.1%	31,993	67.9%
Unknown	0	0.0%	0	0.0%	13	2.4%	2,283	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	539	100.0%	47,144	100.0%	539	100.0%	47,144	100.0%

Peer Group HMDA Loan Distribution Table

Pittsburg, PA MSA 38300 (2005 – Excluding Bank)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	248	0.9%	18,735	0.6%	1,798	6.6%	104,049	3.4%
Moderate	2,984	11.0%	193,828	6.3%	4,868	18.0%	364,460	11.9%
<i>Low/Moderate Total</i>	<i>3,232</i>	<i>11.9%</i>	<i>212,563</i>	<i>6.9%</i>	<i>6,666</i>	<i>24.6%</i>	<i>468,509</i>	<i>15.2%</i>
Middle	11,537	42.6%	1,011,971	32.9%	6,012	22.2%	544,567	17.7%
Upper	12,282	45.4%	1,849,686	60.2%	10,761	39.8%	1,678,255	54.6%
Unknown	1	0.0%	67	0.0%	3,613	13.4%	382,956	12.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27,052	100.0%	3,074,287	100.0%	27,052	100.0%	3,074,287	100.0%
	Refinance							
Low	301	1.2%	17,026	0.6%	1,811	7.1%	97,087	3.6%
Moderate	3,117	12.1%	197,884	7.4%	4,206	16.4%	297,185	11.1%
<i>Low/Moderate Total</i>	<i>3,418</i>	<i>13.3%</i>	<i>214,910</i>	<i>8.1%</i>	<i>6,017</i>	<i>23.4%</i>	<i>394,272</i>	<i>14.8%</i>
Middle	11,776	45.9%	984,392	36.9%	5,815	22.7%	508,711	19.1%
Upper	10,465	40.8%	1,468,562	55.0%	9,924	38.7%	1,360,046	51.0%
Unknown	0	0.0%	0	0.0%	3,903	15.2%	404,835	15.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25,659	100.0%	2,667,864	100.0%	25,659	100.0%	2,667,864	100.0%
	Home Improvement							
Low	106	1.7%	2,228	0.9%	896	14.1%	15,974	6.3%
Moderate	1,008	15.8%	30,314	12.0%	1,360	21.4%	36,422	14.4%
<i>Low/Moderate Total</i>	<i>1,114</i>	<i>17.5%</i>	<i>32,542</i>	<i>12.8%</i>	<i>2,256</i>	<i>35.5%</i>	<i>52,396</i>	<i>20.7%</i>
Middle	2,931	46.1%	101,673	40.1%	1,468	23.1%	52,178	20.6%
Upper	2,316	36.4%	119,203	47.0%	2,490	39.1%	139,440	55.0%
Unknown	0	0.0%	0	0.0%	147	2.3%	9,404	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,361	100.0%	253,418	100.0%	6,361	100.0%	253,418	100.0%
	Multi-Family							
Low	6	4.4%	2,924	4.6%	0	0.0%	0	0.0%
Moderate	36	26.7%	6,905	11.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>42</i>	<i>31.1%</i>	<i>9,829</i>	<i>15.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	59	43.7%	32,299	51.3%	0	0.0%	0	0.0%
Upper	34	25.2%	20,873	33.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	135	100.0%	63,001	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	135	100.0%	63,001	100.0%	135	100.0%	63,001	100.0%
	HMDA Totals							
Low	661	1.1%	40,913	0.7%	4,505	7.6%	217,110	3.6%
Moderate	7,145	12.1%	428,931	7.1%	10,434	17.6%	698,067	11.5%
<i>Low/Moderate Total</i>	<i>7,806</i>	<i>13.2%</i>	<i>469,844</i>	<i>7.8%</i>	<i>14,939</i>	<i>25.2%</i>	<i>915,177</i>	<i>15.1%</i>
Middle	26,303	44.4%	2,130,335	35.2%	13,295	22.5%	1,105,456	18.2%
Upper	25,097	42.4%	3,458,324	57.1%	23,175	39.1%	3,177,741	52.5%
Unknown	1	0.0%	67	0.0%	7,798	13.2%	860,196	14.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59,207	100.0%	6,058,570	100.0%	59,207	100.0%	6,058,570	100.0%

CRA Loan Distribution Table

Pittsburgh, PA MSA 38300 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	1	3.7%	1,000	10.8%	0	0.0%	0	0.0%	1	33.3%	250	33.9%
Moderate	5	18.5%	918	9.9%	0	0.0%	0	0.0%	1	33.3%	260	35.2%
<i>Low/Moderate Total</i>	6	22.2%	1,918	20.8%	0	0.0%	0	0.0%	2	66.7%	510	69.1%
Middle	6	22.2%	1,948	21.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	15	55.6%	5,370	58.1%	0	0.0%	0	0.0%	1	33.3%	228	30.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	27	100.0%	9,236	100.0%	0	0.0%	0	0.0%	3	100.0%	738	100.0%
	By Revenue											
Total \$1 Million or Less	10	37.0%	2,352	25.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	13	48.1%	5,871	63.6%	0	0.0%	0	0.0%	2	66.7%	488	66.1%
Not Known	4	14.8%	1,013	11.0%	0	0.0%	0	0.0%	1	33.3%	250	33.9%
<i>Total</i>	27	100.0%	9,236	100.0%	0	0.0%	0	0.0%	3	100.0%	738	100.0%
	By Loan Size											
\$100,000 or less	13	48.1%	815	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.4%	325	3.5%	0	0.0%	0	0.0%	2	66.7%	478	64.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	44.4%	8,096	87.7%	0	0.0%	0	0.0%	1	33.3%	260	35.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	27	100.0%	9,236	100.0%	0	0.0%	0	0.0%	3	100.0%	738	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	6	60.0%	327	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	10.0%	125	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	30.0%	1,900	80.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	10	100.0%	2,352	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Pittsburgh, PA MSA 38300 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	3	8.8%	254	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.9%	1,900	14.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>14.7%</i>	<i>2,154</i>	<i>16.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	10	29.4%	4,361	32.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	19	55.9%	6,849	51.2%	0	0.0%	0	0.0%	1	100.0%	490	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>13,364</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>490</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	7	20.6%	616	4.6%	0	0.0%	0	0.0%	1	100.0%	490	100.0%
Over \$1 Million	21	61.8%	10,123	75.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	6	17.6%	2,625	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>13,364</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>490</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	9	26.5%	614	4.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	26.5%	1,689	12.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	47.1%	11,061	82.8%	0	0.0%	0	0.0%	1	100.0%	490	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>13,364</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>490</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	5	71.4%	330	53.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	28.6%	286	46.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%	490	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>616</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>490</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Pittsburg, PA MSA 38300 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	1,266	3.6%	67,065	5.1%	1	1.4%	5	0.5%
Moderate	4,408	12.7%	172,065	13.2%	7	9.5%	165	16.3%
<i>Low/Moderate Total</i>	<i>5,674</i>	<i>16.4%</i>	<i>239,130</i>	<i>18.3%</i>	<i>8</i>	<i>10.8%</i>	<i>170</i>	<i>16.8%</i>
Middle	12,893	37.2%	411,337	31.5%	33	44.6%	144	14.3%
Upper	15,582	44.9%	641,877	49.2%	32	43.2%	695	68.8%
Unknown	58	0.2%	5,858	0.4%	0	0.0%	0	0.0%
Tract Unknown	485	1.4%	5,585	0.4%	1	1.4%	1	0.1%
<i>Total</i>	<i>34,692</i>	<i>100.0%</i>	<i>1,303,787</i>	<i>100.0%</i>	<i>74</i>	<i>100.0%</i>	<i>1,010</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	16,950	48.9%	574,533	44.1%	64	86.5%	471	46.6%
	By Loan Size							
\$100,000 or Less	32,287	93.1%	501,472	38.5%	72	97.3%	391	38.7%
\$100,001 - \$250,000	1,309	3.8%	231,962	17.8%	1	1.4%	159	15.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,096	3.2%	570,353	43.7%	1	1.4%	460	45.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>34,692</i>	<i>100.0%</i>	<i>1,303,787</i>	<i>100.0%</i>	<i>74</i>	<i>100.0%</i>	<i>1,010</i>	<i>100.0%</i>

APPENDIX E
BRANCH SUMMARY REPORTS

Branch Summary Report

Assessment Group(s): Institution

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	12	3.01	20	3.94	36	16.22
Moderate	52	13.03	78	15.35	30	13.51
Middle	205	51.38	259	50.98	96	43.24
Upper	128	32.08	148	29.13	59	26.58
Unknown	2	0.50	3	0.60	1	0.45
Total	399	100.00	508	100.00	222	100.00

Branch Summary Report

Assessment Area(s): Huntington/Ashland Multi-State MSA 26580

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	1	14.29	1	12.50	2	66.67
Moderate	1	14.29	1	12.50	0	0.00
Middle	3	42.85	4	50.00	0	0.00
Upper	2	28.57	2	25.00	1	33.33
Unknown	0	0.00	0	0.00	0	0.00
Total	7	100.00	8	100.00	3	100.00

Branch Summary Report

Assessment Group(s): Ohio

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	10	2.65	18	3.71	34	15.81
Moderate	51	13.49	77	15.88	29	13.49
Middle	196	51.85	249	51.34	94	43.72
Upper	119	31.48	138	28.45	57	26.51
Unknown	2	0.53	3	0.62	1	0.47
Total	378	100.00	485	100.00	215	100.00

Branch Summary Report

Assessment Area(s): Cincinnati/Middletown, OH MSA 17140

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	2	1.80	8	4.68	12	16.00
Moderate	18	16.22	27	15.79	9	12.00
Middle	56	50.45	87	50.88	34	45.34
Upper	33	29.73	46	26.90	19	25.33
Unknown	2	1.80	3	1.75	1	1.33
Total	111	100.00	171	100.00	75	100.00

Branch Summary Report

Assessment Area(s): Cleveland/Akron/Elyria, OH CSA 184

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	3	3.95	4	4.82	6	18.75
Moderate	4	5.26	6	7.23	2	6.25
Middle	42	55.26	46	55.42	10	31.25
Upper	27	35.53	27	32.53	14	43.75
Unknown	0	0.00	0	0.00	0	0.00
Total	76	100.00	83	100.00	32	100.00

Branch Summary Report

Assessment Area(s): Canton/Massillon, OH MSA 15940

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	1	25.00	1	25.00	0	0.00
Upper	3	75.00	3	75.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	4	100.00	4	100.00	0	0.00

Branch Summary Report

Assessment Area(s): Dayton, OH MSA 19380

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	1	2.27	2	3.57	4	20.00
Moderate	6	13.64	10	17.86	1	5.00
Middle	23	52.27	28	50.00	11	55.00
Upper	14	31.82	16	28.57	4	20.00
Unknown	0	0.00	0	0.00	0	0.00
Total	44	100.00	56	100.00	20	100.00

Branch Summary Report

Assessment Area(s): Columbus, OH MSA 18140

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	2	3.13	2	2.38	10	23.81
Moderate	13	20.30	23	27.38	12	28.57
Middle	26	40.63	34	40.48	12	28.57
Upper	23	35.94	25	29.76	8	19.05
Unknown	0	0.00	0	0.00	0	0.00
Total	64	100.00	84	100.00	42	100.00

Branch Summary Report

Assessment Area(s): Lima, OH MSA 30620

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	1	25.00	1	25.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	2	50.00	2	50.00	0	0.00
Upper	1	25.00	1	25.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	4	100.00	4	100.00	0	0.00

Branch Summary Report

Assessment Area(s): Sandusky, OH MSA 41780

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	50.00	1	50.00	0	0.00
Middle	1	50.00	1	50.00	1	100.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	2	100.00	2	100.00	1	100.00

Branch Summary Report

Assessment Area(s): Springfield, OH MSA 44220

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	3	100.00	4	100.00	1	100.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	3	100.00	4	100.00	1	100.00

Branch Summary Report

Assessment Area(s): Toledo, OH MSA 45780

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	1	4.55
Moderate	4	12.12	5	12.50	3	13.64
Middle	17	51.52	21	52.50	11	50.00
Upper	12	36.36	14	35.00	7	31.81
Unknown	0	0.00	0	0.00	0	0.00
Total	33	100.00	40	100.00	22	100.00

Branch Summary Report

Assessment Area(s): Non-MSA Northwest, OH

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	9.53	2	9.53	1	9.09
Middle	13	61.90	13	61.90	6	54.55
Upper	6	28.57	6	28.57	4	36.36
Unknown	0	0.00	0	0.00	0	0.00
Total	21	100.00	21	100.00	11	100.00

Branch Summary Report

Assessment Area(s): Non-MSA Ohio Valley, OH

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	1	6.25	1	6.25	1	9.09
Moderate	3	18.75	3	18.75	1	9.09
Middle	12	75.00	12	75.00	8	72.73
Upper	0	0.00	0	0.00	1	9.09
Unknown	0	0.00	0	0.00	0	0.00
Total	16	100.00	16	100.00	11	100.00

Branch Summary Report

Assessment Area(s): Monroe, MI MSA 33780

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	1	33.33
Middle	4	100.00	4	100.00	2	66.67
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	4	100.00	4	100.00	3	100.00

Branch Summary Report

Assessment Area(s): Charleston, WV MSA 16620

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	1	25.00	1	25.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	2	50.00	2	50.00	0	0.00
Upper	1	25.00	1	25.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	4	100.00	4	100.00	0	0.00

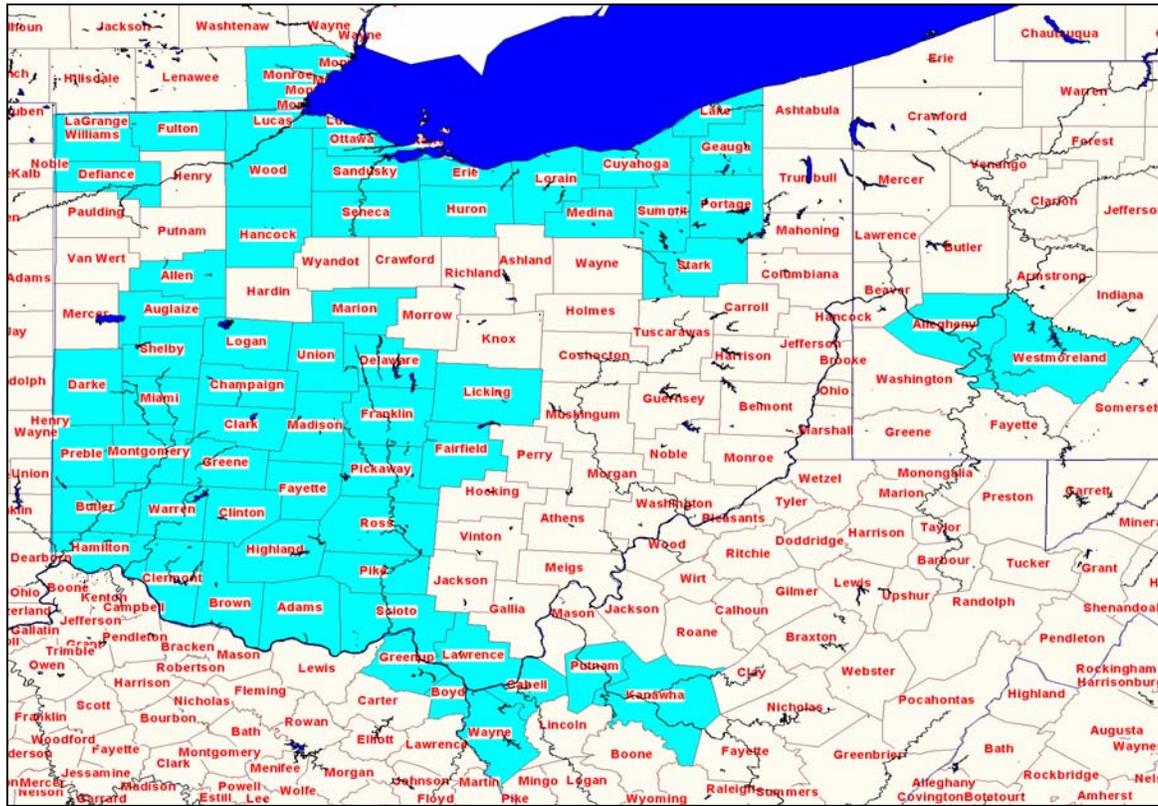
Branch Summary Report

Assessment Area(s): Pittsburgh, PA MSA 38300

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	0	0.00	0	0.00	0	0.00
Upper	6	100.00	7	100.00	1	100.00
Unknown	0	0.00	0	0.00	0	0.00
Total	6	100.00	7	100.00	1	100.00

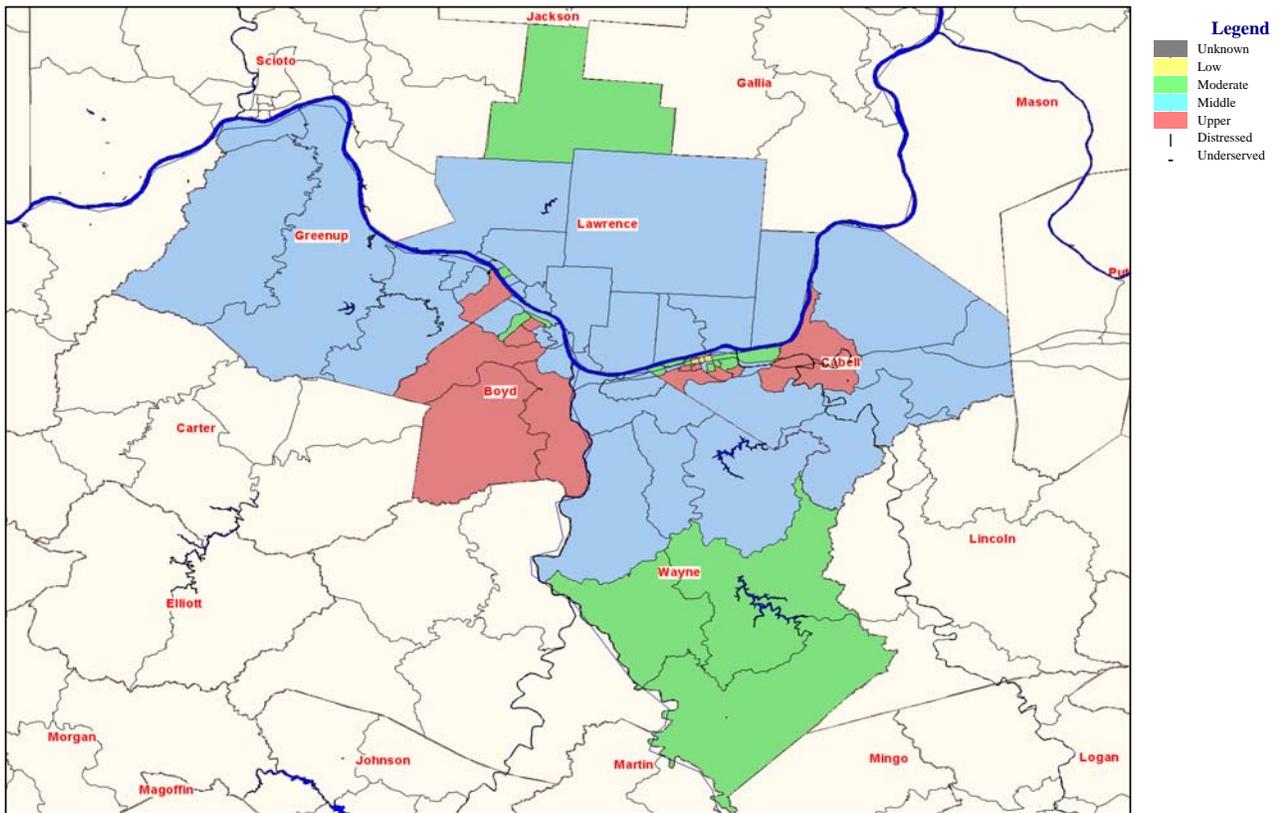
APPENDIX F
ASSESSMENT AREA MAPS

Fifth Third Bank OH
Overall Assessment Area

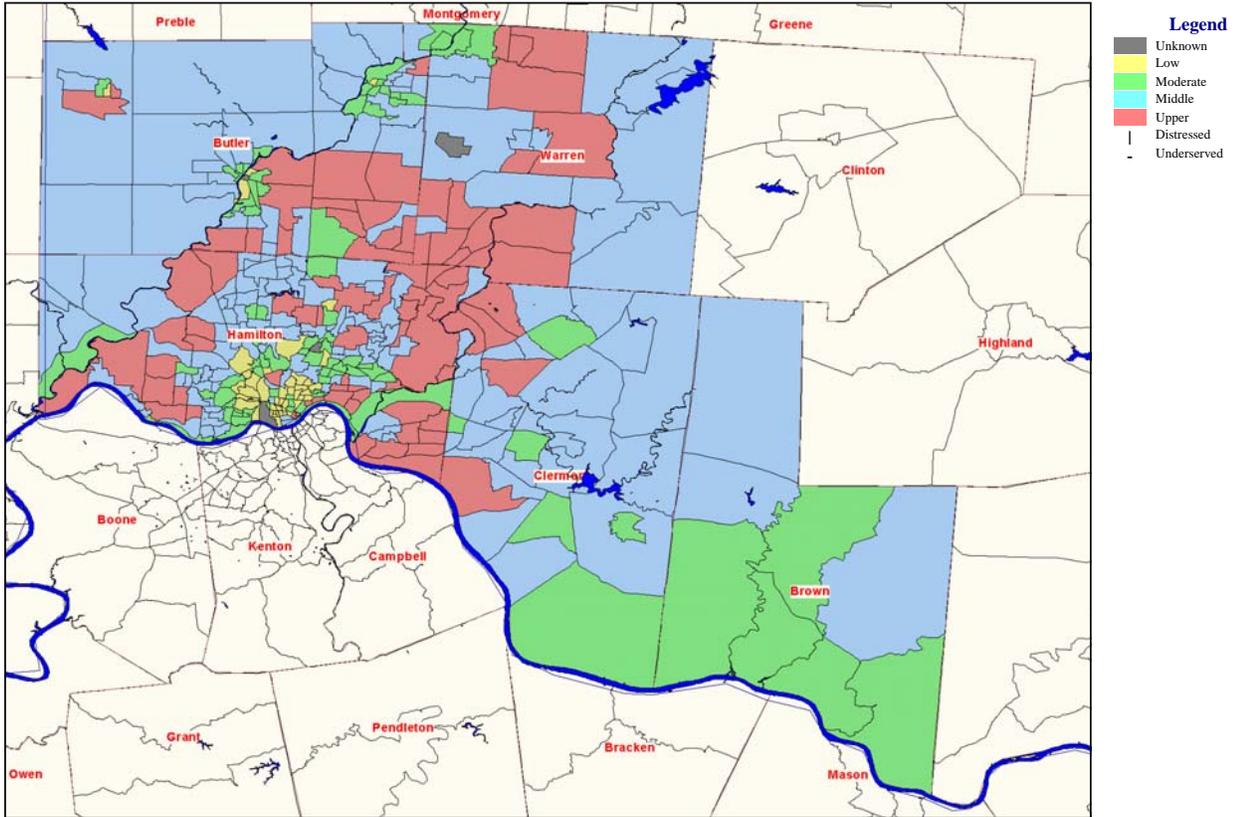


Legend
Assessment Area

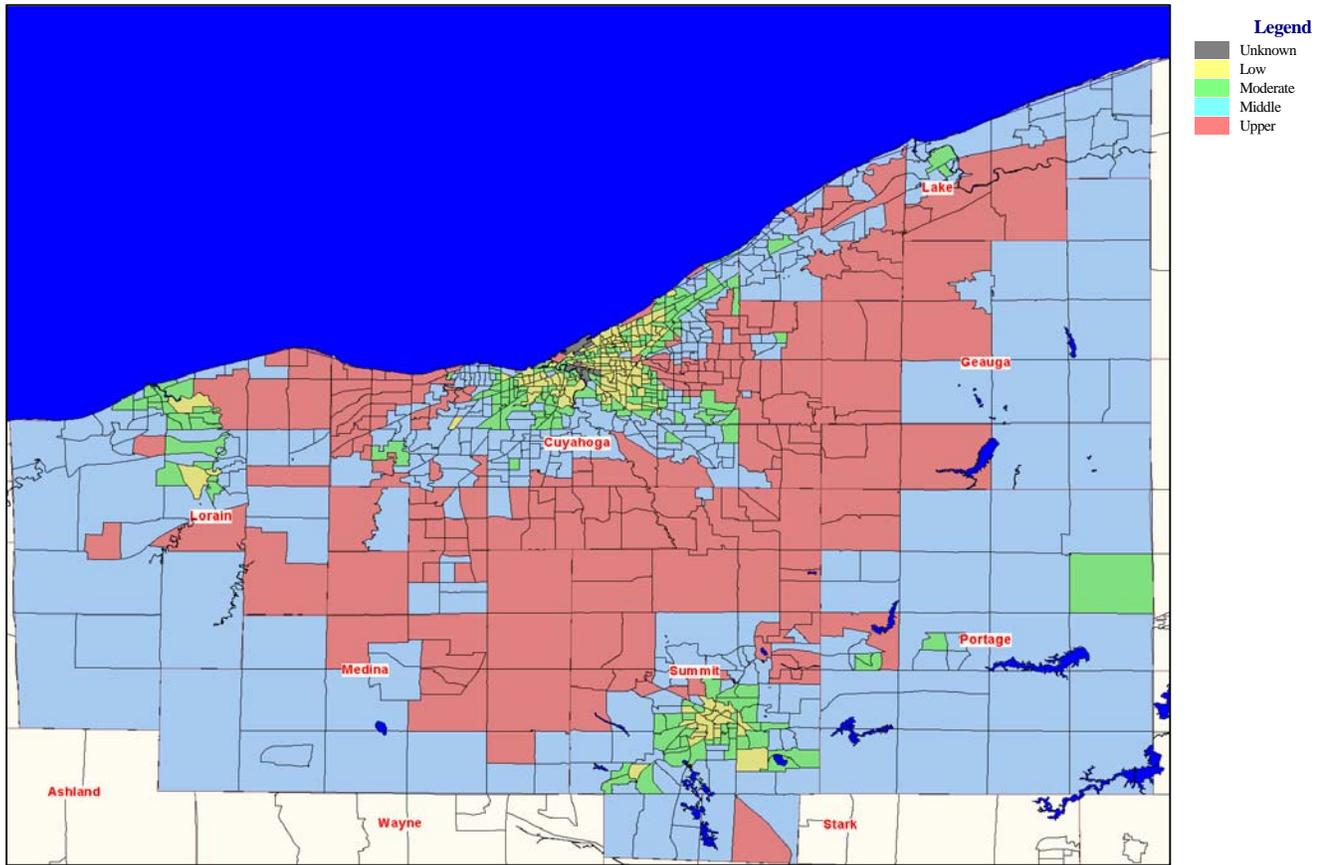
Fifth Third Bank Ohio
Huntington/Ashland Multi-State MSA 26580



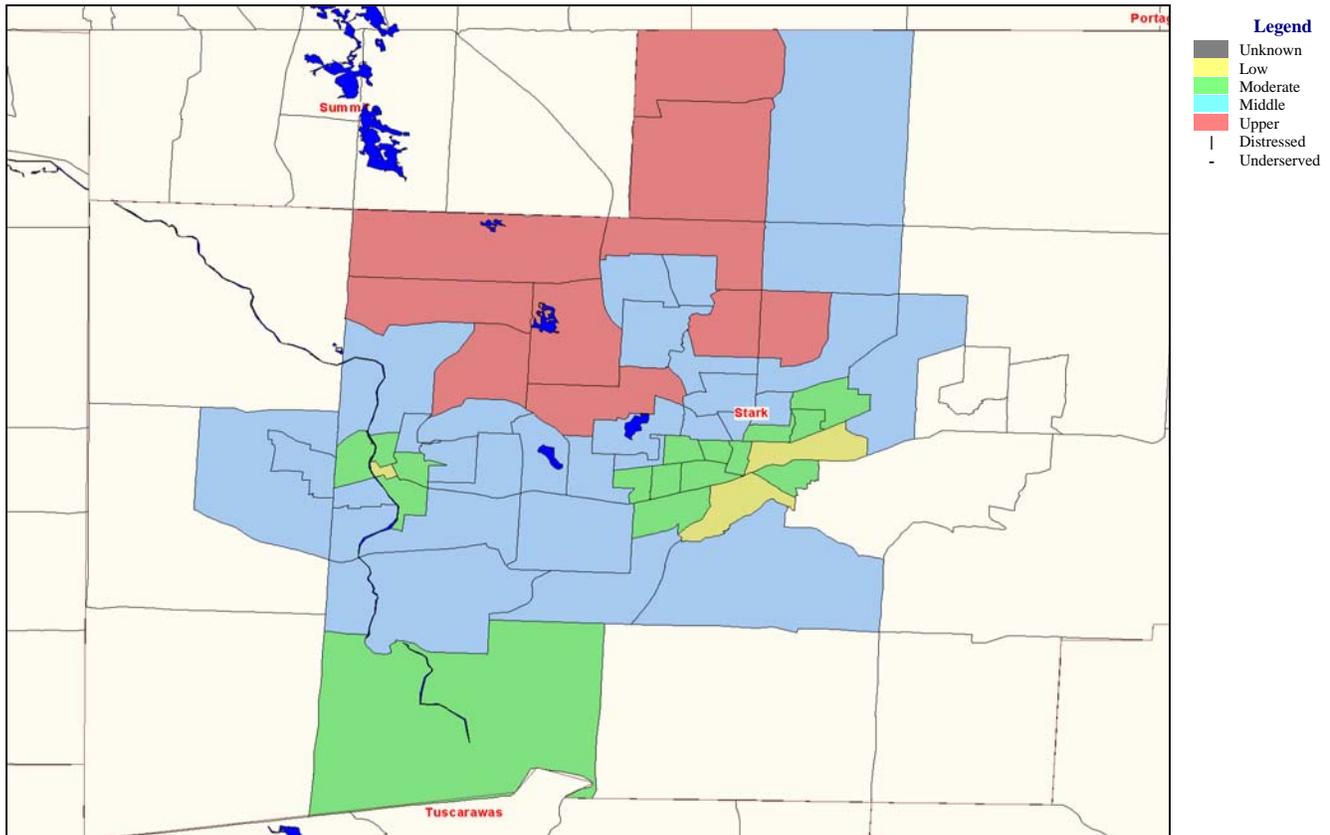
Fifth Third Bank Ohio
Cincinnati/Middletown, OH MSA 17140



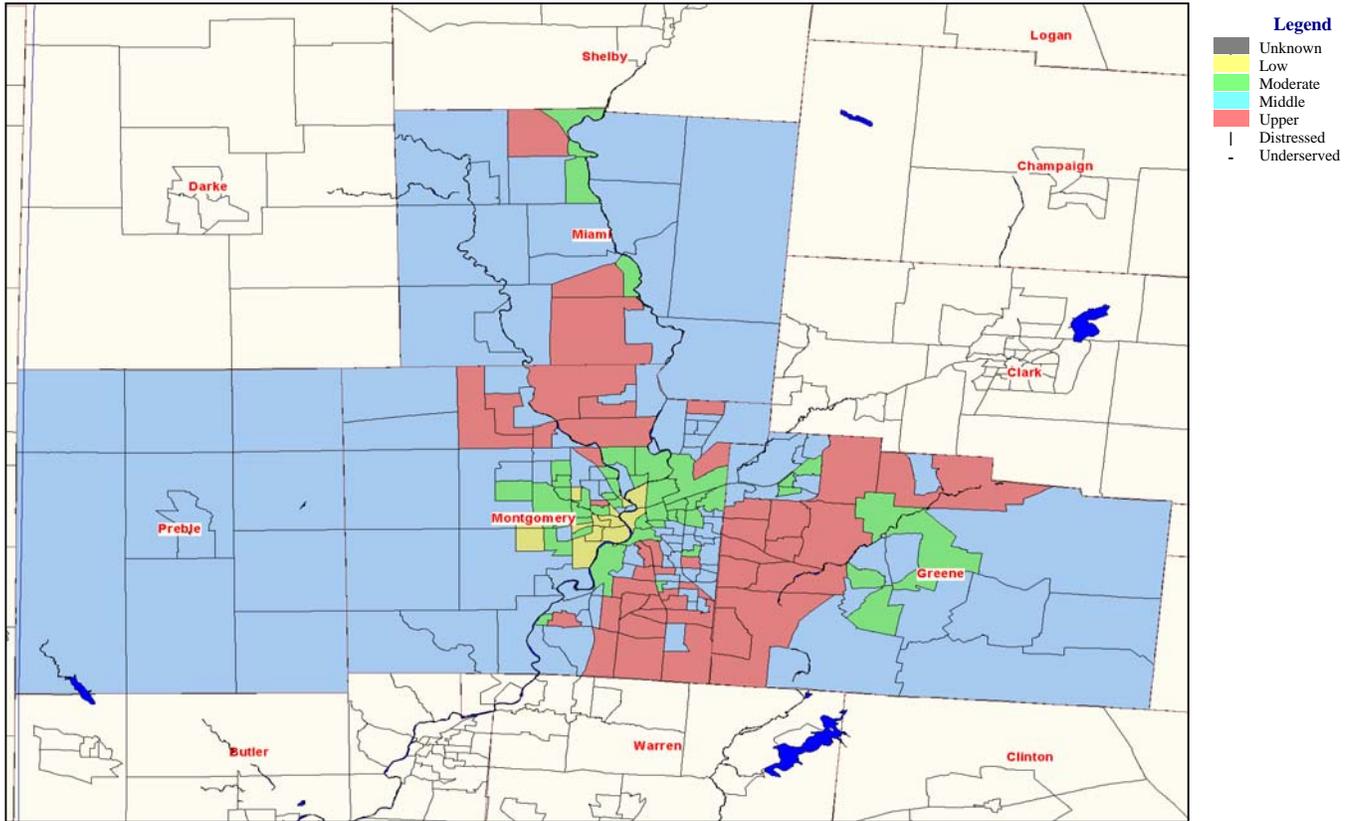
Fifth Third Bank Ohio
Cleveland/Akron/Elyria, OH CSA 184



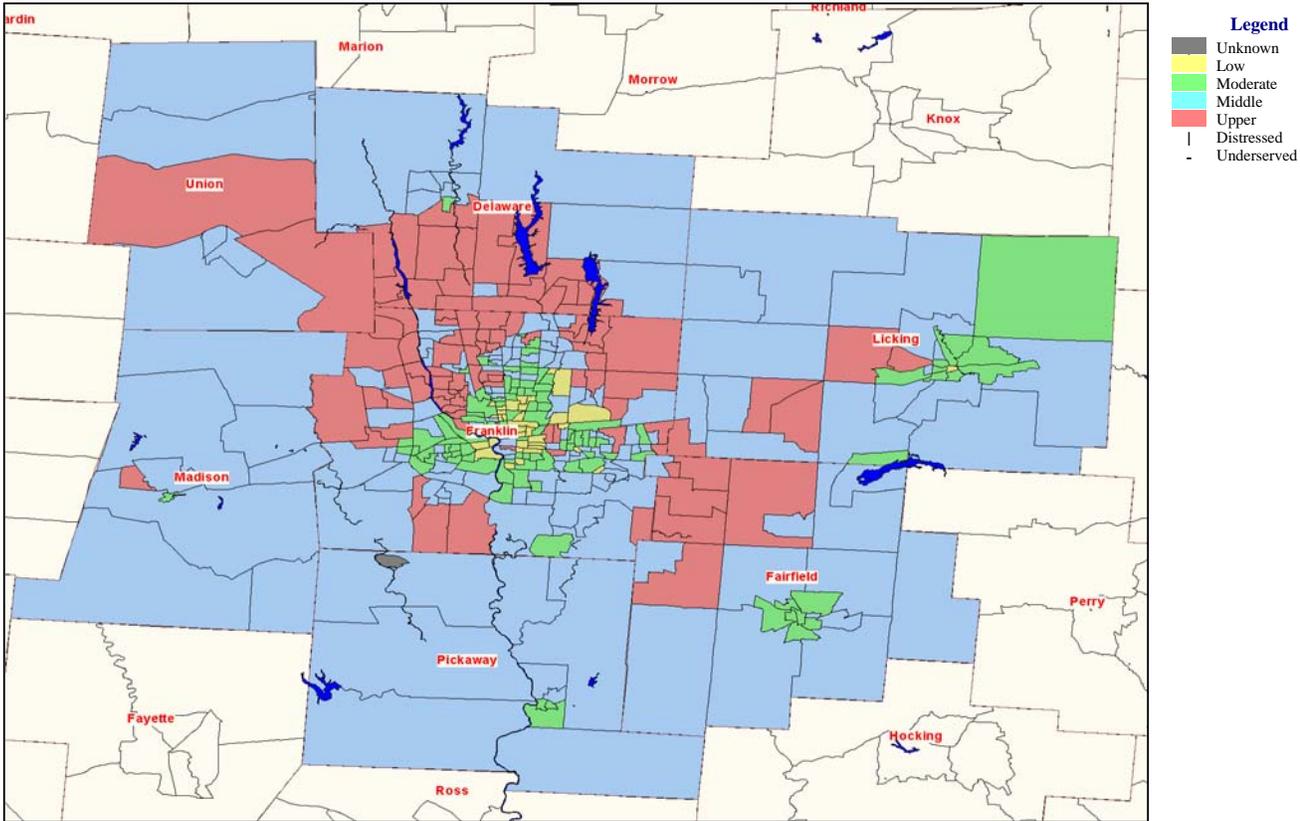
Fifth Third Bank Ohio
Canton/Massillon, OH MSA 15940



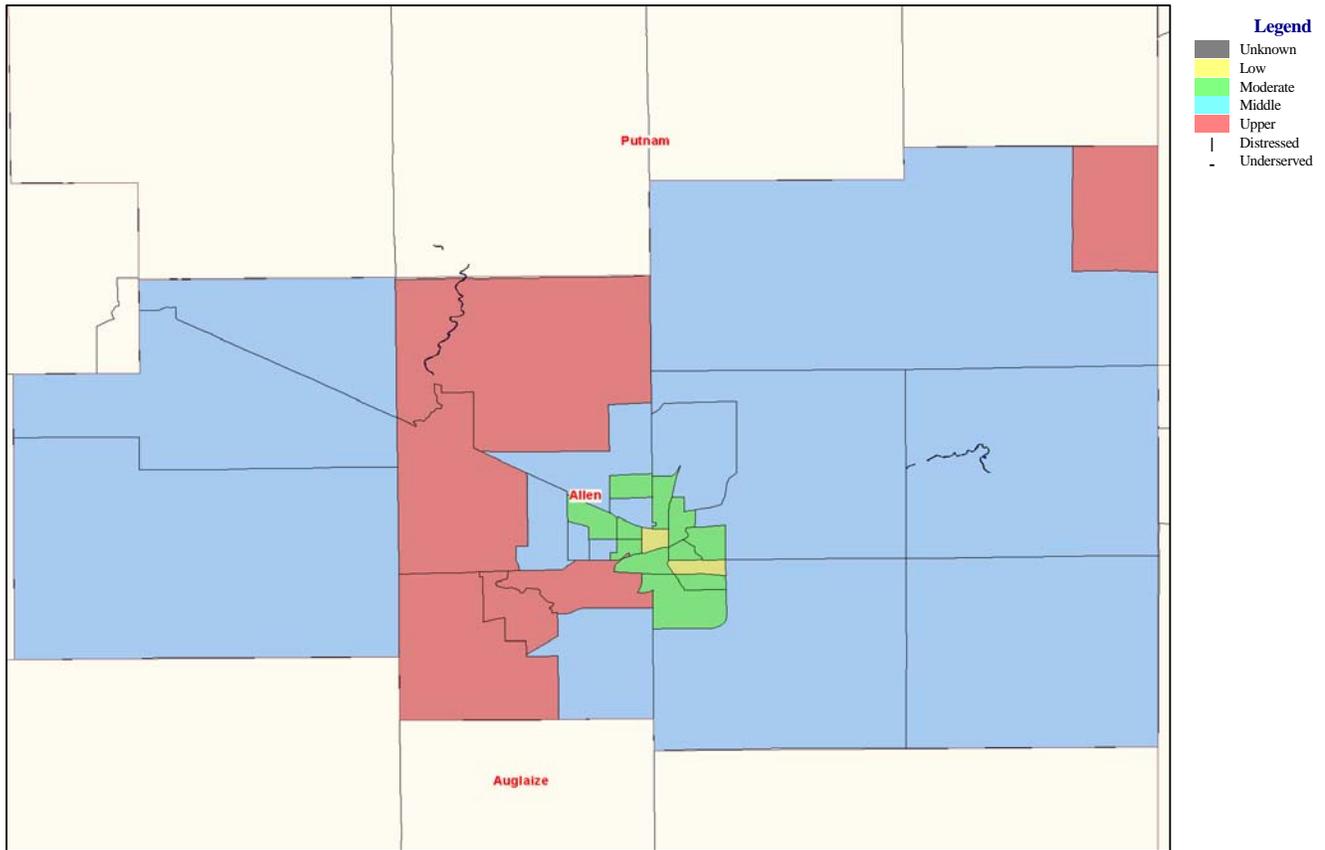
Fifth Third Bank Ohio
Dayton, OH MSA 19380



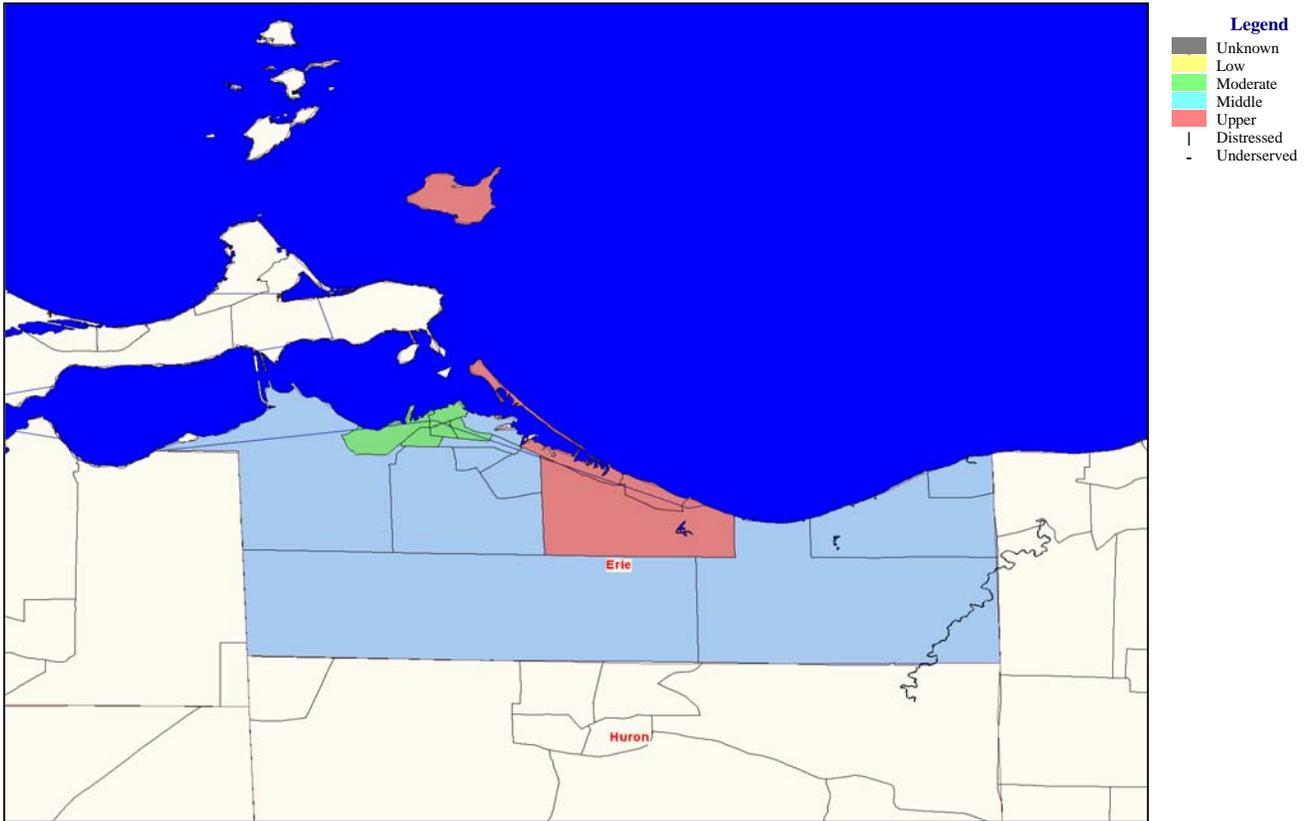
Fifth Third Bank Ohio
Columbus, OH MSA 18140



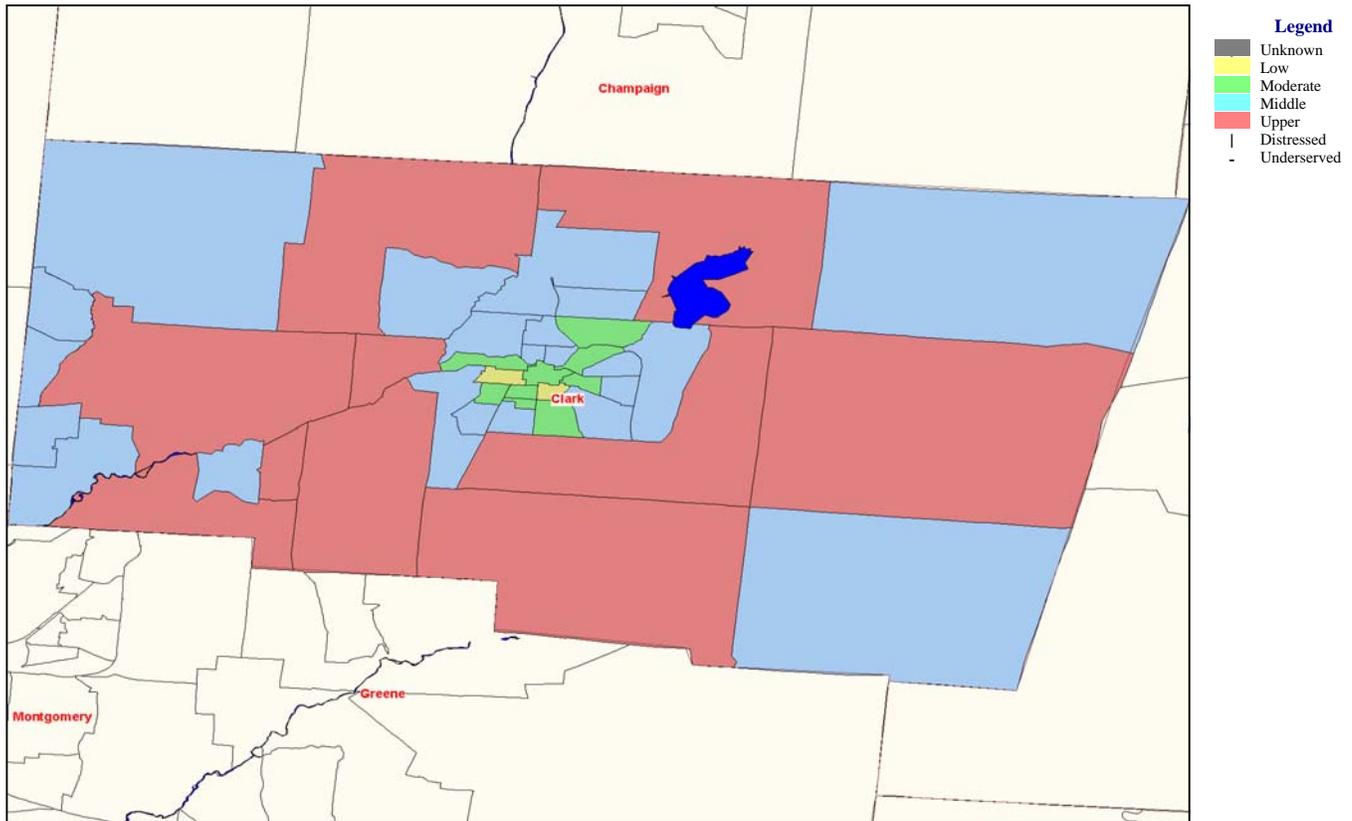
Fifth Third Bank Ohio
Lima, OH MSA 30620



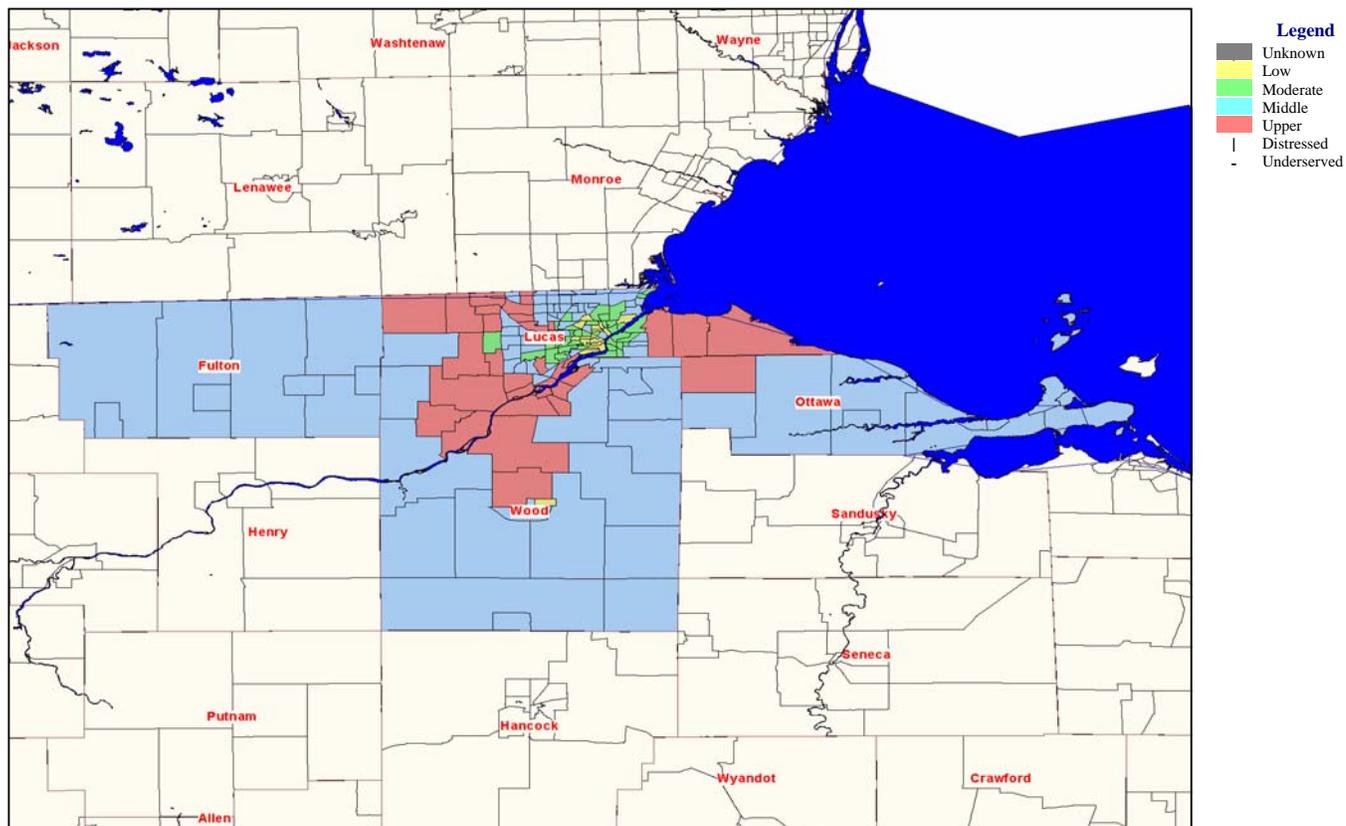
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Sandusky, OH MSA 41780



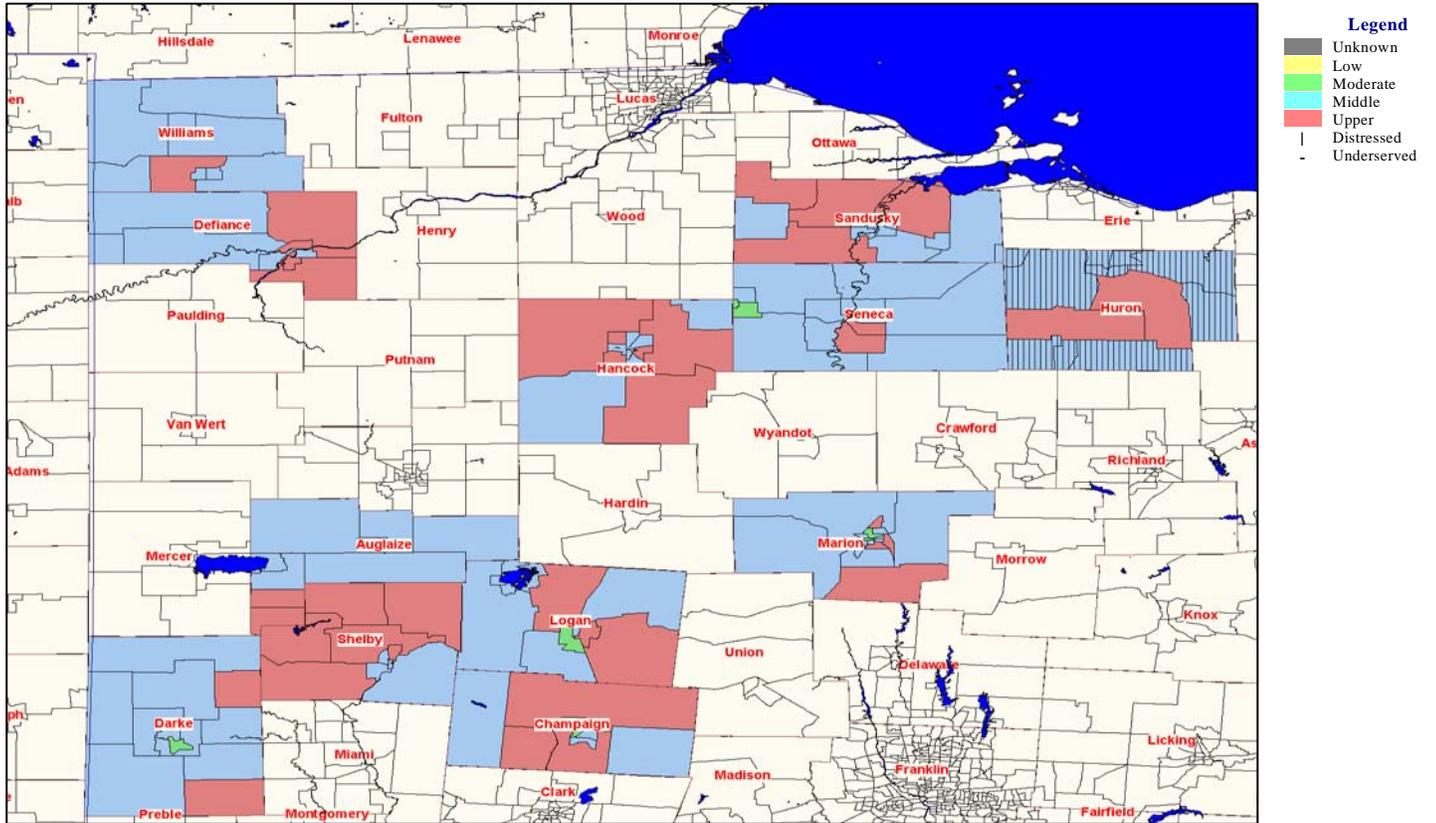
Fifth Third Bank Ohio
Springfield, OH MSA 44220



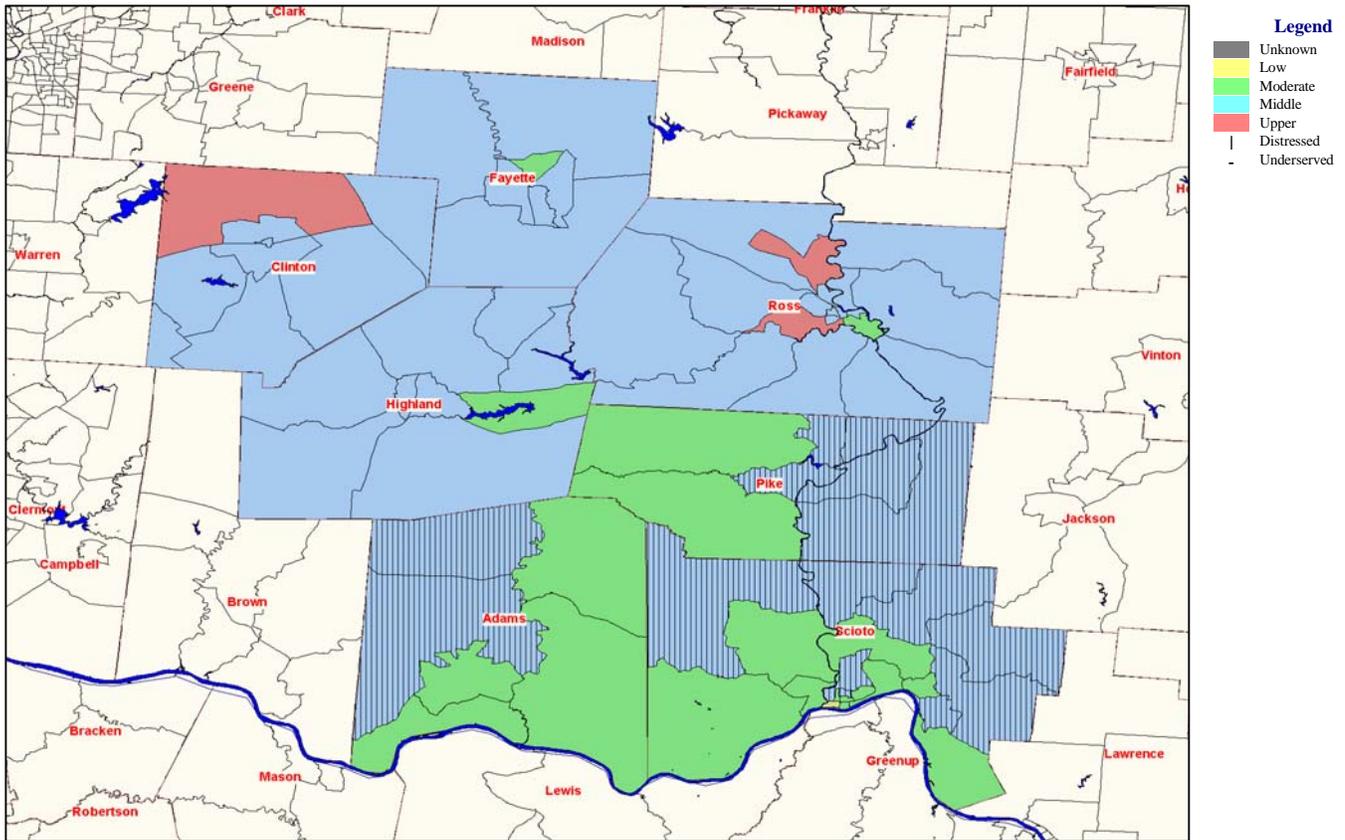
Fifth Third Bank Ohio
Toledo, OH MSA 45780



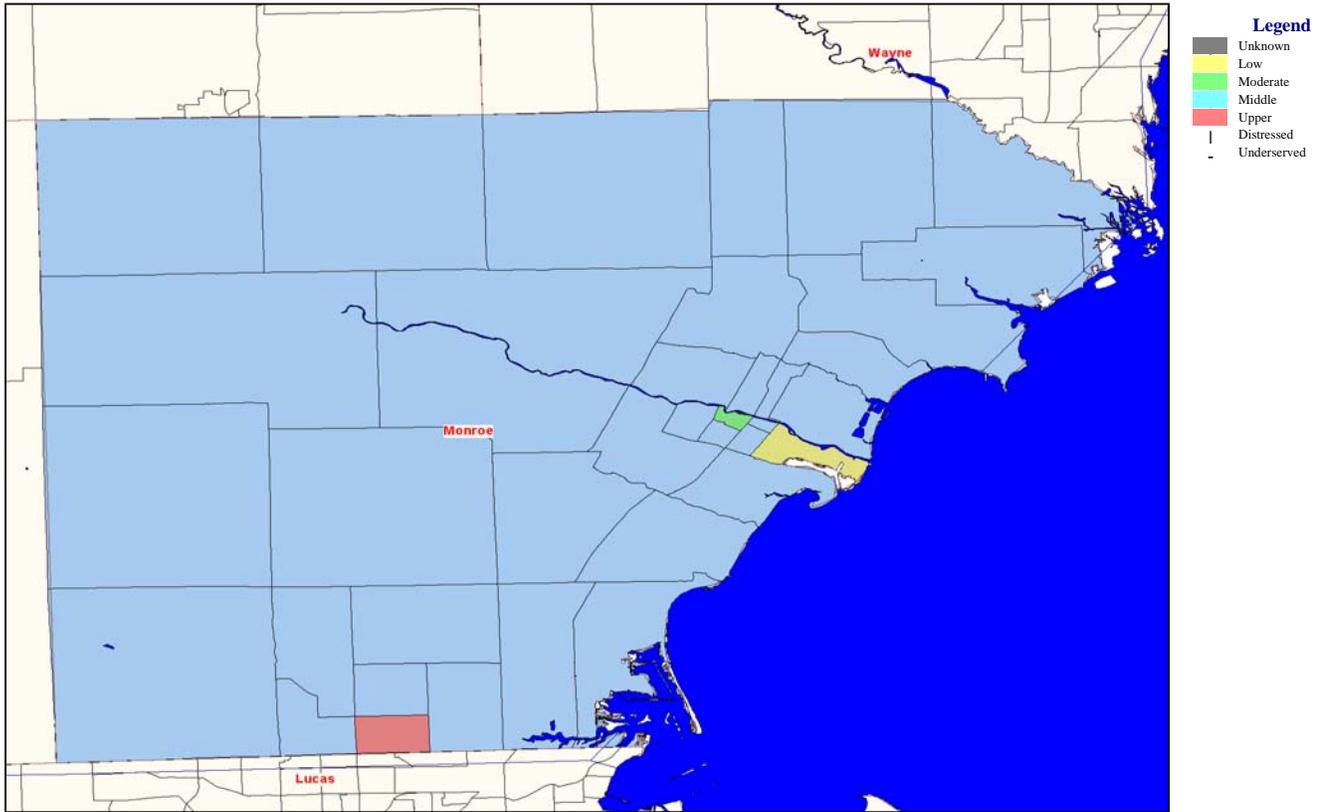
Fifth Third Bank Ohio Non-MSA Northwest Ohio



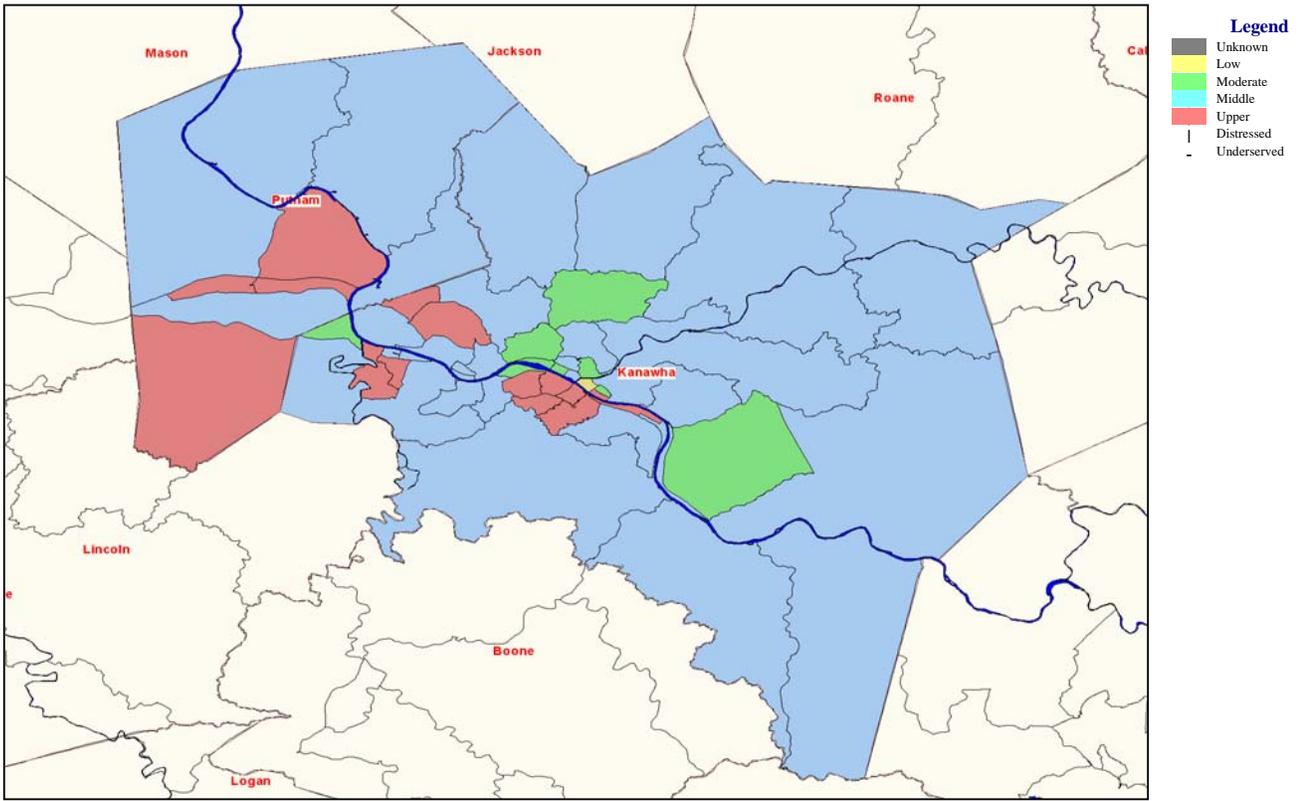
Fifth Third Bank Ohio
 Non-MSA Ohio Valley



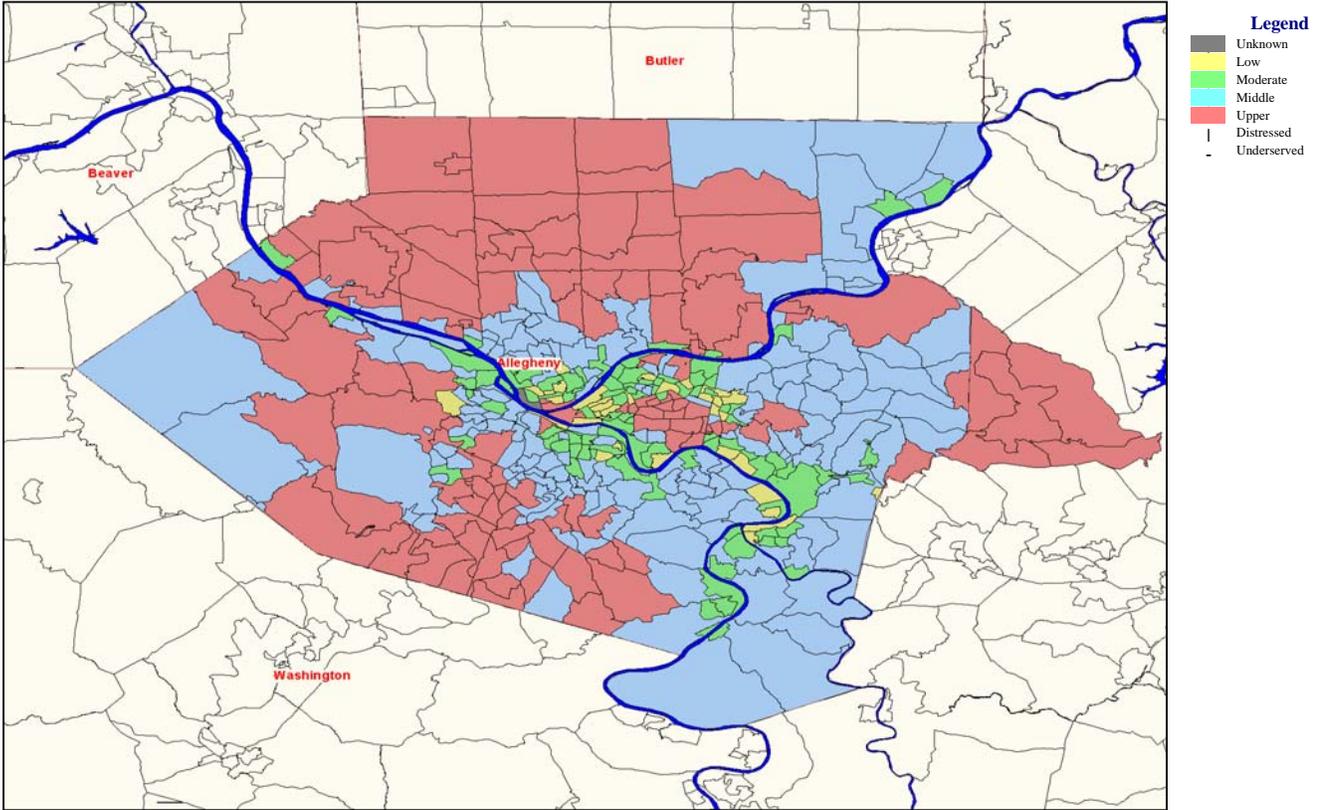
Fifth Third Bank Ohio
Monroe, MI MSA 33780



Fifth Third Bank Ohio
Charleston, WV MSA 16620



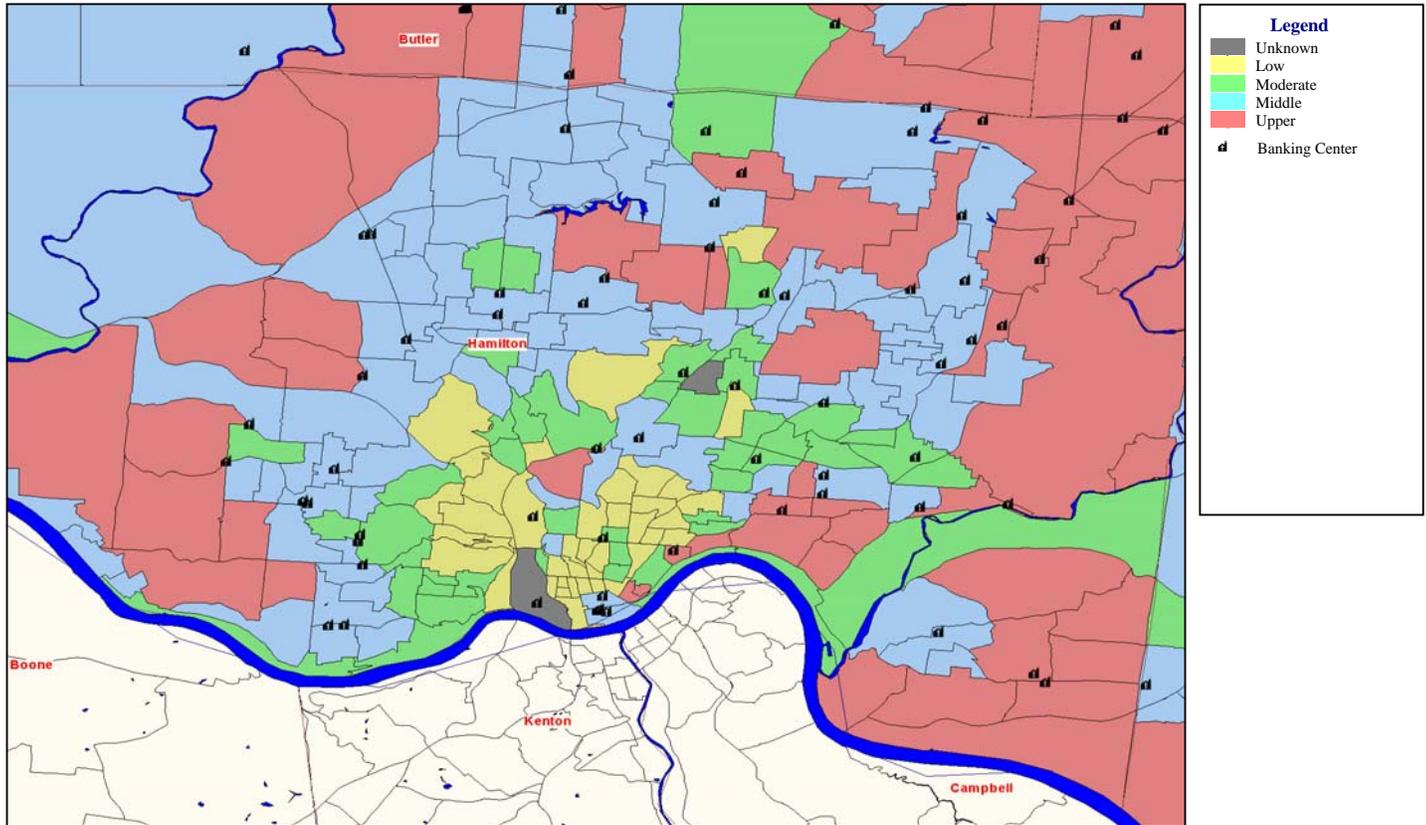
Fifth Third Bank Ohio
Pittsburgh, PA MSA 38300



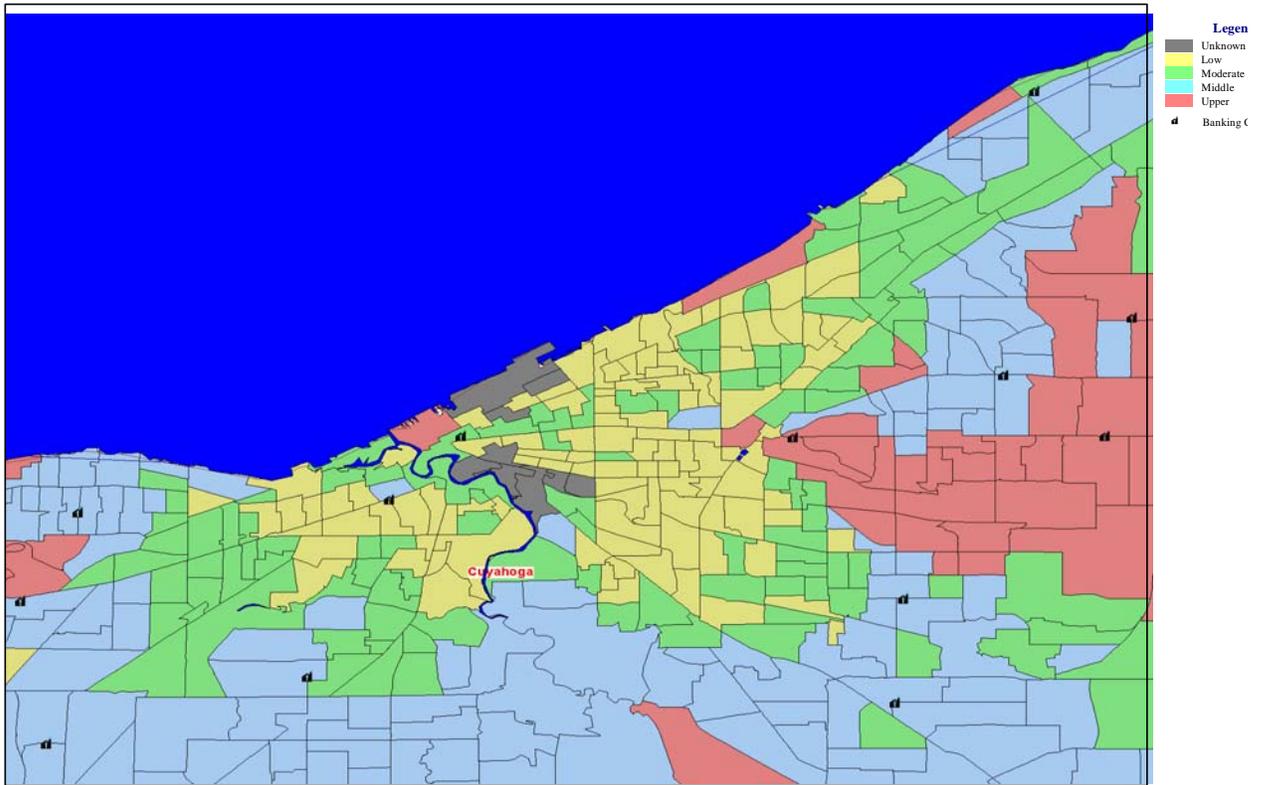
APPENDIX G

SELECTED BANKING CENTER DISTRIBUTION MAPS

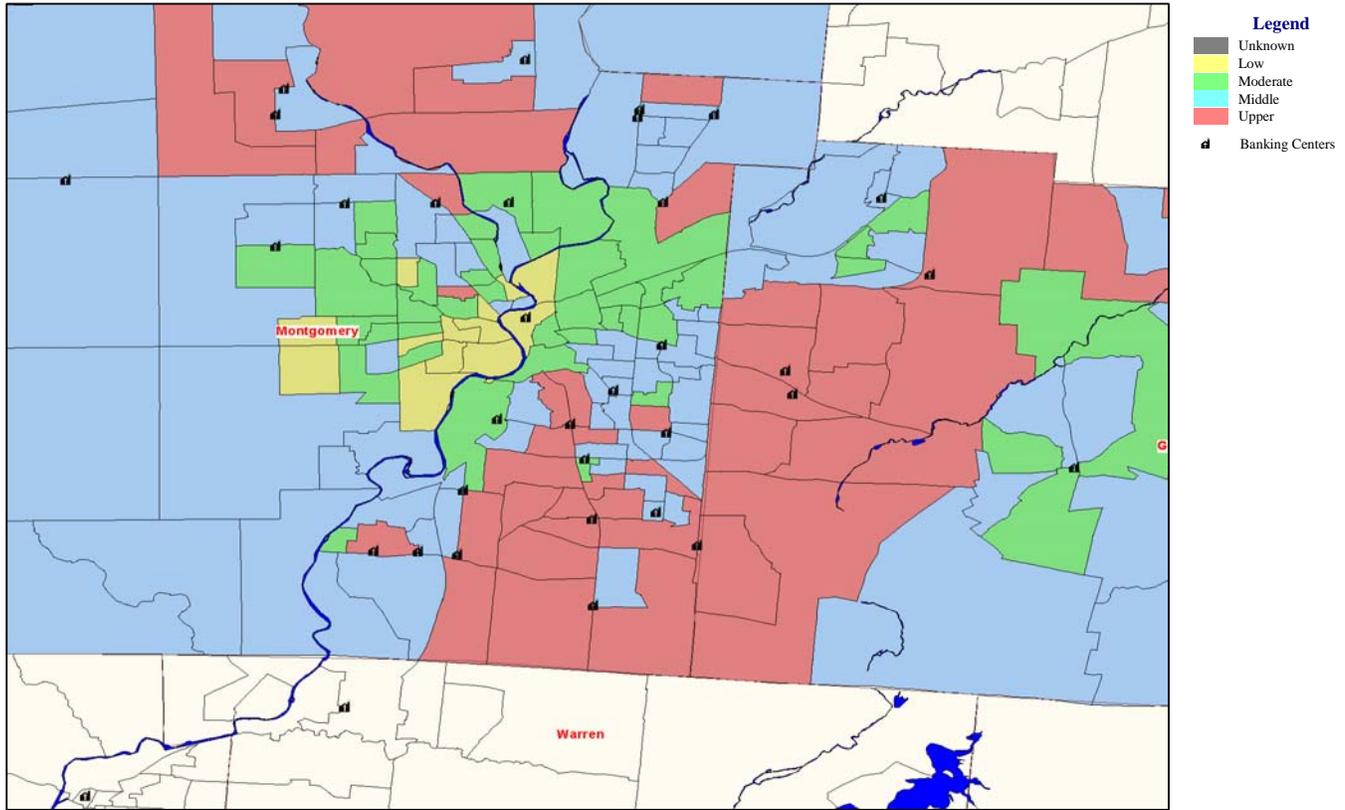
Fifth Third Bank Ohio
Cincinnati/Middletown, OH MSA 17140
Banking Center Distribution



Fifth Third Bank Ohio
Banking Center Distribution



Fifth Third Bank Ohio
Dayton, OH MSA 19380
Banking Center Distribution



Fifth Third Bank Ohio
Pittsburgh, PA MSA 38300
Banking Center Distribution

