PUBLIC DISCLOSURE

October 13, 2009

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fifth Third Bank
RSSD #723112

38 Fountain Square
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.

TABLE OF CONTENTS

			Page Number
I.	Institution Rating		
	a.	Overall Rating	1
	b.	Performance Test Ratings Table	1
	c.	Summary of Major Factors Supporting Rating	1
II.	Institution		
	a.	Description of Institution	2
	b.	Scope of Examination	11
	c.	Conclusions with Respect to Performance Tests	14
	d.	Fair Lending or Other Illegal Credit Practices Review	22
III.	Chicago-Naperville-Joliet IL-IN-WI Multistate Metropolitan Area		
	a.	Multistate Metropolitan Area Rating	23
	b.	Scope of Examination	23
	c.	Description of Institution's Operations	24
	d.	Conclusions with Respect to Performance Tests	31
IV.	Cincinnati-Middletown OH-KY-IN Multistate Metropolitan Area		
	a.	Multistate Metropolitan Area Rating	39
	b.	Scope of Examination	39
	c.	Description of Institution's Operations	40
	d.	Conclusions with Respect to Performance Tests	47
V.	Evansville IN-KY Multistate Metropolitan Area		
	a.	Multistate Metropolitan Area Rating	55
	b.	Scope of Examination	55
	c.	Description of Institution's Operations	56
	d.	Conclusions with Respect to Performance Tests	61
VI.	Huntington-Ashland WV-KY-OH Multistate Metropolitan Area		
	a.	Multistate Metropolitan Area Rating	68
	b.	Scope of Examination	68
	c.	Description of Institution's Operations	68
	d.	Conclusions with Respect to Performance Tests	75
VII.	Louisville KY-IN Multistate Metropolitan Area		
	a.	Multistate Metropolitan Area Rating	80
	b.	Scope of Examination	80
	c.	Description of Institution's Operations	81
	d.	Conclusions with Respect to Performance Tests	87
VIII.	South Bend-Mishawaka IN-MI Multistate Metropolitan Area		
	a.	Multistate Metropolitan Area Rating	94
	b.	Scope of Examination	94
	c.	Description of Institution's Operations	95
	d.	Conclusions with Respect to Performance Tests	100

IX. State of Florida
a. Summary
i. State Rating 105
ii. Scope of Examination 105
iii. Description of Institution's Operations 106
iv. Conclusions with Respect to Performance Tests 106

b. Jacksonville Metropolitan Area (full-scope review)
i. Description of Institution's Operations 109
ii. Conclusions with Respect to Performance Tests 115

c. Lakeland-Winter Haven Metropolitan Area (full-scope review)
i. Description of Institution's Operations 120
ii. Conclusions with Respect to Performance Tests 124

d. Miami-Fort Lauderdale-Miami Beach Metropolitan Area (full-scope review)
i. Description of Institution's Operations 129
ii. Conclusions with Respect to Performance Tests 134

e. Naples-Marco Island Metropolitan Area (full-scope review)
i. Description of Institution's Operations 140
ii. Conclusions with Respect to Performance Tests 145

f. Orlando-Kissimmee Metropolitan Area (full-scope review)
i. Description of Institution's Operations 151
ii. Conclusions with Respect to Performance Tests 157

g. Bradenton-Sarasota-Venice Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 162
ii. Conclusions with Respect to Performance Tests 164

h. Cape Coral-Fort Myers Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 166
ii. Conclusions with Respect to Performance Tests 168

i. Deltona-Dayton Beach-Ormond Beach Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 170
ii. Conclusions with Respect to Performance Tests 172

j. Punta Gorda Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 174
ii. Conclusions with Respect to Performance Tests 176

k. Tampa-St. Petersburg-Clearwater Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 177
ii. Conclusions with Respect to Performance Tests 179

X. State of Illinois
a. Summary
i. State Rating 181
ii. Scope of Examination 181
iii. Description of Institution's Operations 182
iv. Conclusions with Respect to Performance Tests 183

b. Rockford Metropolitan Area (full-scope review)
i. Description of Institution's Operations 185
ii. Conclusions with Respect to Performance Tests 190

c. Kankakee-Bradley Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 195
ii. Conclusions with Respect to Performance Tests 197

d. Nonmetropolitan Statewide Area (limited-scope review)
i. Description of Institution's Operations 198
ii. Conclusions with Respect to Performance Tests 200

XI. State of Indiana
a. Summary
i. State Rating 202
ii. Scope of Examination 202
iii. Description of Institution's Operations 203
iv. Conclusions with Respect to Performance Tests 204

b. Fort Wayne Metropolitan Area (full-scope review)
i. Description of Institution's Operations 207
ii. Conclusions with Respect to Performance Tests 212

c. Indianapolis-Anderson-Columbus Combined Statistical Area (full-scope review)
i. Description of Institution's Operations 217
ii. Conclusions with Respect to Performance Tests 223

d. Michigan City- La Porte Metropolitan Area (full-scope review)
i. Description of Institution's Operations 229
ii. Conclusions with Respect to Performance Tests 234

e. Terre Haute Metropolitan Area (full-scope review)
i. Description of Institution's Operations 238
ii. Conclusions with Respect to Performance Tests 243

f. Bloomington Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 247
ii. Conclusions with Respect to Performance Tests 249

g. Elkhart-Goshen Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 251
ii. Conclusions with Respect to Performance Tests 253

h. Lafayette Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 254
ii. Conclusions with Respect to Performance Tests 256

i. Nonmetropolitan Statewide Area (limited-scope review)
i. Description of Institution's Operations 258
ii. Conclusions with Respect to Performance Tests 260

j. Nonmetropolitan Southeast/Central Indiana Area (limited-scope review)
i. Description of Institution's Operations 261
ii. Conclusions with Respect to Performance Tests 263

XII. Commonwealth of Kentucky
a. Summary
i. State Rating 265
ii. Scope of Examination 265
iii. Description of Institution's Operations 266
iv. Conclusions with Respect to Performance Tests 267

b. Nonmetropolitan Statewide Area (full-scope review)
i. Description of Institution's Operations 270
ii. Conclusions with Respect to Performance Tests 278

c. Owensboro Metropolitan Area (full-scope review)
i. Description of Institution's Operations 284
ii. Conclusions with Respect to Performance Tests 288

d. Lexington-Fayette Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 292
ii. Conclusions with Respect to Performance Tests 294

XIII. State of Michigan
a. Summary
i. State Rating 296
ii. Scope of Examination 296
iii. Description of Institution's Operations 297
iv. Conclusions with Respect to Performance Tests 298

b. Detroit-Warren-Flint Combined Statistical Area (full-scope review)
i. Description of Institution's Operations 301
ii. Conclusions with Respect to Performance Tests 308

c. Kalamazoo-Portage Metropolitan Area (full-scope review)
i. Description of Institution's Operations 315
ii. Conclusions with Respect to Performance Tests 320

d. Lansing-East Lansing Metropolitan Area (full-scope review)
i. Description of Institution's Operations 326
ii. Conclusions with Respect to Performance Tests 331

e. Niles-Benton Harbor Metropolitan Area (full-scope review)
i. Description of Institution's Operations 337
ii. Conclusions with Respect to Performance Tests 342

f. Nonmetropolitan Eastern and Western Michigan Area (full-scope review)
i. Description of Institution's Operations 347
ii. Conclusions with Respect to Performance Tests 352

g. Battle Creek Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 357
ii. Conclusions with Respect to Performance Tests 359

h. Bay City Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 360
ii. Conclusions with Respect to Performance Tests 362

i. Grand Rapids-Muskegon-Holland Combined Statistical Area (limited-scope review)
i. Description of Institution's Operations 364
ii. Conclusions with Respect to Performance Tests 366

j. Jackson Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 368
ii. Conclusions with Respect to Performance Tests 370

k. Nonmetropolitan Northern Michigan Area (limited-scope review)
i. Description of Institution's Operations 371
ii. Conclusions with Respect to Performance Tests 373

l. Saginaw-Saginaw Township North Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 374
ii. Conclusions with Respect to Performance Tests 376

XIV. State of Missouri
a. Summary
i. State Rating 378
ii. Scope of Examination 378
iii. Description of Institution's Operations 379
iv. Conclusions with Respect to Performance Tests 384

XV. State of Ohio
a. Summary
i. State Rating 389
ii. Scope of Examination 389
iii. Description of Institution's Operations 390
iv. Conclusions with Respect to Performance Tests 391

b. Columbus Metropolitan Area (full-scope review)
i. Description of Institution's Operations 394
ii. Conclusions with Respect to Performance Tests 401

c. Lima Metropolitan Area (full-scope review)
i. Description of Institution's Operations 407
ii. Conclusions with Respect to Performance Tests 411

d. Sandusky Metropolitan Area (full-scope review)
i. Description of Institution's Operations 415
ii. Conclusions with Respect to Performance Tests 420

e. Springfield Metropolitan Area (full-scope review)
i. Description of Institution's Operations 424
ii. Conclusions with Respect to Performance Tests 429

f. Toledo Metropolitan Area (full-scope review)
i. Description of Institution's Operations 434
ii. Conclusions with Respect to Performance Tests 441

g. Canton-Massillon Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 447
ii. Conclusions with Respect to Performance Tests 449

h. Cleveland-Akron-Elyria Combined Statistical Area (limited-scope review)
i. Description of Institution's Operations 451
ii. Conclusions with Respect to Performance Tests 453

i. Dayton Metropolitan Area (limited-scope review)
i. Description of Institution's Operations 455
ii. Conclusions with Respect to Performance Tests 457

j. Nonmetropolitan Northwest Ohio Area (limited-scope review)
i. Description of Institution's Operations 459
ii. Conclusions with Respect to Performance Tests 462

k. Nonmetropolitan Ohio Valley Area (limited-scope review)
i. Description of Institution's Operations 463
ii. Conclusions with Respect to Performance Tests 465

XVI. Commonwealth of Pennsylvania
a. Summary
i. State Rating 467
ii. Scope of Examination 467
iii. Description of Institution's Operations 468
iv. Conclusions with Respect to Performance Tests 474

XVII. State of West Virginia
a. Summary
i. State Rating 479
ii. Scope of Examination 479
iii. Description of Institution's Operations 479
iv. Conclusions with Respect to Performance Tests 485

XVIII. Appendices

a.	Scope of Examination Tables	490
b.	Summary of State and Multistate Metropolitan Area Ratings	493
c.	Summary of Limited Scope Assessment Areas	494
d.	Glossary	495
e.	Bank HMDA Lending Distribution Tables	499
f.	Peer HMDA Lending Distribution Tables	555
g.	Bank CRA Lending Distribution Tables	666
h.	Peer CRA Lending Distribution Tables	722
i.	Bank Branch Distribution Tables	833
j.	State and Assessment Area Maps	889

INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: "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
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

* Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors supporting the institution's rating include:

- An adequate responsiveness to credit needs.
- An adequate geographic distribution of loans throughout the assessment area.
- An adequate distribution of loans among borrowers of different income levels and businesses of different revenue sizes.
- A relatively high level of community development lending.
- An excellent level of qualified community development investments and grants.
- A leadership role in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems, though some assessment areas have been adversely affected.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

INSTITUTION: DESCRIPTION OF INSTITUTION

Overview

Fifth Third Bank (Fifth Third) is a wholly owned subsidiary of Fifth Third Bancorp, a bank holding company headquartered in Cincinnati, Ohio. Effective September 30, 2009, Fifth Third Bancorp combined its three bank charters (Fifth Third Bank Ohio, Fifth Third Bank Michigan, and Fifth Third Bank, N.A.) into one bank charter headquartered in Cincinnati, Ohio. As of September 30, 2009, Fifth Third Bancorp reported total assets of $111 billion and Fifth Third reported total assets of $109 billion.

Acquisitions

In January 2007, the holding company acquired First National Bancshares of Florida, Inc., headquartered in Naples, Florida, which owned First National Bank of Florida (First National). First National was merged into the former Michigan bank charter. This acquisition added $5.6 billion to Fifth Third's total assets and expanded Fifth Third's existing Florida markets, with additional banking centers in Orlando, Tampa, Sarasota, Daytona Beach, Fort Lauderdale, West Palm Beach, Fort Myers, and Naples and added banking centers in Jacksonville and Lakeland.

In May 2008, the former Fifth Third Bank, N.A. acquired nine branches in Atlanta, Georgia from First Horizon National Corporation.

In June 2008, the holding company acquired First Charter Corporation, headquartered in Charlotte, North Carolina, which owned First Charter Bank (First Charter). First Charter was merged into the former national bank charter. This acquisition added $4.8 billion to Fifth Third's total assets and added banking centers in North Carolina and Atlanta and Augusta, Georgia.

In October 2008, the former Fifth Third Bank Michigan acquired $250 million in deposits and four banking centers from Freedom Bank, headquartered in Bradenton, Florida. This acquisition expanded Fifth Third's existing Florida markets with additional banking centers in Bradenton and Sarasota.

Nonbank Subsidiaries

Fifth Third requested to include lending by its non-bank subsidiaries in this performance evaluation. These subsidiaries include Fifth Third Mortgage Company, which processes and funds most purchase money and refinance mortgage lending for the corporation and services all mortgage lending for the corporation; Fifth Third Mortgage MI LLC, which processes and funds purchase money and refinance mortgage lending primarily in the State of Michigan; and Home Equity of America (HEA), which originated second mortgage loans through a network of mortgage brokers.

In October 2007, Fifth Third exited the broker second mortgage business and closed HEA; however, lending by HEA in 2007 within Fifth Third's assessment areas is included in this performance evaluation.

Fifth Third Community Development Corporation (CDC) is a holding company nonbank subsidiary organized primarily for making venture capital investments in small business investment companies, other qualifying business ventures, and affordable housing tax credit deals. As of December 31, 2008, the CDC had assets of $1.1 billion. The CDC is a primary contributor to the bank's investment test under CRA.

Business Lines

Fifth Third operates five primary business lines, including commercial banking, retail banking, consumer lending, Investment Advisors, and Fifth Third Processing Solutions.

- Commercial Banking provides credit and treasury management services to businesses ranging from small privately held companies to large publicly traded companies, as well as government entities.
- Retail Banking provides financial products and services through banking center facilities, proprietary ATMs, regional shared ATM networks, and Internet banking.
- Consumer Lending offers mortgage lending, installment lending and leasing, and credit card lending. Mortgage lending includes a wide range of fixed- and variable-rate loans and government-insured or guaranteed loans. The bank sells the majority of its mortgage loans in the secondary market, though it retains servicing. Installment lending includes a full range of direct and indirect loan and lease products. Indirect loans and leases are primarily limited to automobile dealerships. Direct loans are comprised largely of home equity loans and lines of credit and auto loans, though secured and unsecured loans are also originated. Credit card loans are originated to consumers and businesses.
- Investment Advisors provides investment management, personal and institutional trust, custody services, private banking, and brokerage services through Fifth Third Securities, Inc. Investment Advisors manages the corporation's charitable foundation that contributes significantly to the banking subsidiaries' investment test under CRA.
- Fifth Third Processing Solutions (FTPS) offers payment acceptance services to businesses nationwide, including electronic funds transfer (EFT), debit, credit and merchant transaction processing. In June 2009, Fifth Third sold a 51% interest in FTPS to Advent International. The two companies formed a joint venture, Fifth Third Processing Solutions, LLC.

Assessment Areas

Fifth Third's assessment areas include portions of the States of Florida, Georgia, Illinois, Indiana, Michigan, Missouri, North Carolina, Ohio, Tennessee, and West Virginia and the Commonwealths of Kentucky and Pennsylvania. The assessment areas have not changed substantially since the previous evaluation, though new assessment areas were added in Jacksonville and Lakeland, Florida and Kankakee, Illinois, and the Pittsburgh, Pennsylvania assessment area has been slightly expanded.

The following summarizes Fifth Third's assessment areas evaluated as part of this CRA performance evaluation:

Multi-state

- Chicago-Naperville-Joliet IL-IN-WI Multistate MSA #16980, consisting of the following three Metropolitan Divisions (MD):
  - Chicago/Naperville/Joliet IL MD #16974, consisting of Cook, DeKalb, DuPage, Kane, Kendall, McHenry, and Will Counties, but excluding Grundy County
  - Lake County-Kenosha County IL-WI MD #29404, consisting of Lake County in Illinois, but excluding Kenosha County in Wisconsin
  - Gary IN MD #23844, consisting of Jasper, Lake, and Porter Counties, but excluding Newton County
- Cincinnati-Middletown OH-KY-IN MSA #17140, consisting of Brown, Butler, Clermont, Hamilton, and Warren Counties in Ohio; Dearborn, Franklin, and Ohio Counties in Indiana; and Boone, Campbell, Gallatin, Grant, Kenton, and Pendleton Counties in Kentucky, but excluding Bracken County in Kentucky
- Evansville IN-KY MSA #21780, consisting of Gibson, Posey, Vanderburgh, and Warrick Counties in Indiana and Henderson County in Kentucky, but excluding Webster County in Kentucky
- Huntington-Ashland WV-KY-OH MSA #26580, consisting of Boyd and Greenup Counties in Kentucky, Lawrence County in Ohio, and Cabell and Wayne Counties in West Virginia
- Louisville KY-IN MSA #31140, consisting of Clark, Floyd, and Harrison Counties in Indiana and Bullitt, Jefferson, Oldham, and Shelby Counties in Kentucky, but excluding Washington County in Indiana and Henry, Meade, Nelson, Spencer, and Trimble Counties in Kentucky
- South Bend-Mishawaka IN-MI MSA #43780, consisting of Saint Joseph County in Indiana and Cass County in Michigan

Florida

- Bradenton-Sarasota-Venice FL MSA #42260, consisting of Manatee and Sarasota Counties
- Cape Coral-Fort Myers FL MSA #15980, consisting of Lee County
- Deltona-Daytona Beach-Ormond Beach FL MSA #19660, consisting of Volusia County

- Jacksonville FL MSA #27260, consisting of Clay, Duval, and St. Johns Counties, but excluding Baker and Nassau Counties
- Lakeland-Winter Haven FL MSA #29460, consisting of Polk County
- Miami-Fort Lauderdale-Miami Beach FL MSA #33100, consisting of the following two Metropolitan Divisions (MD), but excluding the Miami-Miami Beach-Kendall FL MD #33124:
  - Fort Lauderdale-Pompano Beach-Deerfield Beach FL MD #22744, consisting of Broward County
  - West Palm Beach-Boca Raton-Boynton Beach FL MD #48424, consisting of Palm Beach County
- Naples-Marco Island FL MSA #34940, consisting of Collier County
- Orlando-Kissimmee FL MSA #36740, consisting of Lake, Orange, Osceola and Seminole Counties
- Punta Gorda FL MSA #39460, consisting of Charlotte County
- Tampa-St. Petersburg-Clearwater FL MSA #45300, consisting of Hillsborough, Pasco and Pinellas Counties, but excluding Hernando County

Illinois

- Kankakee-Bradley IL MSA #28100, consisting of Kankakee County
- Nonmetropolitan – Illinois, consisting of Effingham, Jefferson, Lee, Stephenson, Whiteside, and Williamson Counties
- Rockford IL MSA #40420, consisting of Boone and Winnebago Counties

Indiana

- Bloomington IN MSA #14020, consisting of Greene, Monroe, and Owen Counties
- Elkhart-Goshen IN MSA #21140, consisting of Elkhart County
- Fort Wayne IN MSA #23060, consisting of Allen County, but excluding Wells and Whitley Counties
- Indianapolis-Anderson-Columbus IN Combined Statistical Area (CSA) #294, consisting of:
  - Anderson IN MSA #11300, which encompasses all of Madison County
  - Columbus IN MSA #18020, which encompasses all of Bartholomew County
  - Indianapolis IN MSA #26900, consisting of Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putman, and Shelby Counties
- Lafayette IN MSA #29140, consisting of Benton and Tippecanoe Counties, but excluding Carroll County
- Michigan City-LaPorte IN MSA #33140, consisting of LaPorte County
- Nonmetropolitan – Southeast/Central Indiana, consisting of Decatur, Fayette, Jackson, Jennings, Lawrence, Orange, Ripley, Rush, and Scott Counties

- Nonmetropolitan – Indiana, consisting of Adams, Dubois, Knox, Parke, Perry, Pike, Spencer, and Steuben Counties
- Terre Haute IN MSA #45460, consisting of Clay, Sullivan, Vermillion, and Vigo Counties

Commonwealth of Kentucky

- Lexington-Fayette KY MSA #30460, consisting of Bourbon, Clark, Fayette, Jessamine, Scott, and Woodford Counties
- Owensboro KY MSA #36980, consisting of Daviess County, but excluding Hancock and McLean Counties
- Nonmetropolitan – Kentucky, consisting of Anderson, Crittenden, Franklin, Harrison, Hopkins, Lyon, Madison, Mercer, and Union Counties

Michigan

- Battle Creek MI MSA #12980, consisting of Calhoun County
- Bay City MI MSA #13020, consisting of Bay County
- Detroit-Warren-Flint MI CSA #220, consisting of:
  - Detroit-Warren-Livonia MI MSA #19820, which encompasses
    - Warren-Farmington Hill-Troy MI MD #47644, consisting of Livingston, Macomb, Oakland, and St. Clair Counties, but excluding Lapeer County
    - Detroit-Livonia-Dearborn MI MD #19804, consisting of Wayne County
  - Ann Arbor MI MSA #11460, consisting of portions of Washtenaw County
  - Flint MI MSA #22420, consisting of Genesee County
- Grand Rapids-Muskegon-Holland MI CSA #266, consisting of:
  - Grand Rapids-Wyoming MI MSA #24340, which encompasses Barry, Ionia, Kent, and Newaygo Counties
  - Holland-Grand Haven MI MSA #26100 of Ottawa County
  - Muskegon-Norton Shores MI MSA #34740, consisting of Muskegon County
- Jackson MI MSA #27100, consisting of Jackson County
- Kalamazoo-Portage MI MSA #28020, consisting of Kalamazoo and Van Buren Counties
- Lansing-East Lansing MI MSA #29620, consisting of Clinton, Eaton, and Ingham Counties
- Niles-Benton Harbor MI MSA #35660, consisting of Berrien County
- Nonmetropolitan – Northern Michigan, consisting of Antrim, Benzie, Charlevoix, Clare, Crawford, Emmet, Grand Traverse, Isabella, Kalkaska, Lake, Leelanau, Mason, Mecosta, Midland, Missaukee, Oscoda, Otsego, Roscommon, and Wexford Counties
- Nonmetropolitan – Eastern and Western Michigan, consisting of Allegan, Hillsdale, Montcalm, Oceana, Saint Joseph, and Shiawassee Counties
- Saginaw-Saginaw Township North MI MSA #40980, consisting of Saginaw County

Missouri

- St. Louis MO-IL MSA #41180, consisting of St. Louis City, St. Louis County, and St. Charles County, but excluding Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, and St. Clair Counties in Illinois and Crawford, Franklin, Jefferson, Lincoln, Warren and Washington Counties in Missouri

Ohio

- Canton-Massillon OH MSA #15940, consisting of portions of Stark County, but excluding Portage County
- Cleveland-Akron-Elyria CSA #184, consisting of:
  - Akron OH MSA #10420, including Portage and Summit Counties
  - Cleveland-Elyria-Mentor OH MSA #17460, including Cuyahoga, Geauga, Lake, Lorain, and Medina Counties
- Columbus OH MSA #18140, consisting of Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union Counties, but excluding Morrow County
- Dayton OH MSA #19380, consisting of Greene, Miami, Montgomery, and Preble Counties
- Lima OH MSA #30620, consisting of Allen County
- Nonmetropolitan – Northwest Ohio, consisting of Auglaize, Champaign, Darke, Defiance, Hancock, Huron, Logan, Marion, Sandusky, Seneca, Shelby, and Williams Counties
- Nonmetropolitan – Ohio Valley, consisting of Adams, Clinton, Fayette, Highland, Pike, Ross, and Scioto Counties
- Sandusky OH MSA #41780, consisting of Erie County
- Springfield OH MSA #44220, consisting of Clark County
- Toledo OH MSA #45780, consisting of Fulton, Lucas, Ottawa, and Wood Counties

Commonwealth of Pennsylvania

- Pittsburgh PA MSA #38300, consisting of Allegheny County and portions of Washington and Westmoreland Counties, but excluding Beaver, Butler, and Fayette Counties

West Virginia

- Charleston WV MSA #16620, consisting of Kanawha and Putnam Counties, but excluding Boone, Clay, and Lincoln Counties

A more detailed discussion of the assessment areas may be found in the respective sections of this report. Maps of the assessment areas may be found in Appendix J.

Economic Overview

In the second half of 2007 through 2008, the national economy experienced what some have characterized as the most significant downturn since the 1930s, especially in the second half of 2008. In addition to the U.S. economic decline, global economies were significantly impacted. Major challenges included:

- Sub-prime mortgage crisis;
- Falling home and stock prices leading to a loss of wealth;
- Increased delinquency rates;
- High foreclosure rates;
- Financial institution failures including investment companies, commercial banks, and thrifts;
- Tightened credit standards and availability;
- Massive outflows of short-term market funds, such as money market mutual funds, commercial paper market, etc.;
- Shut down of the securitization markets, except for government-supported mortgages;
- Decline in U.S. exports;
- Steep declines in production in all major sectors of the economy;
- Decline in the real gross domestic product in the United States;
- Business closures, layoffs, and cutbacks in capital spending;
- Significant rise in unemployment rates; and,
- Cutbacks in consumer spending.

An analysis of 2008 HMDA data by economists from the Board of Governors of the Federal Reserve System identified that mortgage loan applications in 2008 declined 34.0% over 2007 and nearly 50.0% over 2006. The housing market's decline was reflected in the Federal Housing Finance Agency's (FHFA) nationwide home price index, which posted a year-over-year decline of 8.0% by November 2008 compared with less than 3.0% in January 2008. During 2008, financial institutions and investors experienced significant mortgage-related losses, resulting in several financial institutions either failing, merging under distress, or receiving government assistance, including government-sponsored entities Fannie Mae and Freddie Mac being placed under conservatorship of the FHFA. By December 2008, unemployment had increased from 4.9% at year-end 2007 to 7.2%, resulting in a loss of nearly three million jobs. The deterioration in household income and wealth, as well as fears about buying a home in a falling market, weakened demand for housing and mortgages. Financial institutions affected by falling home prices and the weakened economy tightened credit standards, especially for large dollar (jumbo) loans, applicants with blemished credit, and applicants with limited down payments. Private mortgage insurers also experienced losses and tightened standards and raised premiums for loans with less than a 20.0% down payment. These tightened standards by lenders and insurers further contributed to the reduction in mortgage lending in 2008.

However, government insured and guaranteed loans saw a significant increase in 2008. Federal Housing Administration (FHA) loans increased from 6.0% in 2007 to 21.0% in 2008. This increase in government-insured and guaranteed loans likely resulted from the decline in availability of private mortgage insurance.[1]

The Federal government took a number of actions to stabilize the economy, including:

- Establishment of the Troubled Asset Relief Program, which purchased equity in U.S. banks and other industrial corporations;
- Conservatorship of Fannie Mae and Freddie Mac;
- Passage of a fiscal stimulus package to create jobs;
- Provision of liquidity and other support to automobile manufacturers, financial institutions, and government-sponsored enterprises;
- Expansion of existing and creation of new liquidity facilities for financial institutions;
- Establishment of the Temporarily Liquidity Guarantee Program; and,
- Temporary increase in the FDIC deposit insurance limit to $250,000.

Refer to the Federal Reserve Board's 2008 Annual Report for a comprehensive discussion of economic conditions during the evaluation period.

Financial Overview

Following are key financial information and ratios for Fifth Third as of September 30, 2009.

KEY FINANCIAL INFORMATION AS OF SEPTEMBER 30, 2009	In thousands
Total Assets	109,196,321
Total Deposits	82,146,450
Net Loans & Leases	76,758,438
Loans Secured By Real Estate	40,901,946
Consumer Loans	22,679,331
Commercial Loans	11,178,936

1 *The 2008 HMDA Data: The Mortgage Market in a Turbulent Year.*

KEY FINANCIAL RATIOS AS OF SEPTEMBER 30, 2009	Percentage
Return on Average Assets	1.07%
Net Loss to Average Total Loans and Leases	3.01%
Net Loans & Leases to Total Assets	70.29%
Investments to Total Assets	13.9%
Total Deposits to Total Assets	75.2%
Net Loans & Leases to Total Deposits	93.44%
Loans Secured by Real Estate to Average Loans	53.3%
Commercial Loans to Average Loans	29.5%
Consumer Loans to Average Loans	14.6%

As discussed above, financial institutions faced significant economic challenges during 2007 and 2008. As a result, financial institutions have experienced lower or negative earnings and higher loan losses, resulting in the need to increase loan loss provisions and capital levels. According to a press release issued January 22, 2009, Fifth Third Bancorp reported a net loss of $2.2 billion for the full year 2008, including nearly $1 billion to record the impairment of goodwill due to declining stock prices. The loss also reflected approximately $2.7 billion in net loan charge-offs and an increase in loan loss provisions to $4.6 billion. Fifth Third strengthened its capital levels by selling $3.4 billion in preferred shares to the U.S. Department of the Treasury under its Capital Purchase Program. According to another press release issued May 7, 2009, Fifth Third further strengthened its capital levels by augmenting the common equity component of Tier 1 capital by $1.1 billion. On June 30, 2009, Fifth Third completed the sale of a 51.0% ownership interest in Fifth Third Processing Solutions to Advent International, which netted a $1.2 billion increase in capital.

The economic environment and resulting financial impact during 2007 and 2008 presented Fifth Third and other financial institutions with the unique challenge to operate in a safe and sound manner while meeting the credit needs of its assessment areas.

Previous Performance Evaluation

Fifth Third received a “Satisfactory” rating as a result of a performance evaluations completed by the Federal Reserve Banks of Cleveland and Chicago dated July 9, 2007. Refer to the CRA performance evaluations for Fifth Third Bank, Cincinnati, Ohio and Fifth Third Bank, Grand Rapids, Michigan. The lending and service tests were rated “High Satisfactory,” while the investment test was rated “Outstanding.”

SCOPE OF EXAMINATION

This CRA performance evaluation includes only the assessment areas for the former Ohio and Michigan bank charters. The assessment areas of the former national bank charter, which include Georgia, North Carolina, and Tennessee, were excluded from this evaluation, since the Office of the Comptroller of the Currency (OCC) completed a CRA performance evaluation as of May 4, 2009, which resulted in a "Satisfactory" rating.

All of Fifth Third's individual assessment areas were evaluated for the lending, investment, and service performance. The following assessment areas were reviewed using full-scope examination procedures:

Multi-State

- Chicago-Naperville-Joliet IL-IN-WI Multistate MSA #16980
- Cincinnati-Middletown OH-KY-IN MSA #17140
- Evansville IN-KY MSA #21780
- Huntington-Ashland WV-KY-OH MSA #26580
- Louisville KY-IN MSA #31140
- South Bend-Mishawaka IN-MI MSA #43780

Florida

- Jacksonville FL MSA #27260
- Lakeland-Winter Haven FL MSA #29460
- Miami-Fort Lauderdale-Miami Beach FL MSA #33100
- Naples-Marco Island FL MSA #34940
- Orlando-Kissimmee FL MSA #36740

Illinois

- Rockford IL MSA #40420

Indiana

- Fort Wayne IN MSA #23060
- Indianapolis-Anderson-Columbus IN CSA #294
- Michigan City-La Porte IN MSA #33140
- Terre Haute IN MSA #45460

Kentucky

- Owensboro KY MSA #36980
- Nonmetropolitan – Kentucky

Michigan

- Detroit-Warren-Flint MI CSA #220
- Kalamazoo-Portage MI MSA #28020
- Lansing-East Lansing MI MSA #29620
- Niles-Benton Harbor MI MSA #35660
- Nonmetropolitan – Eastern & Western Michigan

Missouri

- St. Louis MO-IL MSA #41180

Ohio

- Columbus OH MSA #18140
- Lima OH MSA #30620
- Sandusky OH MSA #41780
- Springfield OH MSA #44220
- Toledo OH MSA #45780

Pennsylvania

- Pittsburgh PA MSA #38300

West Virginia

- Charleston WV MSA #16620

Limited reviews were completed for all other assessment areas.

Lending test performance was based upon loan data covering January 1, 2007 through December 31, 2008. HMDA-reportable loans, including home purchase and home refinance loans, and CRA-reportable small business loans were the major products included in the evaluation. CRA-reportable small farm loans, HMDA-reportable home improvement loans, and HMDA-reportable multi-family loans were considered, but were not weighted as heavily as other products given their relatively small volume. The institution chose to include loan activity originated through affiliated mortgage companies and HEA (prior to its closure) in its overall lending analysis. However, only loans originated by these affiliates within Fifth Third's assessment areas were included in the analysis. Other types of consumer loans that can be reported optionally were not included in the analysis.

The first category reviewed under the lending test focused on lending activity inside and outside the institution's assessment areas. The second and third categories reviewed under the lending test – geographic and borrower income distributions – focused exclusively on those loans originated or purchased that are inside the assessment areas.

Community development loans and investments funded by Fifth Third between January 1, 2007 and December 31, 2008, were reviewed as part of the lending and investment tests, respectively. Investments funded by its affiliate CDC, Fifth Third Foundation, and regional banking centers were included in the analysis. Finally, the institution's community development services were evaluated as part of Fifth Third's performance under the service test.

Two assessment areas, including the Cincinnati-Middletown and Chicago-Naperville-Joliet multi-state MSAs, and two states, including the States of Ohio and Michigan, received greater weight in the CRA evaluation. This was based on a number of factors including the percentage of banking centers in these assessment areas to total banking centers in the assessment areas; the percentage of HMDA and CRA loans in these assessment areas to total HMDA and CRA lending; the percentage of institution deposits in these assessment areas to total institution deposits; performance context issues, specifically community development opportunities and needs; and the institution's market share of deposit ranking in these areas. Within the states of Michigan and Ohio, the Detroit-Warren-Flint CSA, Grand Rapids-Muskegon-Holland CSA, Columbus MSA, and Cleveland-Akron-Elyria CSA assessment areas received the greatest weight in determining the state ratings.

A summary of the scope is listed in Appendix A.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Fifth Third's performance under the lending test is rated "Low Satisfactory." Fifth Third's performance in its most significant assessment area, the Cincinnati-Middletown multi-state MSA, and its most significant state, Ohio, were both rated "Low Satisfactory." The Huntington-Ashland and South Bend-Mishawaka multi-state assessment areas and the states of Florida and Illinois and the Commonwealths of Kentucky and Pennsylvania were also rated "Low Satisfactory." The Chicago-Naperville-Joliet, Evansville, and Louisville multi-state MSAs, along with the states of Indiana, Michigan, and Missouri were rated "High Satisfactory," although performance in several of these assessment areas was attributable to the excellent level of community development lending in those assessment areas. The State of West Virginia was rated "Needs To Improve."

Throughout this report, references are made to Fifth Third's and the peer's lending distribution by geography and borrower income. Detailed information about the bank's percentage of HMDA-reportable and CRA-reportable loans can be found in appendices E and G, respectively. Detailed information about peer's percentage of HMDA-reportable and CRA-reportable loans can be found in appendices F and H, respectively. In some assessment area and product discussions, specific numbers are quoted from these tables to support relevant points, otherwise, only general references are made comparing performance and the reader should refer to the tables for specific data.

Lending Activity

Lending activity reflects an adequate responsiveness to the credit needs of the bank's assessment areas, taking into consideration Fifth Third's strategic objectives, economic conditions, and competitive factors. However, within the Naples-Marco Island MSA, Cleveland-Akron-Elyria CSA, and Charleston MSA assessment areas, lending activity was poor due to lower levels of lending and a heavy concentration of lending in upper-income tracts and to upper-income borrowers.

Following the national trend among all lenders, the volume of lending by number of loans and dollar amount not only decreased from the previous examination, but also during the period under review. The housing crisis and subsequent recession, which included dramatic declines in home sales and new construction and plummeting home values, was further aggravated as the economy continued to weaken and unemployment increased. As a result, in the majority of markets served by Fifth Third, home purchase and refinance lending declined. However, as existing borrowers faced increasing financial difficulties, many lenders, including Fifth Third, developed and/or participated in loan modification programs to help mitigate potential losses from delinquent loans or loans facing higher payments. In some of the bank's newer markets, Fifth Third's lending volumes increased from 2007 to 2008 as the bank became more established.

Among the 3,087 lenders serving Fifth Third's assessment areas, Fifth Third Mortgage Company ranked fifth in consolidated mortgage loan originations and purchases. JP Morgan Chase Bank, NA ranked first, followed by Countrywide Bank, FSB; CitiMortgage, Inc.; and Wells Fargo Bank, NA. Fifth Third Mortgage Company – Michigan, LLC. ranked 22nd; the former Fifth Third Bank/Michigan ranked 48th; and Fifth Third Bank/Ohio ranked 71st. The former affiliate HEA was also in operation during the first part of 2007; however, its lending volume was minimal in comparison to the lending of the banks and mortgage companies. Combining the originations and loan purchases of all of these affiliates, Fifth Third would have ranked fourth.

The former Michigan bank ranked 13th in the origination of small business and small farm loans among the 545 lenders subject to reporting small business and small farm lending data and the Ohio bank ranked 15th. The combined lending of the two institutions would have placed Fifth Third in tenth position behind Wells Fargo Bank, NA. The top originator was American Express Bank FSB, followed by Chase Bank USA, NA; Citibank South Dakota, NA; Capital One Bank USA, NA; and FIA Card Services, NA.

As can be seen by the rankings among small business lenders, all are major credit card issuers providing commercial credit card accounts nationwide. Since the previous CRA examination, the bank has expanded its own commercial credit card operations to become more competitive in this area of small business lending. However, although lending volume has increased, the origination of commercial credit accounts remains significantly lower than those institutions that serve a nationwide market.

The following table provides data regarding the volume of lending by all but the former national bank in the assessment areas under review.

January 1, 2007 – December 31, 2008 ***Summary of Lending Activity***				
Loan Type	**#**	**%**	**$ (000s)**	**%**
Home Purchase	65,757	30.4	10,198,630	31.4
Refinancing	77,355	35.8	12,546,799	38.7
Home Improvement	4,419	2.0	302,057	0.9
Total HMDA-related	**147,531**	**68.3**	**23,047,486**	**71.0**
Small Business	64,799	30.0	8,620,385	26.6
Small Business –Real Estate Secured	2,780	1.3	674,042	2.1
Total Small Business	**67,669**	**31.3**	**9,294,427**	**28.6**
Total Small Farm	**868**	**0.4**	**117,866**	**0.4**
TOTAL LOANS	**216,068**	**100.0**	**32,459,779**	**100.0**

Fifth Third offers and participates in several flexible lending programs that are responsive to the credit needs of low- and moderate-income borrowers, including proprietary loan programs, state bond programs, Federal Housing Administration-insured loans, Veterans Administration-guaranteed loans, and loans through the Farm Service Agency and Rural Housing Service. Loan volumes are provided in the following table.

Flexible Loan Programs

Product	Number of Loans	Dollar Volume of Loans	
		1st	2nd
Conventional Bonds	207	$23,971,104	$313,240
FHA Bonds	571	$61,461,848	$1,439,986
VA Bonds	23	$2,941,804	$4,780
Good Neighbor	24	$1,939,295	
Home Possible	309	$33,207,951	
My Community	394	$41,451,778	
FHA	10,468	$1,377,534,300	
VA	572	$84,592,000	
FSA/RHS	335	$3,041,000	

Assessment Area Concentration

The table below shows the distribution of loans inside and outside of the bank's assessment areas. A substantial majority of Fifth Third's loans were made inside the respective assessment areas, reflecting excellent assessment area concentration.

January 1, 2007 – December 31, 2008 Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	$(000s)	%	#	%	$(000s)	%
Home Purchase	2,971	91.5	156,305	84.5	275	8.5	28.769	15.5
Refinancing	3,797	96.7	143,943	96.9	128	3.3	4,622	3.1
Home Improvement	10,295	95.6	867,564	95.8	472	4.4	38,386	4.2
Total HMDA-related	**17,063**	**95.1**	**1,167,812**	**94.2**	**875**	**4.9**	**71.777**	**5.8**
Small Business	51,040	95.6	8,446,890	95.2	2,326	4.4	424,899	4.8
Small Business –Real Estate Secured	2,780	96.3	674,042	96.6	106	3.7	23,817	3.4
Total Small Business	**53,820**	**95.7**	**9,120,932**	**95.3**	**2,432**	**4.3**	**448,716**	**4.7**
Total Small Farm	**831**	**85.7**	**117,565**	**83.2**	**139**	**14.3**	**23,676**	**16.8**
TOTAL LOANS	**71,714**	**95.4**	**10,406,309**	**95.0**	**3,446**	**4.6**	**544,169**	**5.0**

Geographic and Borrower Distribution

The geographic distribution of lending in three of the six multi-state assessment areas, including Cincinnati-Middletown and Chicago-Naperville-Joliet, and four of the nine states, including Michigan, was considered good, while the geographic distribution of lending in the remaining three multi-state assessment areas and five states, including Ohio, was considered adequate. In addition, significant gaps in lending were identified in the Chicago-Naperville-Joliet MSA, Miami-Fort Lauderdale-Miami Beach MSA, Orlando-Kissimmee MSA, Detroit-Warren-Flint CSA, St. Louis MSA, Cleveland-Akron-Elyria CSA, and Pittsburgh MSA assessment areas. Overall, the distribution of loans by geographies is adequate.

The borrower distribution of lending in one multi-state assessment area and three of the nine states, including Michigan, was considered good, while the borrower distribution of lending in the remaining five multi-state assessment areas, including Cincinnati-Middletown and Chicago-Naperville-Joliet, and four states, including Ohio, was adequate. Borrower distribution in the State of West Virginia was considered poor. Overall, the distribution of loans by borrower is adequate, but reflects weaker performance than the distribution of loans by geography.

The bank may modify a loan as part of its loss mitigation efforts, rather than refinance the loan. The programs are aimed at borrowers with residential mortgages, home equity lines of credit, credit cards, and other personal consumer loans and include loans that are current, but experiencing stress; active, but in the foreclosure process; or currently in default. The focus is primarily on loss mitigation through the use of modifications (e.g., conversion of variable-rate to fixed-rate or open-end to closed-end with specific principal and interest payments), temporary interest rate concessions and/or loan term concessions, and in severe cases, permanent and significant interest rate concessions and/or principal reductions.

Fifth Third provides programs in a myriad of ways in order to reach borrowers either exhibiting signs of possible default or that are already in foreclosure or default via:

- An "early intervention department" that focuses its efforts on borrowers who are beginning to show stress through, for example, declining credit scores;
- Mail campaigns and door-to-door visits in cases where the institution has not been able to reach the borrower via phone or internet;
- Access to the institution's website or to customer-facing employees with knowledge of Fifth Third's loss mitigation services through a toll-free phone line;
- Outreach events that are sponsored by the institution in communities experiencing significant economic hardship; and,
- Community affairs officers partnering with non-governmental agencies in communities in which community leaders have advised of the increased need for access to loss mitigation services.

A specific example of Fifth Third's loss mitigation programs is its involvement with the Federal Home Loan Bank's "Preserving the American Dream Program." This program has been offered in several of the individual assessment areas within the States of Kentucky, Ohio, and Tennessee. The program allows banks to provide their existing first mortgage customers with an opportunity to preserve homeownership under circumstances that might otherwise lead to foreclosure. In 2008, Fifth Third funded projects in Cleveland, Toledo, Akron, Cincinnati, Dayton, and three broader geographic areas in Ohio; in Louisville, Lexington, Bowling Green, and most of rural Eastern Kentucky; and in Nashville and Upper East Tennessee. Program funds were used to identify potential eligible homeowners, provide foreclosure prevention counseling to homeowners, seed "rescue" funds necessary to bringing mortgage payments current or to pay late fees or other reasonable charges for homeowners, and generate other foreclosure-mitigating activities on behalf of homeowners. Up to $3,500 was available for each prospective homeowner in financial distress and/or facing delinquency or default.

Data provided by Fifth Third indicated that approximately 650 borrowers were provided loan mitigation services through the various loan mitigation programs during 2007, including approximately 165 (25.0%) borrowers located in low- and moderate-income geographies. For 2008, approximately 4,000 borrowers were provided such service through the various programs, including approximately 850 (21.0%) borrowers in low- and moderate-income geographies. Recognizing that loss mitigation programs are responsive to the credit needs of the community (since some customers might benefit more from a loan modification, rather than a refinance loan), information regarding the geographic distribution of these modifications was incorporated in the analysis. However, income information was not available for the bank's loan modifications; therefore, they were not included in this analysis of refinance loans by borrower income.

Community Development Loans

Fifth Third originated a relatively high level of community development loans. During the period under review, the bank originated 445 loans totaling $1,209,883,287. Although the volume of lending was very high and represented a 37.0% increase over the previous examination, nearly 38.0% by number and 47.0% by dollar amount of the lending was concentrated in Chicago and Detroit, while these assessment areas only comprised 18.0% of the bank's deposits. Also, no community development loans were made in 17 assessment areas (31.0%) out of 55 total assessment areas, including four MSAs in Florida, two MSAs in Illinois, three MSAs in Indiana, the nonmetropolitan area in Kentucky, three MSAs in Michigan, two MSAs in Ohio, and two states – the States of Missouri and West Virginia. However, these 17 assessment areas represent only 3.0% of the bank's deposits. In addition, although community development loans were originated in all other assessment areas, the Anderson and Columbus MSAs in the Indianapolis CSA and the Monroe MSA in the Detroit CSA had no community development loans. Several other assessment areas had a low level of community development lending, including the Cincinnati multi-state MSA which represented 9.0% by number and 2.0% by dollar amount of the bank's community development lending, but 27.0% of its deposits.

Investment Test

Fifth Third's performance under the investment test is rated "Outstanding." The institution is often in a leadership position, particularly with those investments not routinely provided by private investors. Performance was assessed using a number of factors, including demographic and economic information, the number and dollar amount of investments in relation to investment opportunities and needs, and other relevant factors. Five of the six multi-state assessment areas and eight of the nine states were rated outstanding for the investment test, including the Chicago multi-state assessment area and the states of Michigan and Ohio. The Cincinnati-Middletown multi-state assessment area and the State of Illinois were both rated "High Satisfactory."

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 the 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.
- Bank investments are predominately mortgage-backed securities and small charitable contributions to local organizations.

During the current evaluation period, the institution funded $445.4 million in qualified investments (including $6.4 million in investments in counties adjacent to several of its assessment areas), which is a 104.7% increase from the previous evaluation when combining the total qualified investments from the former separately chartered Michigan and Ohio institutions. The largest increases by percentages since the previous evaluation occurred in the Bay City, Bradenton-Sarasota-Venice, Cape Coral-Fort Myers, and Lima MSAs (in descending order), as well as the nonmetropolitan portion of the State of Illinois. However, since a number of these assessment areas are locations in which the institution does not have a significant presence and a relatively small dollar investment to begin with, the percentage increases do not reflect the complete picture. When reviewed by dollar amount since the previous evaluation, the Indianapolis-Anderson-Columbus and Detroit-Warren-Flint CSAs, Chicago-Naperville-Joliet multi-state MSA, and Columbus, Pittsburgh, and Miami-Fort Lauderdale-Pompano Beach MSAs (in descending order) had the largest increases. In addition, eight of the institution's assessment areas had decreases in the amount of qualified investments.

See the discussion under each assessment area for details regarding the bank's activity in a particular assessment area.

Service Test

Fifth Third's performance under the service test is rated "High Satisfactory." Three multi-state assessment areas, including Cincinnati and two states were rated "Outstanding;" two multi-state assessment areas and six states, including Michigan and Ohio, were rated "High Satisfactory;" and the Chicago multi-state assessment area and the State of Missouri were rated "Low Satisfactory." For details regarding the institution's performance in the individual assessment areas, refer to the respective assessment area's Service Test section in this report. Also, refer to Appendix I for details regarding the bank's distribution of branches and ATMs.

Retail Services

Retail delivery systems were readily accessible in two multi-state assessment areas and two states; accessible in three multi-state assessment areas, including Cincinnati-Middletown, and six states, including Michigan and Ohio; and unreasonably inaccessible in the Chicago-Naperville-Joliet multi-state assessment area and the State of Missouri. Overall, retail delivery systems are considered accessible to all geographies, including low- and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes in the institution's assessment areas. Generally, the institution's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems, though some individual assessment areas have been adversely affected. Banking services and business hours do not vary in a way that inconveniences any portions of the bank's assessment areas.

Enhancing the accessibility of delivery systems is the fact that Fifth Third was able to demonstrate that some banking centers in middle- and upper-income geographies located in close proximity to low- and moderate-income geographies provided services to those areas (i.e., low- and moderate-income geographies) in several of its individually designated assessment areas. Fifth Third also operates a limited number of loan production offices, some in low- and moderate-income geographies, which provide access to all types of consumer residential and personal loans. Finally, the institution also provides services through Internet banking and telephone banking.

Through its various delivery systems, Fifth Third offers several no- or low-cost deposit products, including a free checking account, student checking account, senior club checking account, and goal setter savings account. The free checking account, known as the Basic53 Checking Account, is designed to provide customers access to basic checking account services at no cost, as long as a minimum balance of $100 is kept in the account. The account generates some interest income, unlimited check writing and proprietary ATM access capabilities, and two free non-proprietary ATM withdrawals.

Community Development Services

Community development services were considered excellent in three multi-state assessment areas, including Cincinnati-Middletown and Chicago-Naperville-Joliet, and three states, including Ohio; good in two multi-state assessment areas and five states, including Michigan; and adequate in one multi-state assessment area and one state. Overall, the institution provides a relatively high level of community development services throughout its assessment areas. Fifth Third's directors, officers, and staff members provide their financial expertise to the community by engaging in activities promoting or facilitating 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. The variety of community development services, the use of innovative techniques in delivering these services (e.g., E-bus), the impact and responsiveness to community development needs in various individual assessment areas (particularly in larger metropolitan statistical areas), and the large number of organizations that benefit (e.g., through technical assistance) were the primary reasons for the overall assessment.

Community development services included, but were not limited to, the following:

E-bus

The institution 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 E-Bus operated in 22 of Fifth Third's 55 assessment areas during the evaluation period, almost all of which were metropolitan statistical areas. Communities served were those identified as underserved and/or designated as one of Fifth Third's partner community organizations. For perspective, in 2008, the bus traveled throughout the State of Florida and portions of the Midwest, visiting low-income communities in the cities of Jacksonville, Orlando, Tampa, Lexington, Cincinnati, Columbus, Indianapolis, St. Louis, Toledo, Cleveland, Pittsburgh, West Virginia, Chicago, Nashville, and Charlotte. Details regarding the bus's performance in individual assessment areas can be found in the individual assessment area sections.

Financial Education or Literacy

Fifth Third has also continued its involvement in providing financial literacy programs through partnerships with schools, local organizations, government agencies, businesses, and local churches. The following are examples of financial literacy programs promoting community development throughout the bank's assessment areas.

- "Young Banker's Club" was 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 schools located primarily in the Chicago-Naperville-Joliet and Cincinnati-Middletown multi-state MSAs and the Detroit-Warren-Flint and Indianapolis-Anderson-Columbus CSAs.

- "Credit Smart" helped consumers, primarily low- and moderate-income individuals, 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.

- "Smart Money" was 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 assessment areas. The goal of the program is to teach students the basics of money management and educate them on how to finance their dreams and plans.

- Homebuyer training was provided either through on-site facilities of Fifth Third or the offices of community organizations that are convenient located in or near low- and moderate-income communities.

- General financial literacy training was provided to low- and moderate-income individuals covering topics such as saving money, credit repair, banking basics, banking products, and budgeting.

- Minority student awareness programs were targeted to minorities in low- and moderate-income communities to increase their awareness of employment opportunities in the banking industry.

Technical Assistance

The institution also provides technical assistance to community development organizations through its employees. Technical assistance includes assistance in fund raising, accounting and bookkeeping, applying for government grants, and reviewing loan application requests.

Board and Committee Memberships

Officers and managers of Fifth Third spent numerous hours providing financial expertise through their involvement with community development organizations throughout the assessment areas by serving as board directors, loan committee members, or treasurers.

Fair Lending or Other Illegal Credit Practices Review

No violations of the substantive provisions of the antidiscrimination laws and regulations were noted.

MULTISTATE METROPOLITAN AREA

(Full-scope Review)

CRA RATING for Chicago-Naperville-Joliet, IL-IN-WI MSA #16980:[2] "Satisfactory"
The lending test is rated: "High Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "Low Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to credit needs.
- A good geographic distribution of loans throughout the assessment area.
- An adequate distribution of loans among borrowers of different income levels and businesses of different revenue sizes.
- A leadership role in making community development loans.
- An excellent level of qualified community development investments and grants.
- A leadership position in providing community development investments and grants.
- Retail delivery systems that are unreasonably inaccessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A leadership role in providing community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Chicago-Naperville-Joliet multi-state MSA. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

[2] 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 within the multistate metropolitan area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA #16980

The Chicago-Naperville-Joliet multi-state MSA includes Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties in Illinois; Jasper, Lake, Newton, and Porter Counties in Indiana; and, Kenosha County in Wisconsin. The eight-county area in Illinois (with the exception of Lake County, Illinois) is also known as the Chicago-Naperville-Joliet, IL Metropolitan Division (MD), the two-county region including Lake County (Illinois) and Kenosha County is known as the Lake County-Kenosha County IL-WI MD, and the four-county area in Indiana is known as the Gary, IN MD. The institution's assessment area does not include Grundy County in Illinois, Newton County in Indiana, or Kenosha County in Wisconsin due to the bank not having any branches or originating a significant number of loans in these counties. The assessment area is composed of 254 low-income tracts, 498 moderate-income tracts, 718 middle-income tracts, and 522 upper-income tracts. There are also 17 tracts with no income designation that are primarily comprised of correctional institutions, military establishments, educational facilities, or medical establishments that do not report income information.

Fifth Third's market share of deposits accounts for approximately 3.1% of the market within the metropolitan statistical area, which ranks the bank sixth out of 299 institutions, according to the FDIC Summary of Deposit report. By way of comparison, the top five institutions, including JPMorgan Chase and LaSalle Bank, NA, hold a combined 44.2% market share. As of December 31, 2008, there were 168 banking centers, 219 full-service ATMs, and 98 cash-only ATMs within the assessment area, including 77 banking centers located within Cook County. Deposits in this assessment area account for approximately 12.2% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 16,628 mortgage loans and 10,050 small business loans within the assessment area, representing 11.3% and 15.5%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked ninth among 1,041 HMDA reporters and the bank ranked 59th in mortgage loan originations. By comparison, JP Morgan Chase Bank, NA; Countrywide Bank FSB; Wells Fargo Bank, NA; and CitiMortgage, Inc. ranked first through fourth among HMDA reporters. In small business lending, Fifth Third ranked 16th out of 231 lenders. Chase Bank USA, NA ranked first in originations, followed by American Express Bank FSB; CitiBank SD, NA; and Capital One Bank USA, NA. These lenders are primarily issuers of commercial credit card accounts.

Assessment area statistics are skewed by the presence of the city of Chicago in Cook County. For example, there are a total of 2,009 census tracts in this assessment area, including 254 low-income tracts, and 498 moderate-income tracts. However, 1,343 census tracts (representing approximately 66.8% of the total) are located in Cook County alone. Consequently, significant statistical differences between counties within the assessment area are highlighted where possible.

A number of community contacts were conducted in order to provide additional information regarding the assessment area. The community contacts provided context to the demographic and economic characteristics discussed below. In summary, the contacts stated that the metropolitan statistical area's economy varies considerably. In much of the surrounding suburbs to the west and northwest of Chicago, the economy is doing well due to a strong mix of industries related to manufacturing, retail, and service. The suburbs southwest of Chicago have seen growth in both business relocations and homeowners to lower-cost homes as a result of the extension of a local interstate bypass (I-355). While economically stronger than the rest of the metropolitan statistical area, prices of homes have also risen concurrently, exacerbating the affordable housing issue. Alternatively, the economy in Chicago and certain pockets directly north and south of Chicago and into northwest Indiana, as well as farther west and in portions of Will County remain less robust. Several companies have or are planning on leaving the suburbs north of Chicago for the state of Wisconsin. Areas south of Chicago and in northwest Indiana have traditionally been less economically diverse and this remains so during the evaluation period. Will County, according to one community contact, was considered to have the highest levels of foreclosures in the assessment area. Affordable housing is readily available in areas where the economy is less strong; however, the lack of cost-effective transportation makes commuting to jobs outside these areas difficult. Financial institutions are generally providing a satisfactory level of service throughout the majority of the metropolitan statistical area, although there continues to be a demand for small business and micro financing which is not adequately met in those areas that are more economically weak.

In this context, it is noted that the Housing and Urban Development (HUD) maintains a list of Empowerment Zones and Enterprise (Renewal) Communities. This assessment area has one Empowerment Zone located in the western portion of the city of Chicago. It is also noted that the Illinois Department of Commerce and Economic Development (IDCED), which developed its own state-level tax assistance program, has designated sections of this assessment area an Enterprise Zone. Finally, the State of Indiana has its own Enterprise Zones, including three located in the three-county region of the assessment area in Indiana.

Housing Characteristics

There are 3.4 million housing units in the assessment area; however, as in other respects, the vast majority of units (2.1 million) are located in Cook County, based on the 2000 Census. With the exception of three counties in the assessment area, owner occupancy rates are between 70.0% and 80.0%. Cook County has the lowest owner-occupancy rates at 54.5% and DeKalb County, which is the home of Northern Illinois University and is skewed by this fact, has the second lowest rate at 57.3%. From an income perspective, 29.2% of housing units and 17.8% of owner-occupied homes were located in either a low- or moderate-income census tract. These figures suggest mortgage credit demand in Cook County and low- and moderate-income areas might be lower. Additionally, a significant concentration of multi-family homes is located in low- (42.4%) or moderate-income (28.7%) census tracts, with 78.0% of all multi-family housing located in Cook County.

The median age of housing stock was 38 years as of the 2000 Census, with 30.2% of housing built prior to 1950. However, the median age of housing stock ranged from a high of 44 years in Cook County to a low of 22 years in McHenry County. A higher percentage of older homes, as evidenced by the median age of such stock, are indicative of needs relating to repairs and rehabilitation. According to the U.S. Census Bureau's American Community Survey (ACS) of 2007, 79.5% of the stock in the Chicago-Naperville-Joliet, IL-IN-WI MSA was built prior to 1990 (although data from the ACS is by county, state, metropolitan statistical area, or metropolitan divisions, it is used here to provide a close approximation of similar information for the assessment area). Within the largest cities in the assessment area, housing stock is relatively older comparatively. In the cities of Chicago (Illinois) and Gary (Indiana) 90.7% and 95.1% of the housing stock, respectively, were built prior to 1990.

According to 2000 Census data, the median housing value in the assessment area was $156,763 with an affordability ratio of 31.0%; with the higher the affordability ratio, the more affordable a home is considered. Affordability ratios fluctuated from a high of 43.0% in Lake and Porter Counties in Indiana to a low of 29.0% in DeKalb County in Illinois. Home prices and sales have recently experienced a decline that has been relatively higher than many parts of the country. According to recently available data from the National Association of Realtors, the median sales price of an existing single-family home in the United States declined by 5.8% in 2007 and 13.8% in 2008, compared to 2.6% and 25.6%, respectively, for the two-year period in the Chicago-Naperville-Joliet MSA. Sales of single family homes declined by 11.9% during 2008 in the United States versus 20.5% for the Chicago-Naperville-Joliet MD (including Lake County in Illinois) and 18.9% for the State of Illinois, according to the Illinois Association of Realtors. The combination of decline in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

Another indicator of housing demand comes from the company RealtyTrac (an online real estate marketplace and data company) that tracks foreclosure statistics among other data. RealtyTrac recently provided data on the foreclosure rates for the 100 largest metropolitan areas. For the Chicago-Naperville-Joliet MD, the foreclosure rates as a percentage of all households for 2007 and 2008 were 1.6% and 2.5%, respectively; and 1.5% and 2.5% for the Lake County-Kenosha County MD, respectively. Comparable data for the United States reflect foreclosure rates of 1.0% and 1.8%, respectively. When compared across all 100 metropolitan areas, the two metropolitan divisions were ranked the 33rd and 31st highest for 2008.

The Center for Housing Policy (CHP) recently published a report[3] listing the most- to least-expensive metropolitan markets for homeownership by comparing median home prices with the wages earned by workers in 60 different occupations. A larger number of these occupations are considered by CHP to be moderate- to middle-income occupations. In addition, information regarding how metropolitan areas were defined was not readily available from the CHP website and may not duplicate the assessment area. Nevertheless, the Chicago metropolitan area was tied for the 40th most expensive out of 208 markets listed.

3 http://www.nhc.org/housing/chp-index/

Lastly, the number of building permits provides another housing statistic that can be useful in determining mortgage loan demand. The website www.housingeconomics.com, an online company providing economic information about the housing industry, provided information by state and metropolitan area. The most readily available information is provided for the one-year period ending June 30, 2009, encompassing a portion of the evaluation period. The Chicago-Naperville-Joliet, IL-IN-WI MSA experienced a decline in housing permit activity of 76.0% during the period, compared to 66.0% for the State of Illinois and 47.0% for the United States.

From a renter's perspective, the median gross rent in the assessment area was $662, with 10.3% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 12.9% of rental units had rents of $350 to less than $500 per month. According to the 2007 ACS, the median rent has increased to $849, with 10.0% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The Chicago-Naperville-Joliet MSA is the home to approximately 30 Fortune 500 companies, including Boeing, McDonalds, and United Airlines. The metropolitan area is also the home to the largest futures exchange in the United States and one of the largest stock market exchanges. To this end, the metropolitan area is the hub of financial and insurance activities (service industry) in the Midwest, according to the Federal Reserve Bank of Chicago's Economic Department. The area is also well-known for a diverse manufacturing industry, much of which is tied indirectly to the automobile industry located in nearby Michigan, Indiana, and Ohio and a large service industry.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%. However, this does not reflect the continuing decline in employment over the two-year period in which the institution's performance is being evaluated; specifically, the fact that the unemployment rate has increased from a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable annual 2008 unemployment figures for the State of Illinois and the Chicago-Naperville-Joliet MSA are 6.5% and 6.2%, respectively. Unemployment rates for counties within the assessment area range from a low of 5.0% in DuPage County to a high of 6.7% in Lake County in Illinois and from 4.8% in Porter County to 6.2% in Lake County in Indiana for the same time period.

Population Characteristics

The total population within this assessment area was 8,896,638 as of the 2000 Census, compared to 9,098,316 for the metropolitan statistical area. Approximately 30.8% of the population lives in either low- or moderate-income census tracts. In addition, approximately 73.1% of the population is 18 years of age or older, which is the legal age to enter into a contract.

The largest county in the assessment area by population is Cook County (5,376,741), which includes the city of Chicago (2,833,321 as of 2008) within its boundaries. DuPage County (904,161) and Lake County, Illinois (644,356) were the second and third largest counties by population.

Population increases through 2008 within the assessment area varied according to the Census Bureau. The largest percentage increase was in Kendall County (59.6%) with a 2008 estimated population of 103,460. The largest percentage increases in the more populated counties occurred in Kane County (25.6%) with an estimated population of 507,579 and Will County (35.6%) with an estimated population of 681,097. By comparison, Cook County's population declined by 1.5%. This also compares to an increase of 3.9% for the State of Illinois. It is estimated that the population increased by 8.0% in the United States during the same time period.

Income Characteristics

The assessment area is comprised of 3,205,055 households, of which 2,194,601 are families. The 2000 median household income as of the 2000 Census was $51,319, with 9.8% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $60,509; however, this fluctuated between a high of $79,314 in more affluent DuPage County to approximately $50,000 in two of the counties located in the state of Indiana. Cook County's median family income was reported to be $53,784. The median family income for the Chicago-Naperville Joliet MSA increased to $69,700 based on more recent 2007 census data.

Low- and moderate-income families represented approximately 20.5% and 17.6%, respectively, of all families in the assessment area as of the 2000 Census; however, low- and moderate-income family percentages were highest in Cook County (approximately 25.2% and 19.0%, respectively). Looked at another way, a significant majority of low and moderate income families were within Cook County. Of the total of 449,259 low-income families and 385,092 moderate-income families in the assessment area, 71.6% and 63.0%, respectively, are located in Cook County, which supports the opinion that community development needs are more prevalent in this county.

Based on information obtained from the 2000 Census and more recent 2007 data from the Economic Research Service of the United States Department of Agriculture (USDA), poverty rates[4] for the counties in the assessment area and the applicable states were:

	2000	2007
Cook County, IL	10.6%	14.6%
DeKalb County, IL	5.1%	11.5%
DuPage County, IL	2.4%	4.8%
Kane County, IL	4.9%	7.8%
Kendall County, IL	2.0%	3.7%
Lake County, IL	4.0%	6.3%
McHenry County, IL	2.5%	5.3%

4 www.ers.usda.gov

	2000	2007
Will County, IL	3.5%	5.9%
Jasper County, IN	4.6%	8.2%
Lake County, IN	9.7%	15.0%
Porter County, IN	3.9%	9.1%
State of Illinois	7.8%	11.9%
State of Indiana	6.7%	12.3%

The following table indicates the 2008 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	254	12.6	140,842	6.4	51,222	36.4	449,259	20.5
Moderate-income	498	24.8	465,892	21.2	70,363	15.1	385,092	17.5
Middle-income	718	35.7	892,010	40.6	39,401	4.4	485,475	22.1
Upper-income	522	26.0	695,857	31.7	13,294	1.9	874,775	39.9
Unknown-income	17	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	**2,009**	**100.0**	**2,194,601**	**100.0**	**174,280**	**7.9**	**2,194,601**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	242,575	50,720	2.4	20.9	157,259	64.8	34,596	14.3
Moderate-income	742,554	321,632	15.4	43.3	367,364	49.5	53,558	7.2
Middle-income	1,361,519	928,598	44.5	68.2	380,715	28.0	52,206	3.8
Upper-income	1,034,722	784,449	37.6	75.8	213,565	20.6	36,708	3.5
Unknown-income	72	27	0.0	37.5	36	50.0	9	12.5
Total Assessment Area	**3,381,442**	**2,085,426**	**100.0**	**61.7**	**1,118,939**	**33.1**	**177,077**	**5.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12,543	3.5	11,109	3.5	885	2.7	549	5.6
Moderate-income	51,040	14.3	45,105	14.4	4,117	12.5	1,818	18.5
Middle-income	136,996	38.5	120,341	38.4	12,735	38.7	3,920	39.9
Upper-income	154,524	43.4	136,006	43.4	15,010	45.6	3,508	35.7
Unknown-income	718	0.2	548	0.2	137	0.4	33	0.3
Total Assessment Area	**355,821**	**100.0**	**313,109**	**100.0**	**32,884**	**100.0**	**9,828**	**100.0**
	Percentage of Total Businesses:			**88.0**		**9.2**		**2.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	0.6	17	0.6	0	0.0	0	0.0
Moderate-income	95	3.1	93	3.1	2	3.1	0	0.0
Middle-income	1,917	63.0	1,880	63.2	37	57.8	0	0.0
Upper-income	1,012	33.3	986	33.1	25	39.1	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,041**	**100.0**	**2,976**	**100.0**	**64**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.9**		**2.1**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA #16980

Lending Test

The Lending Test for the Chicago Multistate MSA is rated "High Satisfactory." Within the assessment area, Fifth Third has demonstrated an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; and an adequate record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. However, the bank is a leader in making community development loans.

Greater weight was given to the evaluation of refinance and small business lending, since refinance and small business loans comprised the largest volume of lending during this time period and in consideration of the negative impact of the economic downturn on home purchase and home improvement lending opportunities. Also, loan modifications sometimes offered an alternative to refinancing for existing customers; therefore, the distribution of modifications among geographies was incorporated into the geographic distribution analysis. Additionally, home improvement lending is not a major product line for the bank; thus, these loans were given the least amount of weight.

Details of the bank's mortgage and small business lending as well as information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity reflects an adequate responsiveness to the credit needs within the assessment area. In this assessment area, Fifth Third originated 5,266 home purchase loans, 10,911 refinance loans, 451 home improvement loans, 10,050 small business loans, 160 small business loans secured by real estate, and 55 community development loans. The bank's lending in this assessment area, as a percentage of its total lending, is comparable to Fifth Third's deposits in this area as a percentage of total deposits. Although gaps exist in the bank's lending distribution and, in some cases, lending levels fall short of the proxies for demand and the levels of lending demonstrated by peer banks, Fifth Third faces significant competition from well-established institutions, many of which have a long history of serving the Chicago market. In addition, all businesses suffered to some degree as a result of the economic downturn. In particular, business relating to real estate and construction suffered as a result of the decrease in home sales and new home construction. Lending opportunities and levels to businesses in these two industries particularly were reduced as a result of both tightened credit criteria and business closings.

Geographic Distribution

Taking into consideration the fact that Fifth Third is not among the top competitors in this market and that the competition includes the largest lenders in the country, Fifth Third's distribution of loans among geographies is good. The geographic distribution of the most heavily weighted loan types, refinance and small business loans, are considered good and adequate, respectively. However, the good distribution of home purchase loans helped improve the overall conclusion, as did the good performance of real estate-secured small business loans, although to a lesser extent.

Over the two years, the bank originated loans in 182 of the 254 (71.7%) low-income tracts, 440 of the 498 (88.4%) middle-income tracts, 705 of the 718 (98.2%) middle-income tracts, and 516 of the 522 (98.9%) upper-income tracts. No mortgage loans were originated in 95 low-, 76 moderate-, 20 middle-, and eight upper-income tracts. However, of these tracts, 15 low-income and nine moderate-income tracts had populations of less than 500. Five low- and five moderate-income tracts had fewer than 100 housing units and 13 low- and 22 moderate-income tracts had renter-occupancy rates greater than 75.0%. As a result, there would be limited opportunities to make mortgage loans in these particular census tracts. Also, businesses related to the real estate industry comprised 4.8% of businesses in low- and 4.5% of businesses in moderate-income tracts, while construction companies made up 5.9% and 7.9%, respectively, of businesses in these tracts. Considering the weaknesses in these two industries, small business lending opportunities would be reduced.

Home Purchase Loans

The geographic distribution of home purchase loans is good. Home purchase lending in low-income tracts exceeded the percentage of owner-occupied units found in these tracts and was comparable to peer. This is particularly noteworthy, as 25.1% of households and 29.4% of families in these tracts had incomes below poverty level. For 2008, the poverty level ranged from $10,991 to $44,346, depending on family size, while the average home price in the MSA for 2008 was $269,900, which is not considered affordable for any family below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. In addition, in spite of the weakened housing market, the percentage of lending in low-income tracts by number of loans increased from 3.3% in 2007 to 3.4% in 2008 and by dollar volume from 3.2% in 2007 to 3.5% in 2008. In conclusion, Fifth Third's home purchase lending in low-income tracts is excellent.

Lending in moderate-income tracts was not quite as strong, but is still considered good, particularly as 36.9% of households and 40.4% of families in moderate-income tracts had incomes below poverty level, which impacts opportunities to lend. Additionally, as noted previously, a large percentage of multi-family units are located in the low- and moderate-income tracts, limiting home purchase opportunities. The percentage of lending decreased from 12.2% in 2007 to 11.3% in 2008 and the bank's lending levels were slightly less than peer. Lending in middle-income tracts exceeded the percentage of owner-occupied units in these tracts and lending in upper-income tracts fell slightly short of the proxy for demand.

Refinance Loans

Fifth Third's geographic distribution of refinance loans is good. The percentage of lending in low-income tracts at 2.1% was somewhat less than the percentage of owner-occupied units at 2.4% and less than peer at 2.7%. Also, lending levels declined slightly from 2.2% in 2007 to 1.9% in 2008. However, the bank made five loan modifications in low-income tracts, representing 2.0% of all modifications in this assessment area, which is comparable to the percentage of owner-occupied housing units. Taking these factors, poverty levels, and economic conditions into consideration, lending in low-income tracts is good.

Lending in moderate-income tracts at 11.7% was significantly less than the percentage of owner-occupied units in these tracts, 15.4%, and lending levels declined from 12.2% in 2007 to 11.3% in 2008. However, Fifth Third's percentage of lending in moderate-income tracts was only slightly less than peer at 13.6%. Fifth Third also made 39 loan modifications in moderate-income tracts, representing 17.0% of all modifications in this assessment area, which exceeds the percentage of owner-occupied units. A modification would be more beneficial than a refinance loan for many existing borrowers, who did not seek to take cash out of their property, but rather restructure the debt. Therefore, the bank's lending in moderate-income tracts is good. The bank's lending in middle-income tracts exceeded the percentage of owner-occupied units, but lending in upper-income tracts was slightly less than the percentage of owner-occupied units.

Home Improvement Loans

The geographic distribution of home improvement loans is adequate. Lending in low-income tracts at 1.3% was significantly below the proxy and declined from 1.9% in 2007 to 0.5% in 2008. However, considering competitive factors and that this type of lending is not a major product line, Fifth Third's penetration of low-income tracts is considered adequate. Additionally, the percentage of lending by dollar volume, 1.7%, was actually closer to the percentage of owner-occupied units and peer than the percentage by number of loans and is indicative of a willingness to provide funding in areas where there is more need.

Lending in moderate-income tracts fell short of the percentage of owner-occupied units and was slightly less than peer. It also decreased slightly from 13.1% in 2007 to 12.6% in 2008, but is still considered good, in light of the performance context factors mentioned above. Lending in middle-income tracts exceeded the percentage of owner-occupied units and lending in upper-income tracts was less than the proxy.

Small Business Loans

The percentage of small business lending in low-income tracts is poor. Fifth Third's lending levels were substantially less than the percentage of businesses found in the low-income tracts, although the percentage of lending by dollar volume was higher than the percentage of lending by number of loans. Lending decreased slightly from 2007 to 2008 and lending levels fell short of the percentage of peer bank lending. However, lending in moderate-income tracts, which was closer to the percentage of businesses in these tracts, increased from 10.8% in 2007 to 11.1% in 2008, and was slightly better than peer. Therefore, lending in moderate-income tracts is good.

Lending in middle-income tracts was comparable to the percentage of businesses in these tracts, while lending in upper-income tracts somewhat exceeded the proxy. Overall, the bank's geographic distribution of small business loans is adequate.

Small Business Loans Secured by Real Estate

The level of lending in this category was good. In low-income tracts, Fifth Third's percentage of lending, at 6.3%, substantially exceeded the percentage of businesses in these tracts, at 3.5%, and is considered excellent. Additionally, lending increased from 4.8% in 2007 to 9.3% in 2008. Overall, lending in moderate-income tracts, which was somewhat less than the percentage of businesses in these tracts, was good, although it decreased from 15.4% in 2007 to 5.6% in 2008. Lending in middle-income and upper-income tracts was comparable to the percentages of businesses located in these tracts.

Distribution by Borrower Income and Revenue Size of the Business

Overall, the distribution of loans based on borrower's income or gross annual revenues is adequate. Flexible lending programs often enable financial institutions to address the credit needs of low- and moderate-income borrowers in a safe and sound manner. In 2008, Fifth Third originated 752 FHA loans totaling $157,143,000 and seven VA loans totaling $1,275,000.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is good. Lending to low-income borrowers was substantially below the percentage of low-income families. With the maximum median income for low-income families being slightly more than $30,000, it is often difficult to qualify low-income individuals for loans, particularly if the income is below poverty level. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $269,900, which is not considered affordable for any family below the poverty level. As a result, opportunities to lend to low-income borrowers is somewhat diminished. Also, although home purchases declined from 2007 to 2008, Fifth Third's home purchase lending to low-income borrowers as a percentage of total home purchase lending increased from 4.4% in 2007 to 7.4% in 2008. Additionally, the percentage of lending to low-income borrowers based on dollar volume increased from 2.4% in 2007 to 3.4% in 2008. The bank's lending was less than peer, both by number of loans and dollar volume; however, the bank faces substantial competition in the Chicago market. As a result, lending to low-income borrowers is considered adequate.

Home purchase lending to moderate-income borrowers also increased as a percentage of total lending from 2007 to 2008 and exceeded the percentage of moderate-income families. Also, Fifth Third's level of lending, both by number of loans and by dollar volume, exceeded peer lending levels. Therefore, the bank's lending to moderate-income borrowers is considered excellent. Lending to middle-income borrowers also exceeded the percentage of middle-income families, while lending to upper-income borrowers was substantially less than the percentage of upper-income families.

Refinance Loans

Refinance lending to borrowers of different income levels is adequate. Income information was not available for the bank's loan modifications and was not included in this analysis. Although lending to low-income borrowers was very low, lending levels increased from 4.7% in 2007 to 5.1% in 2008. The dollar volume of lending as a percentage of total lending also increased from 1.9% in 2007 to 2.4% in 2008. Fifth Third's lending levels were slightly less than peer, but the bank is not among the biggest lenders in the assessment area. Therefore, refinance lending to low-income borrowers is adequate.

Lending levels to moderate-income borrowers was good; however, it was somewhat less than the percentage of moderate-income families and decreased both as a percentage of the number of loans and dollar volume of lending from 2007 to 2008. The bank's lending performance, though, did exceed peer both as a percentage of the total number of loans and by dollar volume. Lending to middle- and upper-income borrowers exceeded the percentage of middle- and upper-income families.

Home Improvement Loans

Because of the age of the housing stock, many homes could be in need of improvements or repairs. However, with worsening economic conditions and rising unemployment, many homeowners have delayed making improvements. Lending levels declined from 2007 to 2008 for both low- and moderate-income borrowers. Lending to low-income borrowers, at 9.1% over the two-year period, decreased from 10.1% to 7.7%; however, overall, the bank's lending level is adequate. Fifth Third's lending by number of loans was less than peer at10.3% and by dollar volume at 4.4% was comparable to peer at 4.6%.

Overall, lending to moderate-income borrowers, 15.7%, was somewhat less than the percentage of moderate-income families at 17.6% and the bank's lending levels were less than peer at 19.6%. Therefore, the bank's lending level was considered good. The percentage of lending to middle- and upper-income borrowers exceeded the respective percentages of middle- and upper-income families. Considering the impact of the weakened economy, home improvement lending is good.

Small Business Loans

Providing small business loans to businesses of different revenue sizes is adequate. Although lending to businesses with gross annual revenues of $1 million or less at 62.6% was significantly less than the percentage of small businesses in the assessment area, 88.0%, the percentage of lending, both by number and dollar amount, increased from 2007 to 2008. Also, Fifth Third's lending exceeded peer at 26.8%, even though the bank is not among the largest small business lenders in the market. In addition, 83.4% of the loans made to small businesses were in the amounts of $100,000 or less. Much of this lending was in the form of business credit card accounts, which offer small businesses a flexible form of financing.

Small Business Loans Secured by Real Estate

During the period under review, Fifth Third originated 160 small business loans secured by real estate, a volume of sufficient size to conduct a meaningful analysis. During this period, though, real estate values were declining and delinquencies in commercial real estate loan portfolios were increasing, resulting in a tightening of lending standards. Although the bank's origination of small business loans secured by real estate was substantially less than the percentage of small businesses, it is considered adequate. Also, 45.7% of the loans were in amounts between $100,001 and $250,000, amounts more likely to be needed by small businesses.

Community Development Loans

Within this assessment area, Fifth Third originated 55 community development loans totaling $220,225,903. Community development lending in this assessment area represented 12.4% of the total number of community development loans originated by the bank during this time period and 18.2% by dollar volume. Of the 55 loans made, 52 were made within the Chicago MD, two within the Lake County, IL MD, and one within the Gary, IN MD. Of the 55 loans, 19 were for affordable housing totaling $58.1 million, nine were for community services totaling $2.6 million, 13 were for economic development of small businesses totaling $132.3 million, and 14 were for revitalization of low- and moderate-income geographies totaling $27.2 million. The community development loans resulted in the development of over 300 affordable housing units mostly utilizing low income housing tax credits, working capital and renewed loans supporting businesses located primarily in enterprise or empowerment zones, development of retail and office space, and support of non-profit organizations, especially those supporting development of affordable housing. Overall, Fifth Third is a leader in making community development loans.

Investment Test

Fifth Third's performance under the Investment Test in the assessment area is rated "Outstanding." The institution funded over $39.4 million in community development investments during the evaluation period, reflecting an increase of 101.7% over the previous evaluation period.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Empowerment and Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area targeted for development by governmental agencies. In addition, there are a large number of low- and moderate-income geographies within the assessment area providing additional opportunities for community development activities. The institution's presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008, is also relatively significant. In this context, Fifth Third's efforts related to community development investing indicate its leadership role in the multi-state MSA.

The investments consisted of new market tax credits and direct and indirect equity fund investments primarily for affordable housing and revitalization of low- to moderate-income geographies, but also included limited funds for community development services.

Service Test

Fifth Third's performance under the Service Test in the assessment area is rated "Low Satisfactory." Although the institutions performance for retail services needs improvement, this was offset to some degree by its outstanding performance in providing community development services.

Retail Services

Delivery services are unreasonably inaccessible in portions of the assessment area. The institution's record of opening and closing offices has adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and individuals. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals.

Fifth Third had a total of 168 banking centers within this assessment area as of December 31, 2008, including three in low-income, 18 in moderate-income, 74 in middle-income, and 73 in upper-income census tracts. The number of banking centers in this assessment area represents 13.9% of all the institution's banking centers. The banking center distribution within low-income tracts (1.8%) is significantly lower than the percentage of low-income tracts in the assessment area (12.6%) and the percentage of families living in these geographies (6.4%). Within moderate-income tracts, the distribution of banking centers (10.7%) was also significantly lower than the percentage of moderate-income tracts in the assessment area (24.8%) and the percentage of families living in moderate-income geographies (21.2%). Fifth Third's branch distribution is skewed toward middle- and upper-income geographies.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of 28 banking centers in the assessment area, including one banking center in low-income, four in moderate-income, 13 in middle-income, and ten in upper-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	4 days
Total attendance by individuals	750 individuals
Total number of hours open	18 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	None
Total number of individuals or families that received one-to-one counseling during an E-bus stop	84 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 11,208 hours of financial education and literacy, 3,041 hours of technical assistance, and 8,809 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 12.0 ANP in these three other general activities during the evaluation period.

MULTISTATE METROPOLITAN AREA

(Full-scope Review)

CRA RATING for Cincinnati-Middleton, OH-KY-IN MSA #17140:[5] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "High Satisfactory"
The service test is rated: "Outstanding"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- A good geographic distribution of loans throughout the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- An adequate level of community development loans.
- A significant level of qualified community development investments and grants.
- Occasionally in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A leadership role in providing community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Cincinnati-Middletown multi-state MSA. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

[5]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 within the multistate metropolitan area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CINCINNATI-MIDDLETOWN, OH-KY-IN MSA #17140

The Cincinnati-Middletown multistate MSA #17140 includes Dearborn, Franklin, and Ohio Counties in Indiana; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton Counties in Kentucky; and Brown, Butler, Clermont, Hamilton, and Warren Counties in Ohio. Fifth Third's assessment area includes all but Bracken County, Kentucky. The assessment area is composed of 50 low-, 114 moderate-, 219 middle-, 96 upper-, and four unknown-income tracts.

The area is a combination of urban and rural demographics with an equally diverse economy, reflecting a mix of industry and agriculture. There are nine Fortune 500 companies with headquarters in the greater Cincinnati area. Additionally, international companies from Canada, Africa, Asia, Europe, and South America have offices within this region. Other parts of the assessment area are made up of small towns, farmland, and the foothills of Appalachia.

Portions of the area surrounding the city of Cincinnati are part of the Cincinnati, Ohio Empowerment Zone. Additionally, numerous communities throughout the assessment area are designated as Enterprise Zones. The eastern counties of Brown and Clermont, Ohio are part of Appalachia, with Brown County designated transitional and Clermont County designated competitive. Butler and Hamilton Counties and the cities of Cincinnati, Hamilton, and Middletown were all recipients of funding through the Neighborhood Stabilization Program.

A distressed county is one in which two of the three following criteria are met:

- Unemployment must be 125.0% or greater of the most recent U.S. five-year average unemployment rate.
- Per capita income must be at or below 80.0% of U.S. per capita income.
- Poverty is defined as 20.0% or greater of persons below the poverty level; in intercensal years for counties, a percentage of transfer payment income to total county income equal to or greater than 25.0%.[6]

Brown County is also designated by the Ohio Department of Development as a Priority Investment Area (PIA), being considered distressed. During the first half of 2007, the city of Lockland in Hamilton County, Ohio was considered a situational distressed city; however, it lost that designation in the second half of the year. The city of Hamilton in Butler County, Ohio has been a situational distressed city throughout the period under review. In the second half of 2008, the cities of Elmwood Place and Addyston in Hamilton County were also designated PIAs because of situational distress. The city of Cincinnati was considered a PIA because of inner-city distress in the first half of 2007, but was then re-designated because of having a labor surplus in the second half of 2007. It returned to a condition of inner-city distress in 2008 and retained that designation throughout the year. In 2008, the city of Middletown in Butler County was designated a PIA because of labor surplus.

6 Ohio Department of Development

According to the Ohio Department of Development, the Ohio Community Reinvestment Area (OCRA) program is an economic development tool administered by municipal and county governments providing real property tax exemptions to businesses making investments in Ohio. In order to use the OCRA program, a city, village, or county petitions to the Ohio Department of Development for confirmation of a geographical area in which investment in housing has traditionally been discouraged. Part of the petition reviewed by the department is a housing survey performed by the respective city, village, or county. Once an area is confirmed, communities may offer real-property tax exemptions to taxpayers that invest in the area. Communities within this assessment area that have received this designation include:

- Milford and New Richmond in Clermont County;
- Monroe, Morrow, South Lebanon, Springboro, and Harveysburg in Warren County;
- Monroe and Fairfield in Butler County; and,
- Cheviot, Cincinnati, Cleves, Colerain Township, Columbia Township, Elmwood Place, Fairfax, Fairfield, Green Township, Lockland, Mariemont, Milford, Mt. Healthy, Newton, North Bend, Norwood, Reading, Silverton, St. Bernard, Symmes Township, Whitewater Township, and Woodlawn in Hamilton County.

Pendleton County, Kentucky is a designated a Kentucky Rural Economic Development county, enabling qualifying businesses and projects to be eligible for special financing and tax incentives. Counties within the State of Indiana also offer incentives to promote economic development. Dearborn County is designated as a Community Revitalization Enhancement District.

The bank has 133 offices, 218 full-service ATMs, and 122 cash-only ATMs located throughout the assessment area. Fifth Third ranked first in deposit market share in the Cincinnati MSA, holding 33.1% of deposits within the MSA.[7] Deposits within the area comprised 26.5% of the bank's total deposits as of June 30, 2008.[8]

From January 2007 through December 2008, Fifth Third originated 16,108 loans subject to HMDA reporting, which represented 10.9% of the bank's total mortgage lending during this period. Among 533 lenders subject to HMDA, Fifth Third Mortgage Company ranked first in the origination of loans. Combining the loans originated by the former Fifth Third Bank/Ohio and Fifth Third Bank/Michigan, the bank would have ranked 14th in originations of mortgage loans. The bank originated 7,059 small business and 54 small farm loans, representing 10.4% and 6.2%, respectively of the company's total small business and small farm lending.

7 Although the information provided is based on the entire metropolitan statistical area, as noted above, Fifth Third does not include Bracken County, Kentucky in its assessment area.
8 www.fdic.gov

The combined loans originated by the former Ohio and Michigan banks would have placed the bank sixth among 104 lenders subject to reporting data on small business and small farm loans. However, among the top five lenders were major credit issuers including American Express Bank FSB; Chase Bank USA, NA; Citibank South Dakota, NA; Capital One Bank USA, NA; and US Bank, NA North Dakota. Of the banks with a physical presence in the assessment area, Fifth Third would have ranked first.

Numerous community contacts have been conducted throughout the assessment area over the past year. Contacts have included representatives of government agencies, economic and industrial development organizations, community action agencies, housing advocacy organizations, and social service agencies. A common point made by virtually all of the contacts was that local community banks were more responsive to local conditions than the larger regional banks. A concern expressed by many of the representatives of economic development agencies and small business organizations related to the detrimental effect on small businesses of the larger banks tightening credit and reducing operating lines of credit. Although these representatives understood the impact of the economic downturn on banks, they would like to see banks develop more financing options for small businesses and farms.

Contacts conducted in Kentucky expressed a need for affordable housing for low- and moderate-income residents. Community development representatives would like to see banks doing more to help with neighborhood stabilization. They also expressed a need for products more tailored to low- and moderate-income people, such as smaller dollar loan products, deposit accounts with reduced fees, and financial education programs. One contact also would like to see banks do a better job of underwriting loans and explaining all of the costs associated with purchasing a home.

Housing Characteristics

As of the 2000 Census, there were 829,352 housing units within the assessment area, 62.9% of which were owner-occupied, 30.7% were rentals, and 6.4% were vacant. Of the total housing units, 77.4% were one-to-four family units, 18.7% were five-or-more family units, and 4.0% were mobile homes, with 45% percent of the housing units located in Hamilton County, Ohio. The highest owner-occupancy rate of 75.0% was found in Warren County. Gallatin, Grant, and Pendleton Counties had the largest concentrations of mobile homes at 34.9%, 29.3%, and 25.0%, respectively. According to more recent data, total housing units in the MSA increased by 8.2%, with a slight decrease in the owner-occupancy rate. However, the vacancy rate is estimated to have increased in the MSA from 6.5% in 2000 to 10.9% by 2007.[9]

The median age of the housing stock within the assessment area and the MSA as of the 2000 Census was 35 years and 27.8% of the housing built prior to 1950. Campbell County, Kentucky and Hamilton County, Ohio had the oldest housing stock with a median age of 42 years. Within Campbell County, 39.9% of housing was built prior to 1950 and in Hamilton County, 36.4% was built before 1950. Gallatin and Grant Counties, Kentucky had the youngest housing stock, with median ages of 18 and 17 years, respectively.

9 U. S. Census Bureau 2005 – 2007 American Community Survey

Only 15.5% of housing was built prior to 1950 in Gallatin County and 15.7% in Grant County. More recent data estimated that 25.9% of housing in the MSA was built prior to 1950 and another 49.5% was built between 1950 and 1989.[10] With less than a quarter of the housing built since 1990, much of the housing could be in need of improvements and rehabilitation.

According to 2000 Census data, the median housing value was $112,689, slightly higher than the median value within the MSA, $112,474. The highest median housing value was found in Warren County, Ohio at $142,500 and the lowest in Pendleton County, Kentucky at $78,800. The affordability ratio within the assessment area was 38.0% as opposed to 39.0% for the MSA, ranging from 37.0% in Hamilton County to 45.0% in Grant County. Within the assessment area and the MSA, 10.8% and 10.9%, respectively, of housing was valued at less than $60,000, thus being more affordable for low- and moderate-income residents. With 32.0% of housing valued at less than $60,000, Grant County had the largest stock of affordable housing, while Warren County, Ohio had the least at 3.9%. More recent estimates placed the median housing value in the MSA to have increased to $150,300, with 21.0% of housing valued at less than $50,000.[11] The lack of lower-valued housing stock supports the need for affordable housing.

Although the area had been affected by increasing foreclosure activity, only Hamilton and Butler Counties in Ohio were particularly hard hit by foreclosures. The cities of Cincinnati, Hamilton, and Middletown, Ohio suffered the highest volumes of foreclosures.[12] The median sales price for single-family homes in the Cincinnati MSA decreased from $140,800 in 2007 to $131,800 in 2008. During 2008, the median sales price dropped from $139,500 in the second quarter to $116,000 in the fourth quarter.[13] In the greater Cincinnati area, the number of sales of new and existing single-family homes declined by 15.8% from 2007 to 2008.[14] Homes sales activity in northern Kentucky experienced a similar drop of 15.7%.[15] According to data from the Indiana Association of Realtors, home sales in the southern Indiana counties included in the MSA are historically very limited. In 2008, there were no home sales in Franklin or Ohio County, although home sales in Dearborn County began to increase in the later part of 2008. The issuance of building permits for single-family homes in the MSA declined by 19%.[16] With the drop in home sales and the decline in building permit issuance, there would be less need for home purchase or construction loans.

Data from the 2000 Census indicated that the median gross rent in the assessment area was $515, slightly higher than $514 for the MSA. The lowest median rent, $407, was found in Franklin County, Indiana and the highest, $613, in Warren County. Within the assessment area, 17.9% of rentals had rents of less than $350, while 18.0% of rentals in the MSA had rents less than $350 and 27.0% of rentals had rents between $350 and $499. Gallatin County, Kentucky had the largest stock of affordable rental units, those with rents less than $500, at 60.3%. Warren County had lowest, with only 26.3% having rents less than $500.

10 Ibid.
11 Ibid.
12 www.realtytrac.com
13 National Association of Realtors "Median Sales Price of Existing Single-Family Homes for Metropolitan Areas"
14 Ohio Association of Realtors
15 Kentucky Association of Realtors
16 www.housingeconomics.com

More recently, the median gross rent in the MSA was estimated to be $651, with only 24.8% of rentals having rents of less than $500.[17] The limited availability of affordable rental units supports the assertions of some community contacts regarding the need for affordable housing.

Labor, Employment, and Economic Characteristics

The trade, transportation, and utilities sector employs the largest number of people, followed by professional and business services and education and health services. However, professional and business services is the highest paying sector, followed by education and health services and the government. The largest employers in the region include Kroger Company, University of Cincinnati, The Proctor and Gamble Company, Cincinnati Children's Hospital Medical Center, Tri-Health Inc., Health Alliance of Greater Cincinnati, Walmart Stores, Fifth Third Bank, Archdiocese of Cincinnati, and GE Aviation.

Although unemployment is increasing, the area has not suffered as badly as other parts of the country because of the region's diversified economy, particularly in the areas of health, technology, and biological industries. According to data from the Cincinnati USA Partnership for Economic Development, other than the government and health care sectors, net job losses have occurred across all industries, particularly goods producing sectors. One terminal at the Cincinnati airport has closed because of a decrease in service demand with Delta Air Lines, Inc. and Toyota Motor Manufacturing, Kentucky Inc. has delayed the expansion of one plant. In some of the counties, tax revenues are decreasing limiting funds for development projects. However, in spite of the recession, economic development projects have continued, including the largest downtown office building, Great American Tower at Queen City Square, the $600 million Banks Project between Paul Brown Stadium and the Great American Ball Park, and an $800 million mixed-use project combining residential and commercial development in Newport. The unemployment rates as of December 2008 were:

Boone County	6.9%
Campbell County	7.3%
Gallatin County	9.5%
Grant County	9.5%
Kenton County	7.5%
Pendleton County	9.8%
Commonwealth of Kentucky	7.6%[18]
Dearborn County	7.4%
Franklin County	8.4%
Ohio County	8.2%
State of Indiana	8.1%[19]

17 U S Census Bureau 2005 – 2007 American Community Survey
18 Kentucky Cabinet for Workforce Development, Labor Force Statistics
19 Indiana Department of Workforce Development, Hoosiers by the Numbers

Brown County	9.4%
Butler County	6.6%
Clermont County	7.0%
Hamilton County	6.2%
Warren County	6.2%
State of Ohio	7.6%[20]
United States	7.2%

Agriculture is a critical component of the economies of those counties on the outer fringe of the MSA. The primary crop in Brown County, Kentucky, and Dearborn County, Indiana is tobacco. Dearborn County ranked eighth in the State of Indiana in tobacco production. Ohio County, Indiana ranked first in inventory of hogs and pigs, fourth in the production of vegetables and melons, and eighth in poultry and eggs operations.

Population Characteristics

As of 2000, the population within the assessment area was 2,001,353, of which 73.5% were age 18 or older. The population of the entire MSA was 2,009,632. Of the assessment area population, 42.2% lived in Hamilton County. The population of the MSA is estimated to have increased by 5.4%, with 74.6% of the population being age 18 or older.[21] In comparing recent data at the county level from the respective state agencies, all but Hamilton County are estimated to have had increases in population, with Warren County having had the greatest increase at 29.0%. Hamilton County's population was estimated to have declined by 0.3%.

Income Characteristics

According to the 2000 Census, there were 776,311 households, of which 9.8% had incomes below poverty level. The median household income was $44,902. Gallatin County had the largest concentration of households below poverty at 15.0%, while Warren County had the least at 4.6%. There were 525,914 families, with 6.9% of families having incomes below poverty. The HUD-adjusted median family income was $54,846. Recent data from the U S Census Bureau estimated that there were 803,129 households within the MSA, of which 532,442 were families. The median household income was estimated to be $51,926. The overall poverty rate within the MSA was 11.4%.[22]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

20 Ohio Department of Job and Family Services, Ohio Labor Market Information
21 U S Census Bureau 2005 – 2007 American Community Survey
22 Ibid.

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	50	10.4	25,774	4.9	9,730	37.8	99,501	18.9
Moderate-income	114	23.6	99,542	18.9	12,236	12.3	96,509	18.4
Middle-income	219	45.3	259,727	49.4	11,705	4.5	121,702	23.1
Upper-income	96	19.9	140,871	26.8	2,726	1.9	208,202	39.6
Unknown-income	4	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	**483**	**100.0**	**525,914**	**100.0**	**36,397**	**6.9**	**525,914**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	59,103	11,299	2.2	19.1	38,580	65.3	9,224	15.6
Moderate-income	180,023	88,520	17.0	49.2	74,983	41.7	16,520	9.2
Middle-income	396,204	269,357	51.6	68.0	107,035	27.0	19,812	5.0
Upper-income	193,820	152,409	29.2	78.6	33,675	17.4	7,736	4.0
Unknown-income	202	18	0.0	8.9	122	60.4	62	30.7
Total Assessment Area	**829,352**	**521,603**	**100.0**	**62.9**	**254,395**	**30.7**	**53,354**	**6.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,028	5.3	3,408	5.1	501	7.3	119	6.0
Moderate-income	14,512	19.2	12,562	18.8	1,526	22.3	424	21.5
Middle-income	35,862	47.4	31,789	47.5	3,129	45.6	944	47.8
Upper-income	20,760	27.4	18,703	28.0	1,596	23.3	461	23.4
Unknown-income	540	0.7	411	0.6	104	1.5	25	1.3
Total Assessment Area	**75,702**	**100.0**	**66,873**	**100.0**	**6,856**	**100.0**	**1,973**	**100.0**
	Percentage of Total Businesses:			**88.3**		**9.1**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	0.3	5	0.3	0	0.0	0	0.0
Moderate-income	319	20.2	319	20.2	0	0.0	0	0.0
Middle-income	1,030	65.1	1,026	65.1	3	60.0	1	100.0
Upper-income	228	14.4	226	14.3	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,582**	**100.0**	**1,576**	**100.0**	**5**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**99.6**		**0.3**		**0.1**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI-MIDDLETOWN, OH-KY-IN MSA #17140

Lending Test

The Lending Test for the Cincinnati Multistate MSA is rated "Low Satisfactory." Fifth Third's performance within the assessment area has demonstrated an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; a good record of serving the credit needs of highly economically disadvantaged areas; a poor record of serving the credit needs of highly economically disadvantaged low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and an adequate level of community development loans.

In reaching a conclusion, greatest weight was given to the evaluation of refinance loans, followed by small business and home purchase lending, which comprised the majority of lending.

Although Fifth Third originated slightly more home purchase loans than small business loans, small business lending was given more weight because of the needs of small businesses relating to financing options during the economic downturn and the reduced volume of home sales during the period under review. Although all businesses suffered to some degree as a result of the economic downturn, businesses relating to real estate and construction suffered particularly as a result of the decrease in home sales and new home construction. Lending opportunities and levels to businesses in these two industries were reduced not only as a result of tightened credit criteria, but also due to business closings. Additionally, home improvement lending is not a major product line for the bank; thus, these loans were given the least amount of weight.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity reflects an adequate responsiveness to the credit needs within the assessment area. In this assessment area, Fifth Third originated 6,739 home purchase loans, 8,638 refinance loans, 731 home improvement loans, 6,709 small business loans, 350 small business loans secured by real estate, 54 small farm loans, and 40 community development loans. In addition, Fifth Third is one of the predominant financial institutions in this area, ranked first in deposit share, mortgage loan originations, and first in small business loan originations of banks with a physical presence in the area. Although deposits in this assessment area represented 26.5% of the bank's total deposits, mortgage and small business lending represented only 10.9% of its total mortgage lending and 10.4% of its total small business lending.

Geographic Distribution

The distribution of loans by geography for each loan product except small business is good and is considered good overall. The geographic distribution of small business loans and small business loans secured by real estate is excellent. Loans were originated in all but four low- and one upper-income tracts. At least one HMDA-reportable loan was originated in all but six low-, one moderate-, and one upper-income tracts. However, among these tracts, four low-income tracts had renter-occupancy rates in excess of 75.0% and the one upper-income tract contained only 32 housing units. Therefore, lending opportunities would be limited in these tracts.

Home Purchase Loans

The geographic distribution of loans among census tracts within the assessment area is good. Lending in low-income tracts was excellent, exceeding the percentage of owner-occupied units in these tracts and peer lending levels both by number and dollar amount of loans. This level of lending is particularly noteworthy in consideration of the decrease in home sales and because the poverty rate in low-income tracts is 37.8%. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $161,200, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. The percentage of lending did not change from 2007 to 2008.

Although the percentage of lending in moderate-income tracts at 13.5% was less than the percentage of owner-occupied housing at 17.0%, the bank's performance is good. The bank's lending levels did not change appreciably from 2007 to 2008, in spite of the decrease in home sales. However, although Fifth Third is ranked first in mortgage loan originations, lending was only comparable to peer at 13.6% within moderate-income tracts. Also, by dollar volume of lending, Fifth Third's percentage of lending was slightly less than lending by peer. Lending in middle-income tracts fell just short of the percentage of owner-occupied units, while lending in upper-income tracts exceeded the percentage of owner-occupied units.

Refinance Loans

The distribution of refinance loans by geography is good when taking into consideration loan modifications. Lending in low-income tracts is good, although less than the percentage of owner-occupied units at 2.2%. However, the percentage of lending by number of loans slightly exceeded peer, while the percentage of lending by dollar amount of loans was comparable to peer. Lending levels decreased slightly from 2.0% in 2007 to 1.6% in 2008. However, 29 or 6.0% of the loan modifications were in low-income tracts, which substantially exceeded the percentage of owner-occupied units.

The percentage of lending in moderate-income tracts was good, although significantly less than the percentage of owner-occupied housing units. Fifth Third's percentage of lending by number of loans, at 11.3%, was also less than peer, at 13.8%, despite being the largest lender in the market, and decreased from 12.7% in 2007 to 10.4% in 2008. The bank also fell short of peer by dollar amount of lending. However, 131 or 26.0% of the loan modifications were in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units. Modifications are an alternative to refinancing for borrowers seeking to restructure a loan without taking additional funds. Lending in middle-income tracts was also less than the proxy and peer lending levels, while lending in upper-income tracts exceeded the percentage of owner-occupied units in those tracts.

Home Improvement Loans

The geographic distribution of home improvement loans is good. The percentage of home improvement lending in low-income tracts exceeded the percentage of owner-occupied housing units in these tracts; therefore, the lending level is excellent. Lending also exceeded peer, both by number and dollar amount of loans, and increased from 2.9% to 4.2% from 2007 to 2008. Home improvement loans are a significant need in low-income tracts because of the age of the housing stock.

Home improvement lending in moderate-income tracts is good. Lending levels were less than the percentage of owner-occupied housing in moderate-income tracts, but were comparable to peer. The bank's lending decreased from 14.6% in 2007 to 11.5% in 2008, reflecting the weakened economic conditions affecting residents. The percentage of lending by dollar amount was also lower than the percentage of lending by peer. The percentage of lending in middle-income tracts was comparable to the percentage of owner-occupied units in those tracts and lending in upper-income tracts exceeded proxy.

Small Business Loans

Fifth Third's small business lending among geographies is excellent. The percentage of lending in low-income tracts at 5.4% slightly exceeded the percentage of businesses located in these tracts and exceeded peer levels of lending. By dollar amount, lending in low-income tracts represented an even larger percentage of total lending at 6.3%. Although lending levels in low-income tracts declined slightly from 2007 to 2008, lending in these tracts is considered excellent. The bank's lending in moderate-income tracts at 18.3% was slightly less than the percentage of businesses, but exceeded peer. Again, the percentage of lending by dollar volume was even greater at 22.0%, which also exceeded peer. Also, lending increased from 17.9% in 2007 to 18.8% in 2008, which was almost comparable to the percentage of businesses at 19.2%. Small business lending in middle-income tracts fell short of the proxy, while lending in upper-income tracts exceeded the percentage of businesses in upper-income tracts.

Small Business Loans Secured by Real Estate

The bank's performance relating to small business loans secured by real estate is considered excellent. Lending in low-income tracts was slightly less, but comparable to the percentage of businesses in these tracts, but the percentage by dollar amount exceeded the proxy. The percentage of lending in moderate-income tracts exceeded the percentage of businesses in these tracts and was excellent. Additionally, lending levels in both low- and moderate-income tracts increased from 2007 to 2008.

Small Farm Loans

Fifth Third originated 54 small farm loans within the assessment area, sufficient to conduct a meaningful analysis. Although the bank made no loans in low-income tracts, there were only five farms located in these tracts. Lending to farms in moderate- and middle-income tracts was slightly less than the percentage of farms in these tracts, while the percentage of lending in upper-income tracts exceeded the proxy. Acknowledging that small farm lending is not a major product line for Fifth Third, the bank's small farm lending in different geographies is good.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans based on borrower's income or gross annual revenues is adequate. The distribution of refinance loans, which received the greatest weight, is adequate. Home purchase lending is considered good; however, the distribution of small business lending is poor. The bank offers various flexible lending programs to help address the credit needs of low- and moderate-income borrowers in a safe and sound manner. In 2008, Fifth Third originated 953 FHA loans totaling $130,793,000, 45 VA loans totaling $6,372,000, and 11 FSA/RHS loans totaling $1,342,000.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is good. Fifth Third's percentage of lending to low-income borrowers was significantly less than the percentage of low-income families, but slightly exceeded peer by number and dollar volume of loans originated. Lending levels increased from 9.6% in 2007 to 14.1% in 2008 and dollar volumes, as a percentage of total lending increased as well, in spite of the decrease in home sales and increasing unemployment. It is often difficult to qualify low-income individuals for loans, particularly if the income is below the poverty level. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $161,200, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend to low-income borrowers is somewhat diminished. Overall, lending to low-income borrowers is considered adequate.

Home purchase lending to moderate-income borrowers as a percentage of total lending changed little from 2007 to 2008 and exceeded the percentage of moderate-income families, which is excellent. However, Fifth Third's level of lending, both by number of loans and by dollar volume, was only comparable to peer lending levels even though Fifth Third is ranked first in mortgage lending within the market. Lending to middle- and upper-income borrowers fell slightly short of the percentage of middle- and upper-income families.

Refinance Loans

Considering Fifth Third's dominance in the Cincinnati MSA market, refinance lending to borrowers of different income levels is adequate. Because income information was not available for modifications, modifications were not included in the analysis. Consideration was also given to the fact that home values declined, limiting the ability of many homeowners to refinance their existing loans. Lending to low-income borrowers was poor. The bank's percentage of lending was less than half the percentage of low-income families in the assessment area. Although the bank's lending was comparable to peer, it decreased from 8.4% in 2007 to 7.7% in 2008.

Alternatively, the percentage of lending to moderate-income borrowers was comparable to the percentage of moderate-income families and is considered good. Lending levels decreased significantly from 21.3% in 2007 to 15.9% in 2008, but was comparable to peer. Refinance lending to middle- and upper-income borrowers was comparable to the percentages of middle- and upper-income families, but was less than peer for middle-income borrowers and greater than peer for upper-income borrowers.

Home Improvement Loans

As noted previously, home improvement lending is not a major product line for Fifth Third. Overall, the bank's lending to borrowers of different incomes is good, although lending to low-income borrowers was poor. Lending was considerably less than the percentage of low-income families and less than peer, both by number and dollar amount of lending. However, the bank's percentage of lending increased from 7.9% in 2007 to 8.1% in 2008.

Lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families and peer, although the percentage of dollar volume was significantly less than peer as a percentage of total lending. In spite of the high level of lending, the percentage of lending decreased from 22.8% in 2007 to 18.1% in 2008. Lending to middle-income borrowers also exceeded the percentage of middle-income families, while lending to upper-income borrowers was slightly less than the proxy.

Small Business Loans

Of the small business loans originated by Fifth Third, 18.9% had no information regarding the gross annual revenues of the business. Of the remaining loans, 41.4% were made to businesses with gross annual revenues of $1 million or less as compared to 88.3% of businesses in the market being small, indicative of a poor record of addressing the needs of small businesses. Only 22.9% of the dollar volume of lending was made to small businesses.

Although the bank's lending to small businesses exceeded peer at 32.8% as to the percentage of lending based on the number of loans, the percentage of lending by dollar volume was significantly less than peer at 38.9%. Also, the bank's lending to businesses with gross annual revenues increased from 40.2% in 2007 to 49.3% in 2008; however, lending levels were still substantially less than the percentage of small businesses within the assessment area. Loans of $100,000 or less represented 76.2% of the bank's small business lending, much of which reflected the bank's commercial credit card lending.

Small Business Loans Secured by Real Estate

The bank's record of making small business loans secured by real estate is adequate. Although less than the percentage of small businesses in the assessment area, the bank's percentage of lending was closer to the proxy and increased from 50.5% in 2007 to 54.0% in 2008.

Small Farm Loans

The majority of loans at 75.9% were originated within the Ohio portion of the assessment area. Although 99.6% of farms in the assessment area have gross annual revenues of $1 million or less, only 75.9% of the bank's loans were made to small farms. However, of the loans made, 86.1% of the dollar volume was extended to small farms. Also, all of the loans originated were in amounts of $250,000 or less, indicative of the bank's willingness to make smaller dollar agricultural loans. Considering that agricultural lending is not a major product line for Fifth Third, the bank's level of lending is good.

Community Development Loans

Fifth Third originated 40 community development loans totaling $24,911,076, which represented 9.0% of the total number of community development loans made by the bank. By dollar volume, community development lending in the assessment area made up 2.1% of total lending. The dollar volume of community development lending decreased by 58.0% from the previous CRA examination. Of these 40 loans, 12 were for affordable housing totaling $7.9 million, 25 were for community services totaling $14.7 million, two were for economic development totaling $.4 million, and one was for revitalization of low- or moderate-income geographies totaling $1.9 million. The loan for revitalization supported the development of multi-use office, retail, and multi-family housing in the Corryville community near the University of Cincinnati and the Cincinnati Zoo. Other community development loans provided working capital to non-profit organizations and businesses that provided services to low- and moderate-income individuals, supported jobs for people with disabilities, and provided medical services to the medically underserved. Although many community development opportunities exist within the assessment area, considering economic conditions, the bank has made an adequate level of community development loans.

Investment Test

Fifth Third's performance under the Investment Test in the assessment area is rated "High Satisfactory." The institution funded over $24.4 million in community development investments during the evaluation period, which reflects nearly a 19.0% increase over the prior evaluation period.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones and priority Investment Areas) given to certain low- and moderate-income geographies of the assessment area targeted for development by governmental agencies. In addition, the institution has a significant presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits it holds in the assessment area as of June 30, 2008. The institution is the dominant bank in the assessment area primarily because the city of Cincinnati is considered its corporate and centralized operational headquarters, where a significant percentage of its employees and senior management are located. Fifth Third's efforts related to community development investing indicate a significant level of qualified community development investments and grants, occasionally in a leadership role in the multi-state MSA.

The investments consisted of direct and indirect equity fund investments primarily for affordable housing and community development services.

Service Test

Fifth Third's performance under the Service Test in the assessment area is rated "Outstanding." Fifth Third's leadership role in providing community development services enhances its retail services.

Retail Services

Delivery services are accessible to all portions of the assessment area. The institution's record of opening and closing offices has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and individuals. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals.

Fifth Third had a total of 133 banking centers within this assessment area as of December 31, 2008, including three in low-income, 23 in moderate-income, 71 in middle-income, 34 in upper-income census tracts, and two in tracts whose income was not known. The number of banking centers in this assessment area represents 11.0% of all the institution's banking centers. The banking center distribution within low-income tracts (2.3%) is lower than the percentage of low-income tracts in the assessment area (10.4%) and the percentage of families living in these geographies (4.9%).

Within moderate-income tracts, the distribution of banking centers (17.3%) was lower than the percentage of moderate-income tracts in the assessment area (23.6%), but comparable to the percentage of families living in moderate-income geographies (18.9%). Somewhat mitigating these issues is the fact that the geographic distribution of full-service ATMs within the low- and moderate-income tracts is comparable to the percentage of families living in those geographies, helping to enhance the delivery of retail services. Secondly, delivery systems are also enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

Overall, the net effect from branch openings and closings during the evaluation period resulted in the reduction of twelve banking centers in the assessment area, including five banking centers in moderate-income, two in middle-income, and five in upper-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	24 days
Total attendance by individuals	2,434 individuals
Total number of hours open	108 hours
Total number of Fifth Third employees that worked the E-bus	65 employees
Total number of free credit reports provided by Fifth Third	190 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	308 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 381 hours of financial education and literacy, 4,336 hours of technical assistance, and 9,251 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 7.3 ANP in these three other general activities during the evaluation period.

MULTISTATE METROPOLITAN AREA

(Full-scope Review)

CRA RATING for Evansville, IN-KY MSA #21780:[23] "Satisfactory:
The lending test is rated: "High Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- A good geographic distribution of loans throughout the assessment area.
- A good distribution among borrowers of different income levels and businesses of different revenue sizes.
- A relatively high level of community development loans.
- An excellent level of qualified community development investments and grants.
- A leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Evansville multi-state MSA. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

[23] 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 within the multistate metropolitan area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE EVANSVILLE, IN-KY MSA #21780

The Evansville multi-state MSA includes Gibson, Posey, Vanderburgh, and Warrick Counties in Indiana and Henderson and Webster Counties in Kentucky. However, the institution's assessment area does not incorporate Webster County in Kentucky. The assessment area is composed of three low-income tracts, 23 moderate-income tracts, 38 middle-income tracts, and 17 upper-income tracts.

Fifth Third's market share of deposits accounts for approximately 27.4% of the market within the metropolitan statistical area, which ranks the bank second out of 28 institutions, according to the FDIC. By way of comparison, the top three institutions, including Old National Bank and Integra Bank NA, hold a combined 70.9% market share. As of December 31, 2008, there were 27 banking centers, 36 full-service ATMs, and four cash-only ATMs within the assessment area, including 13 banking centers located within the city of Evansville. Deposits in this assessment area account for approximately 2.2% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 2,121 mortgage loans and 1,292 small business loans within the assessment area, representing 1.4% and 2.0%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked second among 245 HMDA reporters and the bank ranked 15th in mortgage loan originations. By comparison, Old National Bank ranked first. In small business lending, Fifth Third ranked eighth out of 42 lenders. American Express Bank FSB ranked first in originations. Other top lenders included Chase Bank USA NA, Old National Bank, GE Capital Financial, Citibank SD NA, and Capital One Bank USA NA, most of which are primarily issuers of commercial credit card accounts.

A number of community contacts were conducted in order to provide additional information regarding the assessment area. The community contacts provided context to the demographic and economic characteristics discussed below. In summary, the contacts stated that the metropolitan statistical area's economy has fared similarly to the national economy. Manufacturing, especially in the aluminum industry, was doing relatively well until 2008. Recently, there have been substantial losses in the manufacturing industry, including at one of the aluminum plants, which have required families to look towards mining jobs as an alternative. Although manufacturing is significant in the area, the metropolitan statistical area has begun slowly migrating towards more service-related industries. Two of the roadblocks to further development in the area continue to be the lack of a major interstate highway connecting the area to other metropolitan areas and the lack of national recognition as a commercial hub. However, two of the regions state highways are being expanded and a new interstate highway is being constructed in the northern section of Warrick County to alleviate one of the impediments. Housing has been impacted by recent economic events; however, one of the community contacts noted that since housing prices had not materially increased during the growth years, the downturn has not been as severe.

Financial institutions are very active in the assessment area, although there has been some tightening of business credit that has exacerbated the impact of the decline in the national economy in 2008. In this context, it is also noted that the State of Indiana, which developed its own state-level assistance program, has designated sections of this assessment area in the city of Evansville as an Enterprise Zone.

Housing Characteristics

According to the 2000 Census, there are approximately 141,513 housing units in the assessment area. Owner-occupancy rates vary between a high of 78.8% in Warrick County to a low of 61.8% in Vanderburgh County. The majority of housing units were otherwise rental units throughout the assessment area. Although vacant units comprised 5.0-9.0% of total housing in the assessment area, the majority of counties had vacancy rates around 7.0%.

The median age of housing stock was 36 years, with 29.8% of housing built prior to 1950. The oldest housing stock was in Vanderburgh County (41 years median age) and the lowest was in Warrick County (24 years). According to 1997 ACS data, 77.3% of the stock in the Evansville, IN-KY MSA (which provides a close approximation to the assessment area) was built prior to 1990. Within the largest city in the assessment area, though, housing stock is relatively older comparatively. In the city of Evansville, 92.7% of the housing stock was built prior to 1990.

Approximately 27.0% of housing units and 18.7% of owner-occupied homes were located in either a low- or moderate-income census tract, suggesting mortgage credit demand in low- and moderate-income areas might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $82,705 with an affordability ratio of 46.0%. Affordability ratios ranged from a high of 41.0% in Vanderburgh County to a low of 24.0% in Warrick County. Home prices and sales have recently experienced a decline, although not as significant as many parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8% in 2008. The Indiana Association of Realtors recently developed a new report showing sales levels and median prices of homes by county. Historical data for 2008 and prior was not available; however, more recent data comparing year-to-date home sales from April 2008 to April 2009 showed that home sales declined by 40.6% in Posey County, 27.2% in Gibson County, 4.5% in Warrick County, and 17.0% in Vanderburgh County. Comparable median sales price increases or decreases for the four counties were, respectively, -16.1% in Posey County, +0.7% in Gibson County, -1.8% in Warrick County, and +1.9% in Vanderburgh County. The combination of relatively large declines in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

The website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Evansville, IN-KY MSA experienced a decline in housing permit activity of 39.0% during the period, compared to 37.0% for the State of Indiana, 43.0% for the State of Kentucky, and 47.0% for the United States.

From a renter's perspective, the median gross rent was $447, with 25.6% of the rental units having rents of less than $350 per month, as of the 2000 Census. Another 33.1% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $589, with 29.3% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

According to Indiana University's Indiana Business Research Center (IBRC), the assessment area is one of the most manufacturing-dependent metropolitan areas in the United States. Toyota Motor Manufacturing, Kentucky Inc., Whirlpool Corporation, and several automotive parts manufacturers have significant operations in the region. The Evansville MSA is also home to two Fortune 1000 companies, one of which is in the plastics industry and the other operating in oil and gas.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable annual 2008 unemployment figures for the State of Indiana and Commonwealth of Kentucky were 5.9% and 6.4%, respectively, while the figure for the Evansville MSA was 5.3%. Unemployment rates for the Indiana counties within the assessment area were comparable to the metropolitan statistical area, while the rate in Henderson County was comparable to the state's average rate.

Population Characteristics

The total population within this assessment area was 328,695 as of the 2000 Census, compared to 342,815 for the metropolitan statistical area. Approximately 24.5% of the population lives in either a low- or moderate-income census tract. In addition, approximately 75.6% of the population is 18 years of age or older, which is the legal age to enter into a contract.

The largest county in the assessment area by population is Vanderburgh County (171,922), which includes the city of Evansville (115,738 as of 2008) within its boundaries. Population increases through 2008 within the assessment area varied, according to the Census Bureau. The largest percentage increase was in Vanderburgh County (1.6%), with a 2008 estimated population of 174,729; however, the city of Evansville experienced a 4.8% decline during the same period, suggesting migration to suburban locations. Posey County was the only county experiencing a decline (3.6%) during the period to 26,079. This compares to an increase of 4.9% for the State of Indiana and 5.6% in the Commonwealth of Kentucky. It is estimated that the population increased by 8.0% in the United States during the same time period.

Income Characteristics

The assessment area is comprised of 131,132 households, of which 89,299 are families. The 2000 median household income as of the 2000 Census was $39,129, with 10.1% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $48,759, with the figure fluctuating between a high of $55,497 in Warrick County to $44,703 in Henderson County. The median family income for the Evansville MSA has increased to $56,900 based on more recent 2007 Census data.

Low- and moderate-income families represented approximately 18.5% and 18.2%, respectively, of all families in the assessment area as of the 2000 Census. Although the percentages of moderate-income families throughout the counties in the assessment area are comparable to the average, the percentage range of low-income families in the assessment area is from a high of 24.1% in Henderson County to a low of 11.9% in Warrick County. The largest numbers of low- and moderate-income families, however, were in the most populous county in the assessment area, Vanderburgh County, representing 53.2% and 51.4%, respectively, of the total.

Poverty rates,[24] based on median family income, from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Gibson County, IN	6.6%	10.5%
Posey County, IN	6.0%	7.8%
Vanderburgh County, IN	7.8%	13.9%
Warrick County, IN	3.5%	6.4%
Henderson County, KY	9.7%	12.7%
State of Indiana	6.7%	12.3%
Commonwealth of Kentucky	12.7%	17.2%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

24www.ers.usda.gov

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	3.7	1,796	2.0	479	26.7	16,543	18.5
Moderate-income	23	28.4	18,012	20.2	2,875	16.0	16,232	18.2
Middle-income	38	46.9	46,754	52.4	2,432	5.2	21,501	24.1
Upper-income	17	21.0	22,737	25.5	489	2.2	35,023	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**81**	**100.0**	**89,299**	**100.0**	**6,275**	**7.0**	**89,299**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,613	1,446	1.5	40.0	1,571	43.5	596	16.5
Moderate-income	34,605	16,136	17.2	46.6	14,958	43.2	3,511	10.1
Middle-income	73,005	51,092	54.4	70.0	17,010	23.3	4,903	6.7
Upper-income	30,290	25,240	26.9	83.3	3,755	12.4	1,295	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**141,513**	**93,914**	**100.0**	**66.4**	**37,294**	**26.4**	**10,305**	**7.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	265	2.3	219	2.1	39	3.6	7	2.0
Moderate-income	3,243	27.9	2,819	27.6	338	31.3	86	24.4
Middle-income	5,602	48.1	4,894	47.9	509	47.1	199	56.5
Upper-income	2,529	21.7	2,275	22.3	194	18.0	60	17.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**11,639**	**100.0**	**10,207**	**100.0**	**1,080**	**100.0**	**352**	**100.0**
	Percentage of Total Businesses:			**87.7**		**9.3**		**3.0**

	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	47	6.1	47	6.2	0	0.0	0	0.0
Middle-income	475	61.8	470	61.7	5	83.3	0	0.0
Upper-income	246	32.0	245	32.2	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**768**	**100.0**	**762**	**100.0**	**6**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.2**		**0.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EVANSVILLE, IN-KY MSA #21780

Lending Test

The Lending Test for the Evansville multistate assessment area is rated "High Satisfactory." Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and a relatively high level of community development loans.

In reaching a conclusion, the greatest weight was given to the evaluation of small business loans, which represented 37.9% of the total lending within this assessment area. Following small business lending, home purchase and refinance lending were given relatively equal weight, recognizing, though, that home sales declined from 2007 to 2008. Additionally, home improvement lending is not a major product line for the bank; therefore, these loans were given the least amount of weight.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the assessment area is considered adequate. Within the assessment area, Fifth Third originated 1,029 home purchase, 1,024 refinance, 68 home improvement, 1,292 small business, and 169 small business loans secured by real estate. Deposits within this market represented 2.2% of Fifth Third's total deposits and small business lending, the predominant loan product, represented 2.0% of the institution's total small business originations. Mortgage lending in the Evansville assessment area represented only 1.4% of Fifth Third's total mortgage lending.

Geographic Distribution

The distribution of loans by geography is good. The geographic distribution of small business loans, which received the greatest weight, is excellent. Refinance and real estate-secured small business lending is good, while the distribution of home purchase and home improvement loans is adequate. During the two-year period under review, the bank originated at least one loan in every census tract within the assessment area. In addition, at least one mortgage loan was originated in every tract.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. Recognizing that low-income tracts had a poverty rate of 26.7%, lending in low-income tracts at 0.6% was adequate, even though the lending level was substantially less than the percentage of owner-occupied units in these tracts at 1.5%. However, Fifth Third's performance slightly exceeded peer by number of loans originated and was comparable to peer by dollar volume of lending. For 2008, poverty level ranged from $10,991 to $44,346, depending on family size, while the average house price in the MSA for 2008 was $111,200, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. Although lending levels increased from 2007 to 2008 as a percentage of home purchase loans, the bank originated three loans in each of the two years under review.

Lending within moderate-income tracts was good, with the bank's percentage of lending at 12.9%, although falling short of the percentage of owner-occupied units within these tracts at 17.2%, and being less than peer both by number and dollar volume. However, the poverty rate within moderate-income tracts was 16%, which impacts the ability to lend in moderate-income tracts. Although the percentage of home purchase lending increased from 2007 to 2008, the actual number of loans decreased, which is not surprising considering the downturn in the housing market. Lending in middle-income tracts also fell short of the proxy, while lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Refinance Loans

The geographic distribution of refinance loans is good. Within low-income tracts, the bank's performance was adequate, considering poverty levels and loss mitigation efforts, but was substantially less than the proxy and peer lending levels. Fifth Third originated two loans in 2007 and three loans in 2008 in low-income tracts, which represented 0.5% of refinance loans made during the two-year period. The percentage of lending was less than peer at 0.9%; however, Fifth Third also made three loan modifications in low-income tracts representing 3.0% of all loan modifications in the assessment area, which substantially exceeded the percentage of owner-occupied units.

However, lending in moderate-income tracts at 15.2% was excellent, being relatively close to the percentage of owner-occupied units found in these tracts and identical to peer. However, by dollar volume, the percentage of lending was slightly less than peer. Although as a percentage of total lending there was no appreciable change in the percentage of lending from year to year, Fifth Third originated 70 loans in moderate-income tracts in 2007, while originating 86 loans in these tracts in 2008. Fifth Third made 28 loan modifications in moderate-income tracts, which represented 31.0% of all loan modifications in the assessment area and substantially exceeded the percentage of owner-occupied housing units. Lending in middle-income tracts fell somewhat short of the percentage of owner-occupied units within these tracts, while lending in upper-income tracts exceeded the proxy for demand.

Home Improvement Loans

Taking into consideration that home improvement lending is not a major product line for Fifth Third, lending among geographies is adequate. Fifth Third made no loans in low-income tracts reflecting a very poor level of lending. Lending in moderate-income tracts was excellent, with the percentage of lending at 22.1% exceeding the percentage of owner-occupied units in moderate-income tracts at 17.2% and substantially exceeding peer at 14.0%. Even by dollar volume, Fifth Third's percentage of lending was just short of the proxy. In 2007, seven loans were originated in moderate-income tracts and eight loans in 2008. Lending in middle-income tracts almost equaled the percentage of owner-occupied units and lending in upper-income tracts fell slightly short of proxy.

Small Business Loans

The distribution of small business loans among geographies is excellent. Lending in both low- and moderate-income tracts at 1.9% and 24.1%, respectively, fell somewhat short of the percentage of businesses in these tracts at 2.3% and 27.9%, respectively. However, the bank's percentage of lending in low-income tracts exceeded the percentage of lending by peer institutions. Fifth Third's lending in moderate-income tracts was just slightly less than peer. Also, by dollar volume, the percentage of lending exceeded the proxies for demand at 3.5% and 28.4%, respectively, indicating Fifth Third's willingness to invest monies in low- and moderate-income tracts. Lending in middle-income tracts slightly exceeded the percentage of businesses in these tracts while lending in upper-income tracts was less than proxy.

Small Business Loans Secured by Real Estate

The distribution of small business loans secured by real estate is excellent. The percentage of loans made in both low- and moderate-income tracts exceeded the percentage of businesses located in these tracts. In addition, not only did lending volumes increase from 2007 to 2008, but the percentage of lending in low- and moderate-income tracts increased, as well. Lending in middle-income tracts was less than the proxy, while lending in upper-income tracts exceeded the proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans based on the borrower's income level or gross annual revenues is good. Although the distribution of lending to small businesses of different revenue sizes is adequate, the distribution of other loans is good. Loans originated through flexible lending programs included 127 FHA, 13 VA, and 17 FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans among borrowers of different income levels is good. Although the percentage of lending to low-income borrowers at 10.8% was significantly less than the percentage of low-income families at 18.5%, it was only slightly less than peer at 11.4%. Considering poverty levels among these families and declines in home sales, the bank's level of lending is adequate. It is often difficult to qualify borrowers whose income is below poverty levels for any type of traditional purchase money mortgage loan and even more so in a weakened economy. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $111,200, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend to low-income borrowers is somewhat diminished. Although the percentage of lending increased from 2007 to 2008, the number of loans originated decreased from 62 to 49 from year to year in line with the decrease in home sales.

Lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families. Fifth Third's lending level at 22.1% was slightly less than peer at 22.9% and the number of loans originated decreased from 135 in 2007 to 92 in 2008, but increased as a percentage of total lending for each year. Lending in middle- and upper-income tracts was relatively comparable and fell somewhat short of the percentage of families in these respective tracts.

Refinance Loans

Refinance lending among borrowers of different income levels is good. Because income information was not provided for modifications, they were not included in the analysis. Again, lending to low-income borrowers at 9.1% was significantly less than the proxy, but considering poverty levels and other economic conditions, is considered adequate. Additionally, the bank's performance in lending to low-income borrowers exceeded peer at 8.0% and changed little from year to year. By dollar volume, the percentage of lending by Fifth Third at 4.7% nominally exceeded peer lending at 4.3%.

Lending to moderate-income borrowers was excellent, exceeding both the percentage of moderate-income families and peer lending. However, Fifth Third's lending levels declined, both in actual number and as a percentage of total lending from year to year. The institution's lending in middle- and upper-income tracts was comparable, falling short of the percentage of families within these respective tracts.

Home Improvement Loans

The distribution of home improvement loans among borrowers of different income levels is good. Home improvement lending to low-income borrowers was good at 13.2%, although the percentage of loans was short of the percentage of low-income families. The bank's lending level exceeded peer at 9.7%, but dropped from six loans, representing 15.4% of home improvement lending in 2007 to three loans representing 10.3% in 2008.

The percentage of lending to moderate-income borrowers was excellent. Not only did Fifth Third's lending at 20.6% exceed the percentage of moderate-income families, but also exceeded peer. The number of loans originated decreased from eight loans in 2007 to six loans in 2008; however, as a percentage of total home improvement lending, the lending levels were comparable each year. Lending to middle-income borrowers was only slightly higher than the level of lending to low-income borrowers, although lending to upper-income borrowers was slightly less than the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues less than or equal to $1 million and those with revenues greater than $1 million is adequate. Small business lending constituted the largest volume of lending within this assessment area. Although small businesses (those with revenues less than or equal to $1 million) made up 87.7% of all commercial enterprises, only 52.6% of the bank's loans were made to small businesses. Fifth Third's lending level substantially exceeded peer at 29.5%, but the volume of lending declined from 2007 to 2008. By dollar volume of lending, though, the percentage of lending by Fifth Third at 39.5% slightly exceeded peer at 36.6%. Of the loans originated to small businesses, 69.2% were in amounts of $100,000 or less and another 18.2% were in amounts of $100,001-$250,000. A large amount of the smaller dollar lending was comprised of commercial credit accounts providing a flexible funding alternative for small businesses.

Small Business Loans Secured by Real Estate

A larger proportion of real estate secured small business loans were made to small businesses and the bank's performance is good. During the period under review, credit conditions tightened for commercial real estate loans; therefore, the bank's decrease in this type of lending reflects this trend. Loans of $100,000 or less made up 40.2% of lending and loans between $100,001-$250,000 made up 49.6%.

Community Development Loans

Fifth Third originated 14 community development loans totaling $2,084,273, which represented an increase of 41.5% from the previous examination, at which the level of lending was considered adequate. Of these 14 loans, two were for affordable housing totaling $0.4 million, 11 were for community services totaling $1.7 million, and one was for economic development. Community development loans in this assessment area represented 3.1% of the bank's total community development lending by number, slightly exceeding the deposit and lending share within this market, but only 0.2% by dollar amount. As a result, the level of community development lending is relatively high.

Investment Test

Fifth Third's performance under the Investment Test in the assessment area is rated "Outstanding." The institution funded nearly $7.1 million in community development investments during the evaluation period, which reflects an increase of 253.5% over the previous evaluation period.

The assessment area has several community development opportunities, as evidenced by the designations (i.e., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area targeted for development by governmental agencies. The institution also has a relatively large presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. In this capacity, Fifth Third's efforts related to community development investing indicate its leadership role in the multi-state MSA.

The investments consisted of direct and indirect equity fund investments primarily for affordable housing and limited funds for community development services.

Service Test

Fifth Third's performance under the Service Test in the assessment area is rated "High Satisfactory."

Retail Services

Delivery services are accessible to all portions of the assessment area. The institution's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and individuals. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals.

Fifth Third had a total of 27 banking centers within this assessment area as of December 31, 2008, including six in moderate-income, 15 in middle-income, and six in upper-income census tracts. The number of banking centers in this assessment area represents 2.2% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentage of low-income tracts in the assessment area is 3.7%, while the percentage of families living in these geographies is 2.0%. Within moderate-income tracts, the distribution of banking centers (22.2%) was lower than the percentage of moderate-income tracts in the assessment area (28.4%), but comparable to the percentage of families living in moderate-income geographies (20.2%). Enhancing performance is the fact that the geographic distribution of full-service ATMs within the moderate-income tracts is higher than the combined percentage of families living in low- and moderate-income geographies. Secondly, delivery systems are also enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

The net effect from branch openings and closings during the evaluation period resulted in the reduction of one banking center in the assessment area located in an upper-income geography.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	4 days
Total attendance by individuals	610 individuals
Total number of hours open	21 hours
Total number of Fifth Third employees that worked the E-bus	27 employees
Total number of free credit reports provided by Fifth Third	55 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	86 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 65 hours of financial education and literacy, 138 hours of technical assistance, and 444 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.3 ANP in these three other general activities during the evaluation period.

MULTISTATE METROPOLITAN AREA
(Full-scope Review)

CRA RATING for Huntington-Ashland, WV-KY-OH MSA #26580:[25] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "Outstanding"

The major factors supporting this rating include:

- A good responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans throughout the area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- A poor level of community development loans.
- An excellent level of qualified community development investments and grants.
- A leadership position in providing community development investments and grants.
- Retail delivery systems that are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Huntington-Ashland multi-state MSA. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580

The Huntington-Ashland MSA is comprised of Cabell and Wayne Counties in West Virginia, Boyd and Greenup Counties in Kentucky, and Lawrence County in Ohio. Fifth Third's assessment includes the entirety of the MSA. The MSA is composed of three low-income tracts, 15 moderate-income tracts, 42 middle-income tracts, and 15 upper-income tracts.

[25] 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 within the multistate metropolitan area.

The MSA is part of Appalachia, being the western ridge and foothills of the Appalachian Mountain Range. Appalachia is a 200,000-square-mile region that follows the spine of the Appalachian Mountains from southern New York to northern Mississippi. In the past, this area's economy was based primarily on extraction of natural resources, manufacturing, and agriculture. Although the economy of the Appalachia is gradually diversifying, particularly in the development of service industries, retail, and government, coal and agriculture continue to be important resources, but no longer provide the predominant employment in the area. The Appalachian Regional Commission (ARC) is a federal-state partnership that works for sustainable community and economic development in Appalachia. ARC uses a county economic classification system to target counties in need of special assistance. Three economic indicators are reviewed to determine if a county is considered distressed, at-risk, transitional, competitive, or attainment. These indicators are the three-year average unemployment rate, per capita market income, and poverty rate. A county's designation is used in determining the distribution of funds. Both counties in Kentucky and Cabell County, West Virginia are classified as transitional, meaning the counties are worse than the national average for one or more indicators, but do not meet the criteria for the distressed or at-risk levels. Lawrence County, Ohio and Wayne County, West Virginia are designated as at-risk because the three-year average unemployment rate is 125.0% or more of the U.S. average, the per capita market income is 67.0% or less of the U.S. average, and the poverty rate is 125.0% of more of the U.S. average.[26]

Huntington, West Virginia and Ashland, Kentucky, being the principal cities of the MSA, are Entitlement Cities under HUD's Community Development Block Grant (CDBG) program. Portions of this MSA are part of the Huntington-Ironton Empowerment Zone, with the cities of Athalia, Burlington, South Point, Coal Grove, and Ironton, Ohio; Barboursville, Pea Ridge, Ceredo, and Kenova, West Virginia; and Ashland and Westwood, Kentucky being Enterprise Communities. Lawrence County, Ohio is designated by the State of Ohio Department of Development as a Priority Investment Area, being considered a distressed county.

Additionally, the bulk of population resides in the southern portion of Lawrence County because 81.9% of the county is made up of forest, with the entire northern portion being part of the Wayne National Forest.

Fifth Third has no offices in the Ohio portion of the MSA and the majority of offices are located in either Huntington, West Virginia or Ashland, Kentucky. According to the FDIC Summary of Deposits, as of June 30, 2008, the bank ranked sixth among 25 institutions with 5.8% of the market share. National City Bank, NA ranked first in deposit share with 9.1%, followed by City National Bank of West Virginia; Huntington FSB; JPMorgan Chase, NA; and Branch Banking and Trust Company.[27] Deposits in the assessment area represented 0.3% of the bank's total deposits.

26 www.arc.gov
27 www.fdic.gov

From January 2007 through December 2008, the bank originated 917 mortgage loans and 154 small business loans within the assessment area, representing 0.6% and 0.2%, respectively, of the total loans originated during the evaluation period. Fifth Third Mortgage Company ranked fourth among HMDA reporters and, combining the originations of the Fifth Third/Ohio and Fifth Third/Michigan banks, the bank ranked 25th in mortgage loan originations. City National Bank of West Virginia ranked first, followed by Countrywide Bank, FSB and JPMorgan Chase Bank, NA. In small business lending, Fifth Third ranked 19th, with Chase Bank USA, NA ranking first in originations. The other top small business lenders were American Express Bank FSB; GE Capital Financial; Capital One Bank USA, NA; and Citibank South Dakota, NA, most of which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were United Bank (sixth), Branch Banking and Trust Company (eighth), and CIT Bank (ninth).

Several community contacts have been conducted within the metropolitan area during the past year, including three with representatives of housing organizations and one with a representative of an economic development organization. Needs identified by these contacts included:

- Grants and funding for home improvements, emergency repairs, and winterizing;
- Affordable housing;
- Flexibility on the part of lenders working with borrowers who have fallen behind on payments due to conditions beyond their control;
- Gap financing; and,
- Volunteers to provide technical assistance to small and start-up business owners.

Housing Characteristics

According to 2000 Census data, within the assessment area, there were 129,864 housing units of which 65.5% were owner-occupied, 25.1% were rental units, and 9.4% were vacant. The majority of dwellings, 78.4%, were one-to-four family dwellings, following by 8.1% being five- or more unit dwellings, and 13.6% being mobile homes. Within the area, 35.1% of these units were located in Cabell County, in which Huntington, West Virginia is located. More recent data from the U.S. Census Bureau estimates that total housing units in the MSA increased to 131,968; however, both the owner-occupancy and rental-occupancy rates decreased to 63.2% and 23.8%, respectively, resulting in a higher vacancy rate. The majority of additional housing units were one-to-four family dwellings, which increased to 79.3%.[28]

As of the 2000 Census, the median age of the housing stock was 35 years, with 26.6% of housing built prior to 1950. According to the American Community Survey, 81.8% for the stock was built prior to 1990. Within the central cities, though, housing stock is older. For example, in Huntington, West Virginia, 93.5% of the housing was built prior to 1990. In Ashland, Kentucky, 93.6% of the homes were built prior to 1990. The large proportion of older homes is indicative of needs relating to repairs and rehabilitation.

28 U. S. Census Bureau, 2005 – 2007 American Community Survey

According to 2000 Census data, the median housing value was $66,577 with an affordability ratio of 44.0%. Of the 85,045 owner-occupied units in the assessment area, 43.1% were valued at $60,000 or less, thus being most affordable for low- and moderate-income residents. Home values increased to an estimated $86,800, with 22.6% valued at less than $50,000.[29] The city of Huntington has had the largest number of foreclosures; however, the city of Barboursville has been the hardest-hit based on the percentage of housing units. Although Ashland, Kentucky has had the largest number of foreclosures, as a percentage of housing units, Catlettsburg has suffered the most. In Greenup County, the city of Worthington has been the hardest hit by foreclosures. With the northern portion of Lawrence County being mostly forest, it is not surprising that foreclosures have been concentrated in the southern portion of that county.[30]

In the greater Huntington area, the median home sales price declined throughout 2007, reaching its trough in the first quarter of 2008. Over that time period, sales prices decreased approximately 30.0%. Home sales also declined from a high of approximately 275 sales in the second quarter of 2007 to no sales during the third quarter. Since that time, there have been less than 50 homes sales per quarter.[31] There was virtually no change in the issuance of building permits, which had been low even prior to the economic downturn.[32]

As of 2000, the median gross rent was $413, with 29.0% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 32.7% had rents of $350 to less than $500 per month. According to data from the U.S. Census Bureau's 2005-2007 American Community Survey, the median rent increased to $523, with 38.2% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The service industry, which includes professional, business, health, and education, employs the largest number of people, followed by trade and government. However, for the time period under review, the mining sector paid the highest average weekly wage, followed by the manufacturing and construction.[33] Major employers in the area include medical centers throughout the five counties, Dow Chemical Company, Duke Energy Corporation, GC Services, Marathon Petroleum, and Marshall University.

The unemployment rate for the Huntington-Ashland MSA was 6.9% as of December 2008, slightly lower than the national rate of 7.1%. The rates for the five counties and their respective states making up the metropolitan area were:

29 Ibid.
30 RealtyTrac.com
31 www.city-data.com
32 www.housingeconomics.com
33 Kentucky Cabinet for Economic Development, West Virginia Works, Ohio Department of Development Office of Policy, Research and Strategic Planning

Cabell County, West Virginia	3.7%
Wayne County, West Virginia	4.7%
State of West Virginia	4.4%[34]
Boyd County, Kentucky	7.7%
Greenup County, Kentucky	8.5%
Commonwealth of Kentucky	7.6%[35]
Lawrence County, Ohio	5.2%
State of Ohio	7.7%[36]

As these rates indicate, at year-end 2008, West Virginia had not suffered as greatly from the economic downturn and subsequent business closings and layoffs as had Ohio and, particularly, Kentucky. Cabell County and the city of Huntington has benefited from the expansion of Cabell Huntington Hospital and Marshall University. The $95 million hospital expansion has also triggered the development of the area around the hospital to support medical service providers. Marshall University, located in downtown Huntington, is adding student housing and a recreation center. Coal mining is still a major employer in Wayne County. Although mining is a cyclical industry, the industry is doing well of late. Boyd County has suffered from Ashland Oil moving its headquarters to Lexington, Kentucky. A refinery is still located in the county, but it is currently operating at half-power.

Population Characteristics

Based on the 2000 Census, the area's population was 288,649, with 77.8% of the population age 18 or older of legal age to enter into a contract. As of 2004, the estimated population of Cabell and Wayne Counties was 137,316.[37] As of 2008, the population of Boyd and Greenup Counties was estimated to be 86,809.[38] The estimated population of Lawrence County was 62,609 as of 2007.[39] Although the estimated population figures reflect different time periods from each of the states, it appears that the metropolitan area population has declined slightly.

Income Characteristics

The county is comprised of 117,910 households, of which 81,813 are families. The 2000 median household income was $26,689, with 18.3% of the households having incomes below the poverty level. The HUD-adjusted median family income was $37,118, with 13.7% of the families having incomes below the poverty level. According to data from the Economic Research Service of the United States Department of Agriculture, as of 2007, poverty rates[40] for the counties and states were:

34 Workforce West Virginia, Labor Market Information
35 Kentucky Cabinet for Workforce Development, Labor Force Statistics
36 Ohio Department of Job and Family Services, Ohio Labor Market Information
37 West Virginia Vital Statistics 2004 Annual Report
38 Kentucky Cabinet for Economic Development, Applied Geographic Solutions
39 Ohio Department of Development Office of Policy, Research and Strategic Planning
40 www.ers.usda.gov

Cabell County, West Virginia	19.3%
Wayne County, West Virginia	20.3%
State of West Virginia	17.1%
Boyd County, Kentucky	16.4%
Greenup County, Kentucky	15.2%
Commonwealth of Kentucky	17.2%
Lawrence County, Ohio	21.9%
State of Ohio	13.1%

The following table indicates the 2008 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	672	7.2	565	6.8	73	10.0	34	8.9
Moderate-income	1,378	14.7	1,211	14.7	115	15.8	52	13.6
Middle-income	4,988	53.2	4,409	53.4	374	51.4	205	53.5
Upper-income	2,333	24.9	2,075	25.1	166	22.8	92	24.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**9,371**	**100.0**	**8,260**	**100.0**	**728**	**100.0**	**383**	**100.0**
	Percentage of Total Businesses:			**88.1**		**7.8**		**4.1**

	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	14	6.3	14	6.3	0	0.0	0	0.0
Middle-income	181	80.8	180	80.7	1	100.0	0	0.0
Upper-income	29	12.9	29	13.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**224**	**100.0**	**223**	**100.0**	**1**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.6**		**0.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580

Lending Test

The Lending Test for the Huntington Multistate MSA is rated "Low Satisfactory." Fifth Third's performance reflects a good responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an excellent record of serving the credit needs of highly economically disadvantaged areas; an adequate record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and a poor level of community development loans.

In reaching a conclusion about Fifth Third's performance, the greatest consideration was given to refinance lending, following by home purchase and small business loans. Home improvement lending is not a major product line of the bank and because so few home improvement loans were originated, a meaningful analysis cannot be conducted of this product. The eight real estate-secured small business loans were combined with the other small business loans in analyzing the bank's record of originating these types of products.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the MSA is good. Within the assessment area, Fifth Third originated 428 home purchase, 458 refinance, 31 home improvement, and 146 small business loans and eight small business loans secured by real estate. Deposits within the Huntington-Ashland MSA comprised 0.3% of Fifth Third's total deposits. However, mortgage loans originated in this assessment area represented 0.6% of the bank's total mortgage lending and small business loans represented 0.2% of total small business lending.

Geographic Distribution

The geographic distribution of loans is adequate. The distribution of refinance loans, which received the greatest weight, is adequate as is small business lending. The distribution of home purchase loans is good. From 2007 through 2008, the bank originated at least one loan in all but one low-, moderate-, and middle-income census tracts. Fifth Third originated at least one mortgage loan in all but one low-, two moderate-, and two middle-income tracts. The one low-income tract, though, had a rental occupancy rate of 84.5%, limiting lending opportunities within the tract.

Home Purchase Loans

The distribution of home purchase loan among geographies is good. Although only 0.1% of owner-occupied housing units were within low-income tracts, 3.5% of the bank's lending was in these tracts, substantially exceeding peer and reflecting an excellent level of lending. Fifth Third made seven loans within the low-income tracts in 2007 and eight loans in 2008.

Alternatively, home purchase lending in moderate-income tracts was poor, even when considering that the bank is not among the largest mortgage lenders in the market and the decline in home sales. The percentage of lending at 4.4% was considerably less than the percentage of owner-occupied units at 11.8%. Also, the bank's lending level was less than half of the percentage of lending by peer institutions and both the number and percentage of loans decreased from 2007 to 2008. Lending in middle-income tracts was less than but close to the percentage of owner-occupied units in middle-income tracts, but lending in upper-income tracts substantially exceeded the proxy.

Refinance Loans

The geographic distribution of refinance loans is adequate. Lending in low-income tracts was excellent, substantially exceeding the percentage of owner-occupied units in low-income tracts and peer lending, although not to the same extent as home purchase lending. In addition, lending in low-income tracts increased from one loan in 2007 to three loans in 2008. No loan modifications were made in low-income tracts.

Factoring in loan modifications, lending in moderate-income tracts is adequate. Fifth Third's percentage of lending at 4.4% was considerably less than peer at 6.0%, even with lending volumes increasing from six loans in 2007 to 14 loans in 2008. However, five loan modifications were made in moderate-income tracts, representing 20.0% of all modifications for this assessment area, which substantially exceeded the percentage of owner-occupied housing units. Lending in middle-income tracts almost equaled the percentage of owner-occupied units within these tracts and lending in upper-income tracts exceeded the percentage of owner-occupied units.

Small Business Loans

The distribution of small business loans among geographies is adequate, particularly considering that the bank is not a major competitor in this market. Combining the two types of small business loans, the percentage of lending in low-income tracts at 6.5% was less than the percentage of businesses located in these tracts at 6.8%, but still considered good. Lending declined from seven loans in 2007 to three loans in 2008. The percentage of lending in moderate-income tracts was much less than the percentage of businesses in moderate-income tracts but, considering competitive factors, was adequate. From 2007 to 2008, there was little change in the volume of lending. Lending in middle-income tracts was somewhat short of the percentage of businesses in these tracts, while lending in upper-income tracts exceeded proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is adequate. Refinance lending, which received the greatest weight, is poor; however, this weakness was offset by a good level of home purchase lending and an adequate level of small business lending. Fifth Third offers various loan products that assist low- and moderate-income borrowers obtain credit, including FHA and VA loans. Within the Huntington MSA, the bank originated 22 FHA loans and one VA loan.

Home Purchase Loans

The distribution of home purchase loans among borrowers of different income levels is good. Fifth Third's lending to low-income borrowers at 5.6% was substantially less than the percentage of low-income families at 21.9%; however, considering poverty levels and economic conditions, the bank's lending level is adequate. For 2008, poverty levels ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $93,000, which is not considered affordable for families below the poverty level with less than four people. As a result, opportunities to lend to low-income borrowers is somewhat diminished. The bank's percentage of lending fell somewhat short of peer at 6.5% and lending levels decreased considerably from 2007 to 2008. However, considering the decrease in home sales in 2008, some decline would be expected.

Home purchase lending to moderate-income borrowers was excellent. The percentage of lending exceeded the percentage of moderate-income families and fell just short of peer lending levels. Lending volume decreased by 46% from 2007 to 2008. Home purchase lending to middle- and upper-income families exceeded the percentages of middle- and upper-income families.

Refinance Loans

The distribution of refinance loans by borrower income is poor. Loan modifications were not included in this analysis because income information was not available. Over the two-year period, Fifth Third originated 18 loans or 3.9% to low-income borrowers. Even considering the poverty level as discussed above, this represents a poor level of lending. Peer institutions originated 6.6% of refinance loans to low-income borrowers. Although the bank originated nine loans in each of the respective years, as a percentage of total refinance lending in the MSA, the lending level declined from 2007 to 2008.

Refinance lending to moderate-income borrowers was also weak at 10.0%, being considerably less than the percentage of moderate-income families at 17.2%, but is considered adequate when taking into account competitive factors. The number of loans originated did increase from 11 in 2007 to 25 in 2008, even though as a percentage of all refinance loans, the lending level decreased. The percentage of lending by peer institutions was considerably higher than Fifth Third's and much closer to the percentage of moderate-income families. Lending to both middle- and upper-income borrowers exceeded the percentages of respective families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with gross annual revenues of great than $1 million was adequate. Although loans to small businesses comprised 53.9% of all small business lending compared to 88.1% of businesses having revenues of $1 million of less, the percentage of lending by peer institutions was 31.3%. Total small business lending volume decreased by 40.6% from 2007 to 2008; however, lending to small businesses decreased by 43.4%. Only 66.3% of loans originated were in amounts of $100,000 with 24.1% in amounts of $100,001-$250,000. Smaller dollar loans are often difficult for small businesses to obtain.

Community Development Loans

During the period under review, Fifth Third originated one community development loan for community services in the amount of $1 million in this assessment area, which is 0.2% by number and 0.1% by dollar amount, reflecting a poor level of community development lending.

Investment Test

Fifth Third's performance under the Investment Test in the assessment area is rated "Outstanding." The institution funded over $1.4 million in community development investments during the evaluation period; however, this reflects a decline of 0.8% over the previous evaluation period.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones and priority Investment Areas) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. However, the institution does not have a large presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Nevertheless, Fifth Third's efforts related to community development investing indicate its leadership role in the multi-state MSA.

The investments consisted of direct and indirect equity fund investments primarily for affordable housing and, to a limited extent, community development services.

Service Test

Fifth Third's performance under the Service Test in the assessment area is rated "Outstanding." Retail services carried the greatest weight in determining this rating.

Retail Services

Delivery services are readily accessible to all portions of the assessment area. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals.

Fifth Third had a total of seven banking centers within this assessment area as of December 31, 2008, including one each in low- and moderate-income, three in middle-income, and two in upper-income census tracts. The number of banking centers in this assessment area represents 0.6% of all the institution's banking centers. The banking center distribution within low-income tracts (14.3%) is significantly higher than the percentage of low-income tracts in the assessment area (4.0%) and the percentage of families living in these geographies (0.4%). Within moderate-income tracts, the distribution of banking centers (14.3%) was slightly lower than the percentage of moderate-income tracts in the assessment area (20.0%), but comparable to the percentage of families living in these geographies (13.3%).

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	3 days
Total attendance by individuals	2,250 individuals
Total number of hours open	18 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	None
Total number of individuals or families that received one-to-one counseling during an E-bus stop	65 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 80 hours of financial education and literacy, 48 hours of technical assistance, and 323 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.2 ANP in these three other general activities during the evaluation period.

MULTISTATE METROPOLITAN AREA
(Full-scope Review)

CRA RATING for Louisville, KY-IN MSA #31140:[41] "Satisfactory"
The lending test is rated: "High Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans throughout the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes
- A leader in making community development loans.
- An excellent level of qualified community development investments and grants.
- A leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A leadership role in providing community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Louisville multi-state MSA. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

[41]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 within the multistate metropolitan area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISVILLE KY-IN MSA #31140

The Louisville KY-IN multi-state MSA #31140 is comprised of Clark, Floyd, Harrison, and Washington Counties in Indiana and Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble Counties in Kentucky. Fifth Third's assessment area includes only the entireties of Clark, Floyd, and Harrison Counties in Indiana and Bullitt, Jefferson, Oldham, and Shelby Counties in Kentucky. Within the assessment area, there are 14 low-, 63 moderate-, 98 middle-, and 66 upper-income census tracts.

The counties that form the Louisville KY-IN MSA lie on either side of the Ohio River. Louisville, Kentucky is most well-known to many people as being the home of the Kentucky Derby, run at Churchill Downs. The counties within the MSA reflect a mix of urban and rural areas. In 2003, the city of Louisville and Jefferson County merged city and county government, which has helped facilitate business growth and development.

Five tracts that border Louisville's downtown area have been designated Kentucky Enterprise Opportunity Zones. New or expanding businesses in the zone may be eligible for benefits if they invest at least $100,000 and create at least ten new full-time jobs for zone residents. Louisville was also a recipient of funds under the Neighborhood Stabilization Program. Floyd County is a designated Kentucky Rural Economic Development county, in which qualified businesses and projects may be eligible for special financing and tax incentives. Kentucky counties are eligible to be designated under the Kentucky Rural Economic Development Act (KREDA) by meeting at least one of the three following criteria: (1) counties with an average annual unemployment rate exceeding the state average annual unemployment rate in the five preceding calendar years; (2) counties with an unemployment rate greater than 200.0% of the statewide unemployment rate for the preceding year; and (3) counties meeting a three-part test (three-year unemployment, education attainment, and road quality). Once a company is operating under a KREDA agreement, the company maintains its KREDA benefits, regardless of the county's KREDA status. An eligible project must create at least 15 new jobs for Kentucky residents and the total capital investment must exceed $100,000. In Clark County, Indiana, the Clark County Redevelopment Commission has designated a portion of Jeffersonville as the River Ridge Enterprise Zone under the State of Indiana Enterprise Zone Program.

Fifth Third operates 41 branches in the assessment area, almost all of which are located in Louisville. The bank also operates 49 full-service and 27 cash-only ATMs. Within the seven-county area, the bank ranked fourth in deposit market share with 9.7% of the market share. National City Bank, NA held 19.7%; JPMorgan Chase Bank, NA 14.2%; and PNC Bank, NA 10.9%. Fifth Third's deposits in this market comprised 2.7% of the bank's total deposits.[42]

42 www.fdic.gov

From January 2007 through December 2008, Fifth Third originated 4,572 mortgage loans in the assessment area, which represented 3.1% of its total HMDA-reportable lending. Fifth Third Mortgage Company ranked fourth among 423 reporters in the origination of loans, behind JPMorgan Chase Bank, NA; Countrywide Bank FSB; and Wells Fargo Bank, NA, while the bank ranked 34th. Fifth Third originated 2,144 small business loans and six small farm loans, representing 3.2% and 0.7% of the total small business and small farm lending, respectively. If the loans originated by Fifth Third/Michigan and Fifth Third/Ohio were combined, the bank would rank eighth in the origination of small business loans. However, among the top five lenders were major credit card issuers, including American Express Bank FSB; Chase Bank USA, NA; Citibank South Dakota, NA; and Capital One Bank USA, NA. Among institutions with a physical presence in the area, Fifth Third ranked third.

Six community contacts have been conducted in this area in the past year with government, housing, social service, community action, and real estate agencies. A need identified by all of the representatives was affordable housing for low- and moderate-income residents. Other needs identified included working with borrowers who fall behind on loan payments and financing for start-up businesses.

Housing Characteristics

As of 2000, there were 441,355 housing units, of which 64.5% were owner-occupied, 29.6% were rentals, and 5.9% were vacant. The lowest owner-occupancy rate was in Jefferson County at 60.9% and the highest was in Oldham County at 82.9%. Vacancies were highest in Jefferson County at 6.2% and lowest in Bullitt County at 4.3%. Of the housing stock, 79.8% were one-to-four family units, 16.7% were five-or-more family units, and 3.5% were mobile homes. More recent data from the U. S. Census Bureau's 2005-2007 American Community Survey estimated that housing units increased to 482,682, with 63.6% owner-occupied and 27.3% renter-occupied. Vacancies increased to 9.1%. Owner-occupancy rates ranged from 59.9% in Jefferson County to 81.3% in Oldham County. Vacancy rates in Floyd, Harrison, and Jefferson Counties were all estimated to exceed 9.0%; however, in the remaining counties, the rates ranged from 4.8% in Oldham County to 7.1% in Clark County.

According to the 2000 Census, the median age of the housing stock was 34 years, ranging from 18 years in Bullitt and Oldham Counties to 36 years in Jefferson County. Units built before 1950 made up 22.1% of the housing; however, in Bullitt and Oldham Counties, only 5.4% and 7.2%, respectively, were built prior to 1950. Recent data estimated that 75.1% of housing was built before 1990.[43] With only 25.0% of properties less than 20 years old, many of properties may be facing problems relating to functional obsolescence, which would indicate a potential need for home repair and rehabilitation loans.

43 U. S. Census Bureau 2005 – 2007 American Community Survey

In 2000, the median housing value was $101,081. Values ranged from $87,700 in Clark County to $158,700 in Oldham County. Housing valued at less than $60,000, more affordable for low- and moderate-income residents, represented 14.3% of the housing units. Harrison County had the largest percentage of housing valued at less $60,000 at 21.7%, with Oldham County having the least at 4.1%. More recent information indicated a median value of approximately $149,000. Housing in Oldham County continued to have the highest median value, while Clark County had the lowest. Only 2.8% were valued at less than $50,000.[44] Although Louisville had a substantial number of foreclosures, the remainder of the assessment area has not suffered as greatly.[45]

The median sales price of homes decreased from $137,400 in 2007 to $132,200 in 2008, although the median price had declined to $124,000 by the fourth quarter of 2008.[46] Home sales decreased by 23.5% during the same period.[47] Considering the decrease in home sales and a decrease in the issuance of building permits by 30.0%, the need for home purchase or construction loans would be reduced.

The median gross rent in 2000 was $496, ranging from $475 in Harrison County to $517 in Floyd County. Within the assessment area, 19.1% of units had rents less than $350 and 29.1% had rents between $350 and $499. The distribution of affordable rental units was relatively comparable among the seven counties. Data from the American Community Survey estimated that median gross rent increased to approximately $636 with the lowest median rent of $607 in Harrison County and the highest of $675 in Oldham County.[48]

Labor, Employment, and Economic Characteristics

Major employment sectors vary among the counties. The industries that employ the largest number of people are shown in the following table.

County	Leading Employment Sectors by Number of Employees		
	1st	2nd	3rd
Bullitt	Services	Trade, transportation, & utilities	Manufacturing
Clark	Trade, transportation, & utilities	Government	Manufacturing
Floyd	Manufacturing	Government	Trade, transportation, & utilities
Harrison	Trade, transportation, & utilities	Government	Manufacturing
Jefferson	Services	Trade, transportation, & utilities	Manufacturing
Oldham	Services	Trade, transportation, & utilities	Construction
Shelby	Manufacturing	Services	Trade, transportation, & utilities

44 Ibid.
45 www.realtytrac.com
46 National Association of Realtors, "Median Sales Price of Single-Family Homes for Metropolitan Areas"
47 Kentucky Association of Realtors
48 U. S. Census Bureau, 2005 – 2007 American Community Survey

The highest paying sectors also vary among the counties as shown in the following table.

County	Leading Employment Sectors by Average Wage		
	1st	2nd	3rd
Bullitt	Information	Manufacturing	Government
Clark	Professional & technical services	Mining	Manufacturing
Floyd	Financial activities	Professional & business services	Manufacturing
Harrison	Manufacturing	Mining	Financial activities
Jefferson	Financial activities	Mining	Manufacturing
Oldham	Financial activities	Manufacturing	Information
Shelby	Manufacturing	Construction	Information

Although this area has suffered during the recession, it has not been hit as hard as other parts of the country. For example, Bullitt County is actually growing, with jobs coming into the area. Although manufacturing is a major employment sector in the region, the area is not as dependent on the U. S. automobile industry as other parts of the Midwest. Major employers in the area include:

County	Major Employers		
	1st	2nd	3rd
Bullitt	Publishers Printing Company	Zappos.com	Gordon Food Service
Clark	Accent Marketing Services, LLC	Clark Memorial Hospital	Jeffboat, LLC
Floyd	Floyd Memorial Hospital & Health	Beach Mold & Tool, Inc.	Samtec, Inc.
Harrison	Horseshoe Casino	Tyson Foods, Inc.	Icon Metal Forming, LLC
Jefferson	UPS	Humana, Inc.	Ford Motor Company
Oldham	Carriage House Company, Inc.	Fastline Publications	Lesco Design & Manufacturing Co., Inc.
Shelby	Johnson Controls, Inc.	Ichikoh Manufacturing, Inc.	Katayama American Company, Inc.

Unemployment rates as of December 2008 were:

Bullitt County, Kentucky	7.7%
Clark County, Indiana	6.9%
Floyd County, Indiana	6.4%
Harrison County, Indiana	7.9%
Jefferson County, Kentucky	7.6%
Oldham County, Kentucky	6.0%
Shelby County, Kentucky	6.9%
State of Indiana	8.1%[49]
Commonwealth of Kentucky	7.6%[50]
United States	7.2%

Population Characteristics

49 Indiana Department of Workforce Development, Hoosiers by the Numbers
50 Kentucky Cabinet for Workforce Development, Labor Force Statistics

The population within the assessment area as of 2000 was 1,035,975, of which 75.2% were age 18 or older; two-thirds of the population lived in Jefferson County, Kentucky, with the second largest concentration, 9.3%, in Clark County, Indiana. More recent data from the U. S. Census Bureau estimated that the population increased to 1,076,295, with the population age 18 or older increasing to 76.3%. All of the counties except Shelby are estimated to have had an increase in population. The population in Shelby County decreased by 3.2%. Bullitt and Oldham Counties had the greatest increases in population at 18.4% and 17.8%, respectively. The concentration of population in Jefferson County dropped slightly to 65.5%.[51]

Income Characteristics

In 2000, there were 415,575 households, of which 10.9% had incomes below the poverty level. There were 279,094 families, of which 8.3% had incomes below poverty. The median household income was $41,141 and the HUD-adjusted median family income was $50,167. Oldham County had the highest median household and family incomes, $63,229 and $70,495, respectively. The lowest household income was in Jefferson County at $39,457 and the lowest family income was found in Clark County at $47,412.

More recent data estimated that households have increased to 438,825, of which 283,623 were families. The median household income is estimated to have increased to approximately $52,200. Overall poverty rates ranged from 5.7% in Oldham County to 14.3% in Jefferson County.[52]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

51 Ibid.
52 Ibid.

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	14	5.8	10,878	3.9	5,012	46.1	54,309	19.5
Moderate-income	63	26.1	50,085	17.9	8,819	17.6	49,276	17.7
Middle-income	98	40.7	132,124	47.3	7,240	5.5	62,782	22.5
Upper-income	66	27.4	86,007	30.8	1,973	2.3	112,727	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**241**	**100.0**	**279,094**	**100.0**	**23,044**	**8.3**	**279,094**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,440	5,347	1.9	26.2	12,639	61.8	2,454	12.0
Moderate-income	93,444	43,624	15.3	46.7	42,122	45.1	7,698	8.2
Middle-income	200,686	140,051	49.2	69.8	51,118	25.5	9,517	4.7
Upper-income	126,785	95,558	33.6	75.4	24,863	19.6	6,364	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**441,355**	**284,580**	**100.0**	**64.5**	**130,742**	**29.6**	**26,033**	**5.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,837	4.1	1,497	3.8	296	7.7	44	3.9
Moderate-income	9,780	21.9	8,311	20.9	1,155	30.1	314	27.8
Middle-income	16,828	37.6	15,154	38.1	1,265	32.9	409	36.2
Upper-income	16,285	36.4	14,798	37.2	1,125	29.3	362	32.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**44,730**	**100.0**	**39,760**	**100.0**	**3,841**	**100.0**	**1,129**	**100.0**
	Percentage of Total Businesses:			**88.9**		**8.6**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	0.6	4	0.5	1	16.7	0	0.0
Moderate-income	28	3.6	28	3.6	0	0.0	0	0.0
Middle-income	482	62.2	480	62.4	2	33.3	0	0.0
Upper-income	260	33.5	257	33.4	3	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**775**	**100.0**	**769**	**100.0**	**6**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.2**		**0.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOUISVILLE KY-IN MSA #31140

Lending Test

The Lending Test for the Louisville metropolitan area is rated "High Satisfactory," considering the level of community development lending. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; a poor record of serving the credit needs of highly economically disadvantaged areas; but an adequate record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. However, the bank was a leader in making community development loans.

In reaching a conclusion about Fifth Third's performance, the greatest consideration was given to refinance lending, following by small business and home purchase loans. Home improvement lending is not a major product line of the bank and because so few home improvement loans were originated, this product was given less weight. Also, real estate secured small business loans, although analyzed, were given the least amount of weight because of the small volume.

Details of the bank's mortgage and small business lending as well as information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the assessment area is adequate. Within the Louisville assessment area, Fifth Third originated 2,021 home purchase, 2,407 refinance, 144 home improvement, 2,064 small business, and six small farm loans, as well as 80 small business loans secured by real estate. Deposits within the assessment area comprised 2.7% of Fifth Third's total deposits. Lending levels were slightly higher, with mortgage lending representing 3.1% of the bank's total mortgage lending and small business lending representing 3.2% of total small business lending. However, in geographic distribution and borrower distribution, lending consistently exceeded the proxy for demand for upper-income tracts and upper-income borrowers, indicating a greater focus on these areas and borrowers.

Geographic Distribution

The geographic distribution of the loans originated in this assessment area is adequate. Fifth Third originated loans in all but one low- and one moderate-income tract. Refinance lending, which received the greatest weight, is adequate, primarily due to the volume of modifications. Small business lending is excellent, while home purchase lending is adequate. Home improvement and real estate-secured small business lending received the least amount of weight and are poor and adequate, respectively. The bank originated mortgage loans in all but four low- and three moderate-income tracts. However, within two of the low-income tracts, the renter-occupancy rate was greater than 75.0%.

Home Purchase Loans

The distribution of home purchase loans among geographies is adequate. Fifth Third originated 16 home purchase loans, eight in each of the respective years, in low-income tracts, which represented only 0.8% of the bank's total home purchase lending in the assessment area. This percentage of lending was substantially less than the percentage of owner-occupied units in low-income tracts at 1.9%. Although the poverty rate in low-income tracts was 46.1%, the percentage of lending by peer institutions was twice the level of Fifth Third. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $147,700, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. Considering these factors, the bank's performance in low-income tracts is considered poor.

The geographic distribution of loans within moderate-income tracts at 11.0%, while less than the percentage of owner-occupied units at 15.3%, is adequate. Lending levels declined considerably from 2007 to 2008 and was slightly less than peer; however, this decline reflected the weakened housing market. Lending in middle-income tracts was somewhat less than the percentage of owner-occupied units in these tracts; however, lending in upper-income tracts exceeded the percentage of owner-occupied units.

Refinance Loans

The geographic distribution of refinance loans is adequate. Although Fifth Third also originated 16 loans in low-income tracts during this period, the 16 loans represented a smaller part of the overall lending because the volume of refinance loans exceeded home purchase loans. Additionally, refinance lending decreased from nine loans in 2007 to seven loans in 2008. Again, not only was the bank's lending levels substantially less than the percentage of owner-occupied units in low-income tracts, but also was considerably less than the percentage of lending by peer institutions. However, the bank made four loan modifications in low-income tracts, representing 3.0% of all modifications in the assessment area, which is slightly higher than the percentage of owner-occupied units. As a result, the bank's performance in low-income tracts is adequate.

Although the percentage of lending in moderate-income tracts at 9.1% was significantly less than the percentage of owner-occupied units in moderate-income tracts, Fifth Third's lending levels were better than the performance in low-income tracts and somewhat closer, but still short of peer. Lending volume decreased slightly from 2007 to 2008, but the bank's performance is adequate. Fifth Third made 23 loan modifications in moderate-income tracts representing 19.0% of all modifications in the assessment area, which was slightly higher than the percentage of owner-occupied units. Lending in middle-income tracts was also less than the percentage of owner-occupied units in these tracts, while almost half of the bank's lending was in upper-income tracts.

Home Improvement Loans

The distribution of home improvement loans by geography is poor. Recognizing that home improvement lending is not a major product line of the bank, Fifth Third's failure to originate any loans in low-income tracts reflects a very poor performance. Among peer institutions, 3.0% of home improvement loans were made in low-income tracts.

Fifth Third's percentage of lending in moderate-income tracts was substantially less than the percentage of owner-occupied units in these tracts and less than peer. Lending volume also declined considerably from nine loans in 2007 to three loans in 2008. Overall, the performance in moderate-income tracts is poor. Lending in middle- and upper-income tracts, though, exceeded the percentage of owner-occupied units in these respective tracts.

Small Business Loans

The geographic distribution of small business loans is excellent. The bank's percentage of lending in low-income tracts exceeded the percentage of businesses located in these tracts and the percentage of lending in moderate-income tracts was comparable to the percentage of businesses in moderate-income tracts. Fifth Third's lending levels also significantly exceeded peer in both low- and moderate-income tracts. The number of loans originated in low-income tracts increased from 2007 to 2008; however, volume decreased in moderate-income tracts. Lending in middle-income tracts fell short of the percentage of businesses in these tracts, but lending in upper-income tracts exceeded the proxy for demand.

Small Business Loans Secured by Real Estate

Having originated 80 real estate secured small business loans, there is sufficient volume to conduct a meaningful analysis. In assessing the bank's performance, recognition is given to the fact the credit conditions for commercial real estate loans were tightening in conjunction with worsening economic conditions. Fifth Third originated no loans in low-income tracts, reflecting a poor performance in these tracts. The lending level was better in moderate-income tracts. Although the percentage of lending at 17.5% was less than the percentage of businesses in these tracts at 21.9%, the bank's lending slightly exceeded peer. Overall, the bank's performance is adequate.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income or revenue size of the business is adequate. Lending to low- and moderate-income borrowers is often enhanced by participation in flexible lending programs. The greatest weight was given to refinance lending, which is adequate, followed by small business lending, which is also adequate and home purchase lending, which is good. Home improvement lending and small business lending secured by real estate, which received the least weight, are also adequate. During the period under review, Fifth Third originated 306 FHA, 23 VA, and one FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. Home purchase lending to low-income borrowers at 7.9% was significantly less than the percentage of low-income families at 19.5%; however, considering poverty level and economic conditions, the lending level is adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $147,700, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend to low-income borrowers is somewhat diminished. The bank's performance was also below peer at 9.2%. The number of loans originated remained constant from year to year; however, the percentage of loans increased from 2007 to 2008.

The percentage of home purchase lending to moderate-income borrowers substantially exceeded the percentage of moderate-income families and is considered excellent. The percentage of lending by peer institutions was slightly higher. The number of loans originated declined from 2007 to 2008, which is understandable considering the weakened housing market. Lending in middle- and upper-income tracts also exceeded the respective percentages of families.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Lending to low-income borrowers at 6.1% was considerably less than the percentage of low-income families and is considered poor. Although lending to low-income borrowers increased slightly from 2007 to 2008, overall, the bank's lending level was also less than peer. Because income information was not available, modifications were not considered in the analysis of refinance loans.

Refinance lending to moderate-income borrowers is excellent, with Fifth Third's percentage of lending exceeding the percentage of moderate-income families. However, the bank's lending was slightly less than the percentage of lending by peer institutions. Although the percentage of lending to moderate-income borrowers decreased from 2007 to 2008, the number of loans originated by Fifth Third increased from year to year. Refinance lending to middle- and upper-income families also exceeded the percentage of middle- and upper-income families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is adequate. Lending to low-income borrowers at 9.0% was significantly less than the percentage of low-income families, but higher than the percentage of home purchase and refinance lending and is considered adequate. Although the percentage of peer lending exceeded Fifth Third's, the bank's lending increased from five loans in 2007 to eight loans in 2008.

Lending to moderate-income borrowers at 16.0% was good, being somewhat less than the percentage of moderate-income families. The percentage of lending by peer exceeded the bank's level of lending. Home improvement lending from year to year changed only nominally. Lending to middle- and upper-income borrowers exceeded the percentage of these respective families.

Small Business Loans

The distribution of small business loans between business with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. Although Fifth Third originated only 48.4% of its small business loans to businesses with gross annual revenues or less as compared to 88.9% of businesses in the assessment area meeting that definition, the bank's lending level was significantly higher than peer at 29.4%. Additionally, lending to small businesses increased by 35.3% from 2007 to 2008. Of the loans made to small businesses, 86.1% were in amounts of $100,000 or less. Much of this lending was in the form of commercial credit card accounts.

Small Business Loans Secured by Real Estate

Fifth Third's performance in making real estate secured small business loans to businesses with gross annual revenues of $1 million or less is adequate. Of these loans, 50.5% were made to small businesses, with the bulk of loans made in 2007. The decrease in commercial real estate lending was reflective of tightening credit conditions and the declining values of commercial real estate; 80.0% of the loans made to small businesses were in amounts of $250,000 or less, reflecting Fifth Third's willingness to extend smaller dollar commercial real estate loans.

Community Development Loans

Although the dollar amount of community development lending in this assessment area decreased from the previous examination, community development loans made in the Louisville MSA represented 9.2% by number and 5.0% by dollar amount of Fifth Third's total lending. During the period under review, the bank was a leader in originating community development loans, funding 41 community development loans totaling $60,043,269. Of these 41 loans, five were for affordable housing totaling $5.6 million, 30 supported community services totaling $26.2 million, four were for economic development of small businesses totaling $27.5 million, and two for revitalization of low- and moderate-income geographies totaling $.7 million. Loans for affordable housing helped to develop more than 64 affordable housing units.

Investment Test

Fifth Third's performance under the Investment Test in the assessment area is rated "Outstanding." The institution funded nearly $13.4 million in community development investments during the evaluation period, reflecting an increase of 44.7% over the previous evaluation period.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Opportunity Zones and Neighborhood Stabilization Program) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies.

Although the institution has a relatively large presence in the city of Louisville, this is not the case in outlying areas of the assessment area based on both the distribution of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Nevertheless, Fifth Third's efforts related to community development investing indicate its leadership role in the multi-state MSA.

The investments consisted of direct and indirect equity fund investments primarily for affordable housing, but also included limited funds for community development services.

Service Test

Fifth Third's performance under the Service Test in the assessment area is rated "High Satisfactory." Retail services carried the greatest weight in determining this rating.

Retail Services

Delivery services are accessible to all portions of the assessment area. The institution's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and individuals. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals.

Fifth Third had a total of 41 banking centers within this assessment area as of December 31, 2008, including one in low-income, six in moderate-income, 16 in middle-income, and 18 in upper-income census tracts. The number of banking centers in this assessment area represents 3.4% of all the institution's banking centers. The banking center distribution within low-income tracts (2.4%) is slightly lower than the percentage of low-income tracts in the assessment area (5.8%) and the percentage of families living in these geographies (3.9%). Within moderate-income tracts, the distribution of banking centers (14.6%) is also lower than the percentage of moderate-income tracts in the assessment area (26.1%), but comparable to the percentage of families living in moderate-income geographies (17.9%). Somewhat mitigating issues is that the geographic distribution of full-service ATMs within the low- and moderate-income tracts is comparable to the percentage of families living in those geographies, helping to enhance the delivery of retail services. Secondly, delivery systems are also enhanced to some degree by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity.

Overall, the net effect from branch openings and closings during the evaluation period resulted in the reduction of four banking centers in the assessment area, all of which were located in middle-income geographies.

Community Development Services

The institution is a leader in providing community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 455 hours of financial education and literacy, 247 hours of technical assistance, and 883 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.8 ANP in these three other general activities during the evaluation period.

MULTISTATE METROPOLITAN AREA

(Full-scope Review)

CRA RATING for South Bend-Mishawaka, IN-MI MSA #43780:[53] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "Outstanding"

The major factors supporting this rating include:

- A good responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans throughout the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- An adequate level of community development lending.
- An excellent level of qualified community development investments and grants.
- A leadership position in providing community development investments and grants.
- Retail delivery systems that are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- An adequate level of community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the South Bend-Mishawaka multi-state MSA. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

[53]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 within the multistate metropolitan area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH BEND-MISHAWAKA, IN-MI MSA #43780

The South Bend-Mishawaka multi-state MSA includes St. Joseph County in Indiana and Cass County in Michigan. The institution's assessment area encompasses the entire metropolitan statistical area and is composed of three low-income tracts, 26 moderate-income tracts, 43 middle-income tracts, and 12 upper-income tracts.

Fifth Third's market share of deposits accounts for approximately 4.9% of the market within the metropolitan statistical area, which ranks the bank 6th out of 19 institutions, according to the FDIC. By way of comparison, the top five institutions, including First Source Bank with a 42.0% market share, hold a combined 76.8% market share. As of December 31, 2008, there were four banking centers, five full-service ATMs, and one cash-only ATM within the assessment area. Deposits in this assessment area account for approximately 0.3% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 868 mortgage loans and 344 small business loans within the assessment area, representing 0.6% and 0.5%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Companies combined ranked fifth among 305 HMDA reporters and the bank ranked 33rd in mortgage loan originations. By comparison, First Source Bank ranked first and Countrywide Bank FSB ranked second among HMDA reporters. In small business lending, Fifth Third ranked 12th out of 57 lenders (with Chase Bank USA NA ranking first in originations). Other top lenders included American Express Bank FSB, Capital One Bank USA NA, Citibank SD NA, and GE Capital Financial, which are primarily issuers of commercial credit card accounts.

A number of community contacts were conducted in order to provide additional information regarding the assessment area. The community contacts provided context to the demographic and economic characteristics discussed below. In summary, the contacts stated that the metropolitan statistical area's economy has been negatively impacted by the housing problems facing the country. The city of Mishawaka has experienced a significant increase in the number of foreclosed homes. South Bend has also experienced foreclosures, although less significantly. Housing stock in South Bend is relatively older and low- and moderate-income families have a difficult time saving for both the purchase and necessary home repairs. Low- and moderate-income families primarily resided in the older communities located near the city centers of South Bend and Mishawaka. One community contact stated that local banks in the area are active participants in the community, but not the larger regional institutions. In this context, it is also noted that the State of Indiana has designated sections of this assessment area an Enterprise Zone.

Housing Characteristics

There are approximately 130,897 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 67.5%; however, this varies significantly from a low of 46.2% in the low-income tracts to a high of 79.8% in the upper-income tracts. Vacant housing units represent 8.0% of housing stock, while multi-family housing represents 11.0% of the stock.

The median age of housing stock was 40 years, with 33.3% of housing built prior to 1950. The older stock was located in St. Joseph County within the assessment area. According to 1997 ACS data, 80.2% of the stock was built prior to 1990. Within the largest city in the assessment area, though, housing stock is relatively older. In the city of South Bend, 91.8% of the housing stock was built prior to 1990.

Approximately 1.1% of owner-occupied housing is located in low-income census tracts, and 18.8% in moderate-income census tracts, suggesting mortgage credit demand in low- and moderate-income areas might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $86,635 with an affordability ratio of 46.0% (affordability was comparable across the two-county region). Home prices and sales have recently experienced a decline, although more significant than many other parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8% in 2008. More recent data from the Indiana Association of Realtors comparing year-to-date home sales from April 2008 to April 2009 showed that home sales declined by 24.5% in St. Joseph County, while median sales prices declined by 16.4%. Comparable information for Cass County, Michigan was not available from the Michigan Association of Realtors. The combination of relatively large declines in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

The CHP reported that the South Bend metropolitan area was the 201st most expensive out of 208 metropolitan markets listed.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The South Bend-Mishawaka, IN-MI MSA experienced a decline in housing permit activity of 38.0% during the period, compared to 37.0% for the State of Indiana, 50.0% for the State of Michigan, and 47.0% for the United States.

From a renter's perspective, the median gross rent was $529, with 16.3% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 24.2% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $639, with 27.7% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

According to the Indiana Business Research Center, in the assessment area the two industries with the largest employment base include Educational and Health Services and Trade, Transportation and Utilities. The area is well known for both the University of Notre Dame and its affiliate Saint Mary's College. Transportation jobs include those related to manufacturing recreational vehicles.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable annual 2008 unemployment figures for the States of Indiana and Michigan were 5.9% and 8.4%, respectively, while the figure for the metropolitan statistical area was 6.7%.

Population Characteristics

The total population within this assessment area was 316,663 as of the 2000 Census, with approximately 24.8% of the population living in either a low- or moderate-income census tract. Approximately 74.3% of the population is 18 years of age or older, which is the legal age to enter into a contract.

It is estimated that the population has increased by 0.4% to 266,680 in St. Joseph County and decreased by 1.8% to 50,185 in Cass County as of 2008, according to the Census Bureau. The largest city in the assessment area, South Bend, experienced a 3.2% decline to 104,905 during the same time period. This compares to an increase of 4.9% in the State of Indiana and 0.7% for the State of Michigan. It is estimated that the population increased by 8.0% in the United States during the same time period.

Income Characteristics

The assessment area is comprised of 120,249 households, of which 81,340 are families. The median household income as of the 2000 Census was $40,579, with 9.7% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $49,112. The median family income for the South Bend-Mishawaka MSA has increased to $56,400 based on more recent 2007 Census data.

Low- and moderate-income families represented 18.6% and 18.9% of all families, respectively, in the assessment area as of the 2000 Census. The largest percentage of low- and moderate-income families resided in middle-income census tracts (49.6% and 56.7%, respectively), suggesting that community development needs were located throughout the assessment area, including middle-income census tracts.

Poverty rates,[54] based on median family income, from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
St. Joseph County, IN	7.6%	13.4%
Cass County, MI	6.8%	12.8%
State of Indiana	6.7%	12.3%
State of Michigan	7.4%	13.9%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

54 www.ers.usda.gov

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	3.6	1,135	1.4	327	28.8	15,144	18.6
Moderate-income	26	31.0	17,416	21.4	2,811	16.1	15,375	18.9
Middle-income	43	51.2	45,099	55.4	2,570	5.7	19,271	23.7
Upper-income	12	14.3	17,690	21.7	348	2.0	31,550	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**84**	**100.0**	**81,340**	**100.0**	**6,056**	**7.4**	**81,340**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,025	935	1.1	46.2	900	44.4	190	9.4
Moderate-income	32,171	16,603	18.8	51.6	12,718	39.5	2,850	8.9
Middle-income	71,647	50,793	57.5	70.9	14,514	20.3	6,340	8.8
Upper-income	25,054	19,989	22.6	79.8	3,967	15.8	1,098	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**130,897**	**88,320**	**100.0**	**67.5**	**32,099**	**24.5**	**10,478**	**8.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	167	1.5	152	1.5	12	1.2	3	1.0
Moderate-income	3,217	28.3	2,808	27.9	301	30.4	108	36.6
Middle-income	5,808	51.1	5,171	51.3	483	48.8	154	52.2
Upper-income	2,170	19.1	1,947	19.3	193	19.5	30	10.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**11,362**	**100.0**	**10,078**	**100.0**	**989**	**100.0**	**295**	**100.0**
	Percentage of Total Businesses:			**88.7**		**8.7**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	8	1.7	6	1.3	2	22.2	0	0.0
Middle-income	427	91.6	420	91.9	7	77.8	0	0.0
Upper-income	30	6.4	30	6.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**466**	**100.0**	**457**	**100.0**	**9**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.1**		**1.9**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTH BEND-MISHAWAKA, IN-MI MSA #43780

Lending Test

The Lending Test for the South Bend-Mishawaka, IN-MI MSA is rated "Low Satisfactory." Fifth Third's performance reflects a good responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; a poor record of serving the credit needs of highly economically disadvantaged areas; an adequate record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and an adequate level of community development lending.

In reaching a conclusion about Fifth Third's performance, the greatest consideration was given to refinance lending, following by home purchase and small business loans. Because so few small business loans secured by real estate were originated, these loans were combined with small business loans. Also, home improvement lending is not a major product line of the bank and because only 31 home improvement loans were originated, this product was not included in the assessment.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity in this assessment area is good. Within the South Bend-Mishawaka assessment area, Fifth Third originated 406 home purchase, 431 refinance, 31 home improvement, 344 small business, and 11 small farm loans, as well as 17 small business loans secured by real estate. Deposits within the assessment area comprised 0.3% of Fifth Third's total deposits. Lending levels were slightly higher, with mortgage lending representing 0.6% of the bank's total mortgage lending and small business lending representing 0.5% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is adequate. Refinance lending is considered poor. However, the weakness in refinance lending was offset by home purchase and small business lending, both of which are adequate. Fifth Third originated loans in all but two moderate- and one middle-income tracts. The bank did not originate any mortgage loans in two low-, eight moderate-, and one middle-income tracts. One of the moderate-income tracts had a rental-occupancy rate of greater than 75.0%.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. The bank made only one loan in low-income tracts, which represented 0.2% of total home purchase lending. However, within the assessment area, only 1.1% of owner-occupied units are located in low-income tracts. The percentage of lending by peer institutions was 0.6%. As a result, the bank's performance is considered poor.

Home purchase lending in moderate-income tracts at 17.5% fell just short of the percentage of owner-occupied units in moderate-income tracts at 18.8% and was good. Fifth Third's lending exceeded the percentage of lending by peer institutions in these tracts. Lending volume declined from 2007 to 2008; however, this would be expected with the weakened housing market. Lending in middle-income tracts exceeded the proxy, but lending in upper-income tracts was substantially less than the percentage of owner-occupied units in these tracts.

Refinance Loans

The distribution of refinance loans by geography is poor. Fifth Third made no refinance loans and no loan modifications in low-income tracts, reflecting a very poor performance. Peer institutions made 0.5% of loans in low-income tracts.

Lending in moderate-income tracts at 12.8% was significantly less than the percentage of owner-occupied units at 18.8%, but slightly higher than peer and was adequate. Additionally, the number of loans originated increased by 50.0% from 2007 to 2008. Also, five loan modifications were made in moderate-income tracts, representing 22.0% of all modifications in this assessment area, which slightly exceeded the percentage of owner-occupied units.. The majority of loans at 77.0% were made in middle-income tracts, considerably exceeding the percentage of owner-occupied units. However, lending in upper-income tracts was substantially less than the proxy for demand.

Small Business Loans

The geographic distribution of small business loans is adequate. Small business lending in low-income tracts was poor. Fifth Third originated two loans, which represented 0.4% of the combined small business loans, whereas the percentage of lending by peer institutions was 1.2%. Additionally, both loans were originated in 2007, with no lending in 2008. Businesses in low-income tracts comprised 1.5% of all businesses in the assessment area.

The percentage of lending in moderate-income tracts at 26.3% was slightly less than the percentage of businesses located in these tracts at 28.3%, but was good. Also, the bank's lending level exceeded the percentage of lending by peer institutions. Lending levels remained relatively constant over the two-year period. Lending in middle-income tracts exceeded the percentage of businesses in these tracts, while lending in upper-income tracts was less than the proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income or revenue size of the business among all three lending products and overall is adequate. Lending to low- and moderate-income borrowers is often enhanced through the use of flexible lending programs. Within the assessment area, Fifth Third originated 14 FHA, one VA, and one FSA/RHS loans.

It should be noted that income information was not available for 31.0% of the loans originated; therefore, lending percentages generally fell short of the percentage of families of different income levels. Also, among peer institutions, only 13.5% of loans were made to borrowers of unknown income; therefore, comparison to peer is also distorted.

Home Purchase Loans

The distribution of home purchase loans among borrowers of different income levels is adequate; 30.0% of home purchase loans had no income information, resulting in all lending being less than the percentage of respective families. Although the bank's lending at 10.6% was considerably less than the percentage of families at 18.6%, lending to low-income borrowers is adequate. The percentage of lending was also less than peer lending levels, but the bank's lending increased from 20 loans in 2007 to 23 loans in 2008. In evaluating the bank's lending solely on those loans for which income information is available, lending to low-income borrowers was closer to the percentage of low-income families.

The percentage of lending to moderate-income borrowers at 16.0% was somewhat closer to the percentage of moderate-income families at 18.9%, but significantly less than peer at 23.7%. Lending volume also decreased from 2007 to 2008, indicative of the weakened housing market. Considering the fact that Fifth Third is not one of the top mortgage lenders in this market and the volume of lending with no income information, the level of lending to moderate-income borrowers is good. Additionally, discounting the loans that had no income information, the bank's percentage of lending exceeded the percentage of moderate-income families. Lending to moderate-income borrowers was closer to the proxy for demand than lending to middle- or upper-income borrowers.

Refinance Loans

The distribution of refinance loans based on borrower income is adequate. Of the loans originated by Fifth Third, 32.7% had no income information; therefore, the percentage of lending across income levels was less than the respective percentages of families. Modifications were not included in the analysis because income information was not provided. As a percentage of total loans originated, the percentage of refinance lending to low-income borrowers at 6.0% was considerably less than the percentage of low-income families and considered poor. Even evaluating lending to low-income borrowers strictly in comparison to loans for which income information is available, the percentage of lending was weak, although more comparable to peer at 9.0%. Lending increased from 12 loans in 2007 to 14 loans in 2008.

Lending to moderate-income families was good. The percentage of lending at 15.5% was less than the percentage of moderate-income families and peer at 19.4% and remained stable from year to year. However, discounting the number of loans with no income information, the percentage of lending actually exceeded both the percentage of moderate-income families and peer. The same was true of lending to middle- and upper-income borrowers.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. Combining the two types of small business loans, lending to small businesses represented 60.9% of lending, whereas 88.7% of businesses had gross annual revenues of $1 million or less. Fifth Third's lending substantially exceeded the percentage of lending to small businesses by peer institutions at 32.8%. However, lending declined by 25.6% from 2007 to 2008. Of the combined loans originated to small businesses, 80.5% were in amounts of $100,000 or less and 11.8% were in amounts of $100,001 to $250,000. Much of the lending in small dollar amounts reflects the origination of commercial credit card accounts.

Community Development Loans

Fifth Third originated one community development loan for economic development of small businesses in the amount of $1,750,000, which represents 0.2% by number and 0.1% by dollar amount of total community development lending. This reflects a decrease from the previous examination, but is adequate.

Investment Test

Fifth Third's performance under the Investment Test in the assessment area is rated "Outstanding." The institution funded nearly $9.4 million in community development investments during the evaluation period, reflecting an increase of ten-fold over the previous evaluation period.

The assessment area has community development opportunities as evidenced by the designation (i.e., Empowerment Zone) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, there are a number of low- and moderate-income geographies within the assessment area providing additional opportunities for community development activities. The institution's presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008 is not significant. Nevertheless, Fifth Third's efforts related to community development investing indicate its leadership role in the multi-state MSA.

The investments consisted of direct and indirect equity fund investments primarily for affordable housing and also included limited funds for community development services.

Service Test

Fifth Third's performance under the Service Test in the assessment area is rated "Outstanding." Retail services carried the greatest weight in determining this rating.

Retail Services

Delivery services are readily accessible to all portions of the assessment area. The institution's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and individuals. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals.

Fifth Third had a total of four banking centers within this assessment area as of December 31, 2008, including three in moderate- and one in middle-income census tracts. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentage of low-income tracts in the assessment area is 3.6%, while the percentage of families living in these geographies is 1.4%. Within moderate-income tracts, the distribution of banking centers (75.0%) was significantly higher than the percentage of moderate-income tracts in the assessment area (31.0%) and the percentage of families living in moderate-income geographies (21.4%).

Overall, the net effect from branch openings and closings during the evaluation period resulted in the reduction of one banking center in the assessment area, located in an upper-income geography.

Community Development Services

The institution provides an adequate level of community development services.

The E-bus did not operate during the evaluation period in this assessment area. However, data collected by Fifth Third indicates that employees provided 174 hours of financial education and literacy, one hour of technical assistance, and 20 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

STATE OF FLORIDA

CRA RATING for State of Florida:[55] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- A good geographic distribution of loans throughout the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- An adequate level of community development lending.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

Full scope reviews were conducted for five assessment areas in the State of Florida, including Jacksonville, Lakeland-Winter Haven, Miami-Ft Lauderdale-Miami Beach, Naples-Marco Island, and Orlando-Kissimmee. Limited scope reviews were conducted for the remaining five assessment areas, including Bradenton-Sarasota-Venice, Cape Coral-Ft Myers, Deltona-Daytona Beach-Ormond Beach, Punta Gorda, and Tampa-St Petersburg. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

The four assessment areas receiving greater weight in determining the CRA rating for the state include Naples-Marco Island, Tampa-St. Petersburg-Clearwater, Cape Coral-Ft. Myers, and Orlando-Kissimmee.

[55] 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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF FLORIDA

Lending activity accounted for 8.1% of the bank's total lending activity, while deposits accounted for 7.7% of the bank's total deposits. HMDA-reportable lending in the State of Florida represented 5.4% of the bank's total HMDA-reportable lending, while small business lending represented 10.4% of the bank's total small business lending. As of June 30, 2008, the bank ranked 10th among 381 insured institutions, in deposit market share with 1.4% of the deposits within the state.[56] In 2008, there were 163 banking center locations, 166 full-service ATMs, and 16 cash-only ATMs within the State of Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF FLORIDA

Lending Test

The Lending Test for the State of Florida is rated "Low Satisfactory." Fifth Third's lending reflected an adequate responsiveness to the credit needs of eight of its ten assessment areas, while Bradenton-Sarasota-Venice and Jacksonville were good.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the State of Florida is adequate. Fifth Third is not among the major financial institutions that serve Florida, but still has a moderate presence, ranking 10th in deposit share. Within the State of Florida, Fifth Third originated 3,880 home purchase, 3,841 refinance, 194 home improvement, 6,729 small business, and 16 small farm loans, as well as 127 small business loans secured by real estate. Mortgage loans totaled $1,843,284 and small business and small farm lending totaled $552,227,000. Although deposits within Florida constituted 7.7% of the bank's total deposits, 6.8% of Fifth Third's loans were originated in Florida. The State of Florida represents the bank's third largest market by deposits.

Lending activity is adequate in all but two assessment areas. In the Naples-Marco Island MSA, one of the bank's major markets in the state, lending activity is poor, while the Lakeland-Winter Haven MSA is good.

56 www.fdic.gov

Geographic and Borrower Distribution

The distribution of loans among geographies is good. The geographic distribution of loans was good in six of the ten assessment areas in the state. However, significant gaps in lending were noted in the Miami-Ft. Lauderdale MSA and the Orlando MSA.

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is adequate. Borrower distribution is considered adequate in all but the Cape Coral-Ft. Myers MSA, which was poor, and the Jacksonville MSA, which was good.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Fifth Third participates in and offers various flexible lending programs and making loan modifications under its loss mitigation program.

Community Development Loans

Within the State of Florida, Fifth Third originated 17 community development loans totaling $90,635,052, which represented 3.8% by number and 7.5% by dollar amount of the bank's community development lending. Although a leader in community development lending in the Bradenton-Sarasota-Venice MSA, there was no community development lending in the Deltona-Daytona Beach-Ormond Beach, Jacksonville, Lakeland-Winter Haven, and Miami-Ft. Lauderdale-Miami Beach MSAs. In addition, the Cape Coral-Ft Myers, Orlando-Kissimmee, and Tampa-St Petersburg-Clearwater MSAs had adequate levels of community development lending, while Naples-Marco Island and Punta Gorda had a good level of community development lending. Overall, Fifth Third made an adequate level of community development loans in the State of Florida.

Investment Test

Fifth Third's performance under the Investment Test within the assessment areas located in the State of Florida is rated "Outstanding." Investments reflected an excellent performance in eight of the ten assessment areas, though performance in Fifth Third's two newest markets, Jacksonville and Lakeland, was poor.

During the evaluation period, community development investments within the state totaled nearly $44.9 million, which is an increase of almost six-fold from the previous evaluation. In addition to the qualified investments made inside the bank's assessment areas within the state, Fifth Third funded $2.0 million in investments in counties adjacent to several of its individual assessment areas.

Additional information regarding performance under the Investment Test is provided in the respective analyses for each assessment area.

Service Test

Fifth Third's performance in the State of Florida under the Service Test is rated "High Satisfactory." Six of the ten assessment areas were considered good, while Tampa-St. Petersburg-Clearwater was excellent, but Lakeland-Winter Haven, Naples-Marco Island, and Punta Gorda were poor. Refer to the individual assessment area discussions under the Service Test for additional information.

Retail Services

Delivery systems are readily accessible in three assessment areas, accessible in four assessment areas, and unreasonably inaccessible in Lakeland-Winter Haven, Naples-Marco-Island, and Punta Gorda. Overall, delivery systems are accessible to all portions of the assessment areas located in the state, including low- and moderate-income geographies. The record of opening and closing of offices has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Community Development Services

Community development services were excellent in three assessment areas, good in two assessment areas, adequate in four assessment areas, and poor in Punta Gorda. Overall, the institution provides a relatively high level of community development services throughout the State of Florida.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSONVILLE MSA #27260

The Jacksonville, Florida MSA is made up of Baker, Clay, Duval, Nassau, and St. Johns Counties in northeastern Florida. However, Fifth Third's assessment area does not include Baker or Nassau Counties. Within the assessment area portion of the MSA, there are 11 low-, 51 moderate-, 94 middle-, and 33 upper-income tracts.

The assessment area is in the northeastern part of Florida bordering the Atlantic Ocean. Jacksonville is the largest city in the State of Florida. Also, because the city and county government were combined in 1968, the city covers almost the entirety of the county, making it the largest city in land area in the contiguous United States. St. Johns County is home to the oldest city in the United States, St. Augustine. The area is home to several military installations including Naval Air Station Jacksonville and Naval Station Mayport in Duval County and Camp Blanding, the primary training facility of the Florida Army National Guard, in Clay County.

As the principal city of the MSA, Jacksonville is an entitlement community eligible for CDBG funding through HUD. The city and Duval County are also designated as Empowerment Zones. Additionally, both Clay and Duval Counties have Brownsfield areas. An area of Duval County bounded by I-10 to the south, I-95 to the east, and the county line to the northwest is a targeted economic development area and the Jacksonville Port Authority is the license holder for the area's Free Trade Zones. Jacksonville and Duval County were recipients in the first round of funding from the Neighborhood Stabilization Program.

Fifth Third has nine branches in the assessment, all of which have full-service ATMs, one in a moderate-income tract, two in middle-income tracts, and six in upper-income tracts. Six of the nine offices are located in Jacksonville. Within the three-county area, the bank is 13th among 42 institutions in deposit share with 0.8% of deposits. Deposits within this assessment area represent slightly less than 0.4% of the bank's total deposits. Bank of America, NA holds the largest deposit share at 43.9%, followed by Wachovia Bank, NA at 19.1%, and Everbank at 12.1%.[57]

The bank originated 321 HMDA-reportable loans in 2007 and 2008, which represented 0.2% of its total lending. Fifth Third Mortgage Company ranked 40th and Fifth Third Bank ranked 83rd among 552 institutions in the origination of mortgage loans. Countrywide Bank, FSB ranked first in originations followed by JPMorgan Chase Bank, NA; Vystar Credit Union; Wells Fargo Bank, NA; and Bank of America, NA.

57 www.fdic.gov

During this time period, the bank originated 148 small business loans, representing 0.2% of its total small business lending. Combining the loans originated by the former affiliates, the bank ranked 19th among 113 reporters. The top ranked reporters were predominantly credit card issuers, including American Express Bank FSB; Chase Bank USA, NA; Citibank South Dakota, NA; FIA Card Services, NA; and Capital One Bank USA, NA.

Several community contacts have been conducted within this area in the past year. These contacts included three with housing-related organizations and two with business and economic development organizations. A common concern expressed by all of the contacts related to the tightening of credit standards for all types of loans and the lack of information from financial institutions as to what types of lending programs are offered and the respective lending criteria. Small businesses are suffering because small business lending is at a standstill. With housing-related lending, the use of out-of-area appraisers not familiar with the housing market in northeastern Florida was actually making the housing market worse by providing incorrect valuations. There is also a need for more involvement by financial institutions in community development initiatives and financial education both with actual funding and volunteers. Many economic development projects have been stalled or curtailed because of the inability to obtain financing.

Housing Characteristics

As of the 2000 Census, there were 441,534 housing units within the assessment area, of which 60.9% were owner-occupied, 30.6% were rentals, and 8.6% were vacant. One-to-four family units comprised 74.1% of the housing stock, 25.4% were five-or-more units, and less than 1.0% were mobile homes. According to more recent data from the U. S. Census Bureau American Community Survey, as of 2007, total housing units are estimated to have equaled 526,826, with 88.4% owner- or renter-occupied and vacancies increasing to 11.6%. The stock of one-to-four family units remained comparable at 74.9%, with five-or-more units decreasing to 18.6% and mobile homes increasing to 7.4%. The two naval bases in Duval County account for the fact that of the 98,116 five-or-more unit dwellings in the assessment area, 81.6% are located in Duval County.

The median age of housing stock as of 2000 was 23 years, compared to 20 years for the entire State of Florida. However, in Clay and St. Johns Counties, which have seen more recent development, the median age was 16 and 15 years, respectively. Within the assessment area, only 10.5% of the homes were built prior to 1950. Data from the census bureau's American Community Survey estimates that approximately 8.8% of the homes were built prior to 1950 and another 55.5% were built between 1950 and 1989. With approximately one-third of the housing units built since 1990, aging housing stock is not a major concern. Also, because of the recurvature effect of the Florida coastline, the Jacksonville area is not as subject to hurricane damage as other parts of Florida.

The median housing value as of the 2000 Census was $92,233 with an affordability ratio of 45.0%. Within the assessment area, 21.8% of the homes were valued at $60,000 or less, indicating a reasonable stock of affordable housing units. The more recent survey data estimates that the median housing value increased dramatically to $219,333, with only 5% of housing valued at $50,000 or less.[58] Unlike many other parts of the country, most of the housing foreclosure problems have resulted from layoffs and unemployment. Almost all of Duval County has suffered from high foreclosure rates.

The issuance of housing permits increased steadily from 2001-2005 in Clay and St. Johns Counties and into 2006 in Duval County. In Clay and St. Johns Counties, they peaked at 3,891 and 4,799, respectively. In Duval County, housing permits reached 13,593 in 2006. However, by 2008, permits issued had dropped to 832 in Clay County, 5,373 in Duval County, and 1,693 in St. Johns County. Existing home sales followed a similar pattern, with the highest positive percentage change in homes sales occurring during the 2004-2005 period. Since that time, sales have dropped in all three counties, with the percentage change in homes sales more recently reflecting negative numbers. Similarly, the percentage of change in existing home sale prices reached a high of 17.5% within the MSA in the 2004-2005 period, but have since declined to -8.1% during the 2007-2008 period.[59]

As of 2000, the median gross rent was $618, ranging from $604 in Duval County to $724 in St. Johns County. Within the three-county area, 12.1% of rental units had rents of less than $350, with another 16.9% having rents between $350 and $499. According to more recent data, the median gross rent also increased substantially to an estimated $897. Conversely, only 11.8% of rental units had rents of less than $500.

Labor, Employment, and Economic Characteristics

As of the fourth quarter 2008, the trade and transportation industry employed the largest number of people in the entire Jacksonville MSA, followed by professional and business services and educational and health services. However, within the respective counties, by number of people employed, education and health services ranked first in Clay and St. Johns Counties and second in Duval County while the trade, transportation, and utilities sector ranked first in Duval, but second in Clay and St. Johns Counties. The leisure and hospitality industry ranked third in number of people employed in Clay and St. Johns Counties, with professional and business services ranking third in Duval County. Manufacturing ranked first, second, and third in average wages in Duval, Clay, and St. Johns Counties, respectively. In Clay County, the natural resources and mining industry paid the highest average wages, with public administration paying the third highest. In Duval County, public administration and the information sector followed manufacturing. The information sector ranked first in St. Johns County, followed by the financial industry.[60]

58 U. S. Census Bureau, 2005 – 2007 American Community Survey
59 Florida Legislature, Office of Economic and Demographic Research
60 State of Florida, Agency for Workforce Innovation, Labor Market Statistics Center

The largest employers in the three counties are:

Clay		Duval		St. Johns	
Employer	**# of Employees**	**Employer**	**# of Employees**	**Employer**	**# of Employees**
Clay County School Board	4,000	Naval Air Station Jacksonville	25,245	St. Johns County School District	3,357
Orange Park Medical Center	950	Duval County Public Schools	14,489	Northrop Grumman Corporation	2,000
Jacksonville Kennel Club	600	Naval Station Mayport	10,000	Flagler Hospital	1,400
Clay County Sheriff's Office	585	City of Jacksonville	8,828	St. Johns County	1,108
HCA Shared Services Center	550	Baptist Health	8,100	Florida School for the Deaf & Blind	750

The area has suffered from numerous layoffs, particularly in the construction and service sector. Unemployment and bankruptcies are increasing. As of December 2008, the unemployment rates for the three counties were 6.9%, 7.7%, and 6.4% for Clay, Duval, and St. Johns Counties, respectively. In comparison the unemployment rate for the State of Florida was 7.8% and the national rate was 7.2%.

Population Characteristics

The population of the assessment area as of 2000 was 1,042,828, of which 73.8% were age 18 or older. As of 2008, the population is estimated to have increased to 1,271,319, according to the Florida Legislature Office of Economic and Demographic Research. An estimated 75.4% of the population was age 18 or older. Duval County is the most populous of the three counties and is Florida's seventh most populous county. Although 74.7% of population lived in Duval County at the time of the 2000 Census, it is estimated that approximately 71.1% of the population now live in that county.[61]

Income Characteristics

According to the 2000 Census, there were 403,857 households within the assessment area; of these households, 277,224 are families. The median household income was $42,536, ranging from $40,703 in Duval County to $50,099 in St. Johns County. Within the three-county area, 10.5% of the households had incomes below the poverty level. However, of the households within Clay County, only 6.2% were below the poverty level, while in Duval County, 11.6% were below the poverty level. The median family income was $50,038, with 8.1% of the families having incomes below poverty level. However, while the percentage of families below the poverty level slightly exceeded 5.0% in Clay and St. Johns Counties, the poverty rate was 9.2% in Duval County.

61 Florida Legislature, Office of Economic and Demographic Research

According to the 2005-2007 American Community Survey, there were 465,574 households, of which 307,002 were families. The median household income was estimated to be $56,369. Approximately 8.8% of the population had incomes less than the poverty level, with Clay County having the lowest poverty rate at 6.5%, followed by St. Johns County at 7.3% and Duval County at 12.7%.

The following table indicates the 2008 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	11	5.8	8,098	2.9	2,875	35.5	53,882	19.4
Moderate-income	51	27.0	54,740	19.7	8,412	15.4	51,277	18.5
Middle-income	94	49.7	144,799	52.2	9,528	6.6	63,813	23.0
Upper-income	33	17.5	69,587	25.1	1,594	2.3	108,252	39.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**189**	**100.0**	**277,224**	**100.0**	**22,409**	**8.1**	**277,224**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,754	5,794	2.2	36.8	7,576	48.1	2,384	15.1
Moderate-income	95,323	46,698	17.4	49.0	38,457	40.3	10,168	10.7
Middle-income	228,997	142,123	52.9	62.1	68,500	29.9	18,374	8.0
Upper-income	101,460	74,116	27.6	73.0	20,340	20.0	7,004	6.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**441,534**	**268,731**	**100.0**	**60.9**	**134,873**	**30.5**	**37,930**	**8.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,663	4.8	2,245	4.5	303	7.6	115	7.5
Moderate-income	13,779	24.8	12,176	24.3	1,214	30.3	389	25.3
Middle-income	26,523	47.7	24,087	48.2	1,700	42.5	736	47.8
Upper-income	12,590	22.7	11,504	23.0	786	19.6	300	19.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**55,555**	**100.0**	**50,012**	**100.0**	**4,003**	**100.0**	**1,540**	**100.0**
	Percentage of Total Businesses:			**90.0**		**7.2**		**2.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.3	2	0.7	2	15.4	0	0.0
Moderate-income	46	15.1	44	15.2	2	15.4	0	0.0
Middle-income	193	63.5	185	64.0	7	53.8	1	50.0
Upper-income	61	20.1	58	20.1	2	15.4	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**304**	**100.0**	**289**	**100.0**	**13**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**95.1**		**4.3**		**0.7**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSONVILLE MSA #27260

Lending Test

The Lending Test performance for the Jacksonville MSA assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas; and a good record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. The bank made no community development loans, which is considered a very poor level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by small business and home purchase loans. There were an insufficient number of home improvement loans to conduct a meaningful analysis. Also, the two small business loans secured by real estate were combined with the other small business lending for purposes of the analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 113 home purchase, 197 refinance, 11 home improvement, and 146 small business loans, as well as two small business loans secured by real estate. Deposits within the assessment area represented 0.4% of Fifth Third's total deposits, while mortgage lending comprised 0.2% of all mortgage loans and small business lending also made up 0.2% of total small business lending. Fifth Third is not a major competitor in this market, with the mortgage company ranking 40th in originations. Therefore, the volume of lending would not be as great as the lending level of the major competitors in the market.

Geographic Distribution

Recognizing that Fifth Third is a minor competitor in this market, the distribution of loans among geographies is good. Refinance lending, which received the greatest weight is excellent, while small business lending is adequate and home purchase lending is good.

Within the Jacksonville assessment area, Fifth Third did not originate loans in eight (72.7%) low-, 14 (27.5%) moderate-, 31 (33.0%) middle-, and two (6.1%) upper-income tracts. No mortgage loans were made in eight low-, 20 moderate-, 37 middle-, and three upper-income tracts. Of these tracts, two low-, one moderate-, and three middle-income tracts had renter-occupancy rates in excess of 75.0%.

Home Purchase Loans

Considering Fifth Third's position in the market, the distribution of home purchase loans among census tracts is good. Fifth Third made no loans in low-income tracts; however, taking into account competitive factors and the poverty rate of 35.5% in the low-income tracts, this is not as great a concern in this assessment area. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $204,900, which is not considered affordable for any family below the poverty level. As a result, opportunities to lend in low-income tracts are somewhat diminished.

The percentage of lending in moderate-income tracts was substantially higher than the percentage of owner-occupied units in these tracts and almost twice the percentage of lending by peer institutions. Additionally, the number of loans originated increased by 90.9% from 2007 to 2008, reflecting an excellent penetration of in moderate-income tracts. Lending in middle-income tracts was significantly less than the percentage of owner-occupied units, but lending in upper-income tracts exceeded the proxy for demand.

Refinance Loans

The distribution of refinance loans among geographies is excellent. The percentage of lending in low-income tracts was excellent, exceeding the percentage of owner-occupied units in these tracts and exceeding the percentage of lending by peer institutions. Additionally, the number of loans originated increased from 2007 to 2008. No loan modifications were made in low-income tracts.

Lending in moderate-income tracts at 13.7% was less than the percentage of owner-occupied housing at 17.4% and peer at 15.3%. Again, the volume of lending increased from year to year. Also, although this is one of the bank's newer markets, Fifth Third made two loan modifications in moderate-income tracts, representing 22.0% of all modifications for this assessment area, which is slightly above the percentage of owner-occupied housing units. When taking into consideration competitive factors, economic conditions, and loan modifications, the performance in moderate-income tracts is excellent. The percentage of lending in middle-income tracts was less than the proxy for demand; however, lending in upper-income tracts substantially exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

Although small business lending is a specifically identified need, the bank is not a major competitor in this market; thus, the geographic distribution of small business loans is adequate. Fifth Third made no loans in low-income tracts. Within moderate-income tracts, the percentage of lending at 20.3% was somewhat less than the percentage of businesses located in these tracts at 24.8% but the bank's performance was good. The bank's lending was comparable to peer and the number of loans originated increased from 2007 to 2008.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good. Refinance lending is considered excellent, with small business and home purchase lending both good. Fifth Third offers various flexible lending programs that benefit low- and moderate-income borrowers. Within this assessment area, the bank originated 23 FHA and one VA loans.

Home Purchase Loans

Taking into consideration competitive factors and the decline in home sales, the distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers at 8.8% was significantly less than the percentage of low-income families at 19.4%, but Fifth Third's lending level exceeded the percentage of lending by peer institutions at 6.6% and the number of loans originated increased slightly from 2007 to 2008. Recognizing that the bank is a minor competitor, the percentage of lending in low-income tracts is good.

Lending to moderate-income borrowers was excellent, significantly exceeding the percentage of moderate-income families and exceeding peer. The number of loans originated also increased from year to year. The percentage of lending to middle-income borrowers exceeded the percentage of middle-families and lending to upper-income borrowers fell somewhat short of the percentage of these families.

Refinance Loans

The distribution of refinance loans by borrow income is excellent. The percentage of lending to low-income borrowers at 11.7%, was considerably less than the percentage of low-income families, but was good, considering competitive factors. The percentage of lending by Fifth Third was significantly higher than the percentage of lending by peer institutions and lending increased from year to year.

The percentage of lending to moderate-income families was slightly higher than the percentage of moderate-income families and comparable to peer, reflecting an excellent performance. As Fifth Third became more established in the market, the volume of refinance lending increased from 2007 to 2008. Lending to both middle- and upper-income borrowers was somewhat short of the percentages of these respective families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is good. Although 90.0% of the businesses in the assessment area had revenues of $1 million or less, the bank made 54.1% of its loans to small businesses. However, this level of lending was substantially higher than peer institutions, which made 30.0% of their loans to small businesses. The vast majority of loans to small businesses at 96.2% were in amounts of $100,000 or less. Many of these loans were in the form of commercial credit card accounts that offer flexibility for small businesses.

Community Development Loans

Fifth Third originated no community development loans in this assessment area during the time period under review, reflecting a very poor level of lending.

Investment Test

Fifth Third funded a poor level of qualified investments in the assessment area. The institution funded $47,500 in investments during the evaluation period. The assessment area is new since the previous examination; therefore, no previous evaluation data is available.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Empowerment Zones and Neighborhood Stabilization Programs) given to certain low- and moderate-income geographies of the assessment area targeted for development by governmental agencies. In addition, the assessment area's demographic composition suggests a number of low- or moderate-income geographies in which community development opportunities may exist. However, as indicated previously, the institution has recently expanded its footprint to include the Jacksonville MSA, and presently has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment areas as of June 30, 2008.

The investments consisted of donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good, primarily based on its retail service distribution.

Retail Services

Delivery services are reasonably accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had nine banking centers in the assessment area, including one in moderate-, two in middle-, and six in upper-income census tracts. The number of banking centers in this assessment area represents 0.8% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentages of low-income geographies in the assessment area and families living in these geographies are 5.8% and 2.9%, respectively. The percentage of banking centers located in moderate-income census tracts (11.1%) in the assessment area is also less than the percentage of moderate-income geographies (27.0%), as well as the percentage of families (19.7%) living in these areas.

The assessment area is new since the previous examination; therefore, changes in the number and distribution of banking centers was not reviewed.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	16 days
Total attendance by individuals	1,050 individuals
Total number of hours open	56 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	162 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	175 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 168 hours of financial education and literacy, no technical assistance hours, and 574 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.4 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LAKELAND-WINTER HAVEN MSA #29460

Fifth Third's assessment area includes Polk County, Florida, a one-county MSA located in central Florida. Polk County is comprised of one low-, 28 moderate-, 63 middle-, and 18 upper-income tracts.

Historically, Polk County has been dependent on phosphate mining, agriculture, and tourism; however, in recent years, the economy has diversified. Its connection to sports, though, is solidified by being the winter home of the Detroit Tigers and the Cleveland Indians.

The Polk County Board of County Commissioners has designated four Community Redevelopment Areas (CRAs): the North Ridge CRA in the northeastern portion of the county, the Polk Commerce Center CRA in the central portion, the Harden Parkway CRA in the southwestern portion, and the Eloise CRA in the southeastern portion. CRAs are designated by local governments to foster and support redevelopment of targeted areas. The city of Lakeland is a Florida-designated Enterprise Zone.

The bank has four branches in the county, each of which has a full-service ATM. All of the offices are in the city of Lakeland. As of June 2008, the bank ranked 10th in deposit share among 19 financial institutions with offices in the county. Fifth Third held 1.6% of deposits in the market. The top ranked institutions were Wachovia Bank, NA with 22.9%; Colonial Bank with 19.0%; and Suntrust Bank with 17.6%.[62] Fifth Third's deposits in these market represented 0.1% of the bank's total deposits.

Fifth Third is not a major competitor in the Polk County market. It originated 304 mortgage loans in the assessment area from January 2007 through December 2008, which represented 0.2% of the total HMDA-reportable lending. Fifth Third Mortgage Company ranked 21st and the bank ranked 73rd among 397 reporters in the origination of mortgage loans. The bank originated 70 small business loans during the same time period, representing 0.8% of the bank's small business lending and ranked 19th in small business lending among institutions required to report lending data when combining the two former affiliates.

Several community contacts with housing and business development organizations have been conducted in this area in the past year. All of the entities noted that there is a need for financial institutions to become more involved in partnering with and participating in community and economic development efforts. Other needs include:

62 www.fdic.gov

- Low-cost, fixed-rate home purchase and home improvement loans;
- Down payment assistance programs;
- True commitment to loan modifications; and,
- Working capital lines-of-credit and small dollar loans for small businesses.

Housing Characteristics

Data from the 2000 Census indicated that there were 226,376 housing units in the county, of which 60.7% were owner-occupied, 22.0% were renter-occupied, and 17.3% were vacant. Of these units, 63.9 were one-to-four family dwellings, 7.3% were five-or-more family, and 28.8% were mobile homes. According to data from the U. S. Census Bureau's 2005-2007 American Community Survey, housing units are estimated to have increased to 267,907; however, the owner-occupancy rate declined to 59.4%. Renter-occupied units increased slightly to 23.5%, with the remaining units being vacant. One-to-four family units increased to 66.3% of the total housing and mobile homes decreased to 25.4%.

As of 2000, the median age of the housing stock was 20 years, with only 7.6% of the housing built prior to 1950. Although more recent data estimates that 6.0% of housing was built before 1950, another 56% was built between 1950 and 1989.[63] Considering the relative age of the housing stock, home improvements or rehabilitation may not be a major need in this area.

The median housing value as of 2000 was $69,768, of which 40.2% was valued at less than $60,000. Since 2000, home values have increased dramatically, with the median value estimated to be $132,400. Only 14.8% of the housing was estimated to be valued at less than $50,000.[64] The county has suffered significantly from foreclosures, having the second highest rate of foreclosure in central Florida. Although the city of Lakeland has had the largest number of foreclosures, the city of Davenport has been the hardest-hit based on percentage of total housing.[65] According to information from an area economic development organization, the average home price peaked in 2006 at $196,290 and has since steadily declined to $196,261 in 2007, $160,372 in 2008, and, more recently, $129,814.

Building permits issued increased steadily from 5,517 in 2001 to 11,322 in 2005; however, since that time, there has been a steady decline. In 2006, building permits dropped to 8,820 and has continued to drop with 4,614 in 2007 and 3,190 in 2008. Existing home sales peaked in the 2003-2004 period with an increase in the percentage change in home sales at 12.5%. During the 2004-2005 period, the change in home sales dropped to 9.6%. Since that time, the percentage change has been in the negative numbers, with the worst period being 2006-2007 with a 35.3% drop. The percentage change in the median sales price reached its apex in the 2004-2005 period at 35.3%, but dropped rapidly to -17.2% in the 2007-2008 period.[66]

63 U. S. Census Bureau, 2005 – 2007 American Community Survey
64 Ibid.
65 www.realtytrac.com
66 Florida Legislature, Office of Economic and Demographic Research

According to the 2000 Census, the median gross rent was $502, with 16.7% of units having rents less than $350 per month. More recent data estimated the median gross rent to have increased to $770, with 31.2% of units having rents of less than $500. Although rents have increased since the previous census, almost one-third of units have rents that are relatively affordable for low- and moderate-income renters.

Labor, Employment, and Economic Characteristics

The trade, transportation, and utilities sector employed the largest number of people in Polk County, followed by government and professional and business services. By average wage, the manufacturing sector ranked first in average annual wage, with the information sector second and financial services third.[67] Major employers in the county include Publix Super Markets, Inc.; Lakeland Regional Medical Center; GEICO; Watson Clinic, LLP; and GC Services.

The economy has slowed, with bankruptcies increasing, small businesses closing, and economic development projects on hold or progressing slowly. Small businesses are suffering, in particular, because they cannot obtain loans to fund ongoing operations. As of December 2008, the unemployment rate was 8.6%, significantly higher than the State of Florida rate of 7.8% and the national rate of 7.2%.

Population Characteristics

The county's population, as of the 2000 census, was 483,924, of which 75.6% were age 18 or older. As of 2008, the population was estimated to be 585,156, with virtually no change in the age distribution. Polk County is Florida's ninth most populous county, with 3.1% of the state's population. The county does not have any large concentrations of population in any specific community. Although the largest city in the MSA, the residents of the city of Lakeland represent only 16.2% of the county's population, with another 5.5% living in Winter Haven.

Income Characteristics

According to the 2000 Census, there were 187,162 households with a median household income of $36,024. Of these households, 11.9% had incomes considered below the poverty level. The households were comprised of 132,948 families, of which 9.4% had incomes less than the poverty level. The HUD-adjusted median family income was $49,491.

Total households are estimated to have increased to 222,196, of which 157,136 were families. The median household income is estimated to have increased to $42,534. The poverty rate for the entire population was 13.3%.[68]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

67 Ibid.
68 U. S. Census Bureau, 2005 – 2007 American Community Survey

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	0.9	438	0.3	192	43.8	24,281	18.3
Moderate-income	28	25.5	23,655	17.8	4,663	19.7	25,887	19.5
Middle-income	63	57.3	78,822	59.3	6,728	8.5	30,058	22.6
Upper-income	18	16.4	30,033	22.6	894	3.0	52,722	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**110**	**100.0**	**132,948**	**100.0**	**12,477**	**9.4**	**132,948**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,086	188	0.1	17.3	787	72.5	111	10.2
Moderate-income	44,383	21,167	15.4	47.7	14,149	31.9	9,067	20.4
Middle-income	136,850	83,455	60.8	61.0	27,149	19.8	26,246	19.2
Upper-income	44,057	32,563	23.7	73.9	7,775	17.6	3,719	8.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**226,376**	**137,373**	**100.0**	**60.7**	**49,860**	**22.0**	**39,143**	**17.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	113	0.5	100	0.5	6	0.4	7	1.2
Moderate-income	4,891	22.8	4,309	22.1	435	31.8	147	26.0
Middle-income	12,092	56.4	10,995	56.4	760	55.5	337	59.5
Upper-income	4,325	20.2	4,081	20.9	169	12.3	75	13.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**21,421**	**100.0**	**19,485**	**100.0**	**1,370**	**100.0**	**566**	**100.0**
	Percentage of Total Businesses:			**91.0**		**6.4**		**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	71	14.7	61	13.9	10	23.3	0	0.0
Middle-income	339	70.3	310	70.6	29	67.4	0	0.0
Upper-income	72	14.9	68	15.5	4	9.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**482**	**100.0**	**439**	**100.0**	**43**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**91.1**		**8.9**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAKELAND-WINTER HAVEN MSA #29460

Lending Test

The Lending Test performance for the Lakeland-Winter Haven MSA assessment area is adequate. Fifth Third's performance reflects a good responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; a poor record of serving the credit needs of highly economically disadvantaged areas; but an adequate record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. The bank made no community development loans in the assessment area, which is considered a very poor level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans. There were an insufficient number of home improvement loans to conduct a meaningful analysis. Also, the two small business loans secured by real estate were combined with the other small business lending for purposes of the analysis.

Details of the bank's mortgage and small business lending as well as information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is good. Within the assessment area, the bank originated 165 home purchase, 136 refinance, three home improvement, and 68 small business loans, as well as two small business loans secured by real estate. Deposits within the assessment area represented 0.1% of Fifth Third's total deposits, while mortgage lending comprised 0.2% of all mortgage loans and small business lending also made up 0.8% of total small business lending. Fifth Third is not a major competitor in this market; therefore, the volume of lending would not be as great as the lending level of the foremost lenders in the market.

Geographic Distribution

The distribution of loans among geographies is good. Home purchase lending, which received the greatest weight, is good, as is refinance lending, while small business lending is adequate. Fifth Third originated at least one loan in all but one low-, 12 moderate-, and six middle-income tracts. The bank originated mortgage loans in all but one low-, 13 moderate-, and 10 middle-income tracts. Of these tracts, two moderate-income tracts had renter-occupancy rates in excess of 75.0%. The assessment area contains only one low-income tract, which had a renter-occupancy rate of 72.5%; therefore, lending opportunities would be limited in this tract.

Home Purchase Loans

The distribution of home purchase loans among geographies is good. No loans were originated in the one low-income tract. The percentage of lending at 13.3% in the moderate-income tracts was somewhat less than the percentage of owner-occupied housing units in these tracts at 15.4%. The bank's lending percentage exceeded the percentage of lending by peer institutions in moderate-income tracts. As Fifth Third became more established in the Lakeland-Winter Haven market, home purchase lending in moderate-income tracts increased from five loans in 2007 to 17 loans in 2008. Considering the fact that Fifth Third is not a major lender, the performance in moderate-income tracts is excellent. Lending in middle-income tracts exceeded the percentage of owner-occupied units in these tracts and lending in upper-income tracts was comparable to the proxy for demand.

Refinance Loans

The geographic distribution of refinance loans is good. No loans were made in the low-income tract. The percentage of lending in moderate-income tracts at 11.8% was considerably less than the percentage of owner-occupied units, but taking into account competitive factors and loss mitigation, the lending level was good. Additionally, the bank's percentage of lending slightly exceeded the level of lending by peer institutions. The number of loans originated increased slightly from year to year. Fifth Third made three loan modifications in moderate-income tracts, representing 8.0% of all modifications in the assessment area, which is about half the percentage of owner-occupied housing units. The percentage of lending in middle-income tracts was comparable to the proxy, but lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

The distribution of small business loans by geography is adequate. The bank originated 70 small business loans, both secured and unsecured, of which seven were made to businesses in moderate-income tracts. However, 22.8% of businesses are located in these tracts. Although the percentage of lending is substantially less than the percentage of businesses located in these tracts, considering the fact that Fifth Third is not among the major competitors, the percentage of lending is adequate. Peer institutions originated 17.1% of small business loans in moderate-income tracts. Small business lending in middle- and upper-income tracts exceeded the percentages of businesses located in these respective tracts.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is adequate. The distribution of home purchase lending is good; however, the level of refinance and small business lending is adequate. Flexible lending programs often provide options for low- and moderate-income borrowers to obtain credit. During this time period, Fifth Third originated 64 FHA, three VA loans, and one FSA/RHS loan in this assessment area.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. Eight home purchase loans were made to low-income borrowers, which represented 4.8% of total home purchase lending. Seven of the loans were originated in 2008. Although the bank's percentage of lending was substantially less than the percentage of low-income families at 18.3%, it was significantly higher than the percentage of lending by peer institutions. Considering the bank's ranking among lenders, Fifth Third's level of lending is adequate.

The percentage of lending to moderate-income borrowers at 15.8% was less than the percentage of moderate-income families at 19.5%, but is considered good. In addition, the bank's percentage of lending exceeded the performance of peer institutions. Lending to middle- and upper-income families exceeded the percentages of these respective families.

Refinance Loans

The distribution of refinance loans among borrowers of different income levels is adequate. Income information was not available for modifications; therefore, they were not included in the analysis. Four loans were made to low-income borrowers, with the percentage of lending at 2.9% being substantially less than the percentage of low-income families and the percentage of lending by peer at 4.9%. Even recognizing that the bank is not among the major lenders in the market, this level of lending is poor.

The percentage of lending to moderate-income borrowers at 19.1% fell somewhat short of the percentage of moderate-income families, while Fifth Third's percentage of lending exceeded that of peer institutions. Considering the fact that Fifth Third is not a major competitor, the percentage of lending to moderate-income borrowers is excellent. The percentage of lending to middle- and upper-income borrowers both exceeded the percentage of respective families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues of greater than $1 million is adequate. Combining the two types of small business loans, Fifth Third originated 70 loans over the two-year period. Although the bank's percentage of lending to small businesses at 45.7% was approximately half the percentage of businesses with revenues of $1 million or less, Fifth Third's lending percentage exceeded that of peer institutions. Also, of the 70 loans, there was no revenue information for 28.6% of the loans. When looking solely at those loans with revenue information, approximately two-thirds were made to small businesses.

Community Development Loans

Fifth Third made no community development loans in this assessment area, reflecting a very poor level of community development lending.

Investment Test

Fifth Third has funded a poor level of qualified investments in the assessment area. The institution funded $9,000 in investments during the evaluation period. The assessment area is new since the previous examination; therefore, no previous evaluation data is available.

The assessment area has a number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones and Community Redevelopment Areas) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the assessment area's demographic composition suggests a number of low- or moderate-income geographies in which community development opportunities may exist. However, as indicated previously, the institution has recently expanded its footprint to include the Lakeland-Winter Haven MSA. In addition, the institution has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment areas as of June 30, 2008.

The investments consisted of donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is poor, primarily based on its retail service distribution.

Retail Services

Delivery services are unreasonably inaccessible to portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had four banking centers in the assessment area, all of which are located in middle-income census tracts. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. Although there are no branches in low and moderate-income geographies, the percentages of low-income census tracts in the assessment area and families living in these geographies are insignificant. However, the percentages of moderate-income census tracts in the assessment area and families living in these areas are 25.5% and 17.8%, respectively.

The assessment area is new since the previous examination; therefore, changes in the number and distribution of banking centers was not reviewed.

Community Development Services

The institution provides an adequate level of community development services.

Through the E-bus, Fifth Third employees assisted an adequate number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	2 days
Total attendance by individuals	55 individuals
Total number of hours open	8 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	5 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	5 sessions

Although services were provided by the E-bus in the assessment area, no additional hours of financial education and literacy, technical assistance, or financial expertise on boards or other committees were noted during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI-FORT LAUDERDALE-MIAMI BEACH MSA #33100

The Miami-Fort Lauderdale-Miami Beach, FL MSA #33100 is comprised of three metropolitan divisions:

- Fort Lauderdale-Pompano Beach-Deerfield Beach #22744 – Broward County
- Miami-Miami Beach-Kendall #33124 – Miami and Dade Counties
- West Palm Beach-Boca Raton-Boynton Beach #48424 – Palm Beach County

The MSA is in the southern tip of Florida and includes the Everglades. Fifth Third's assessment area, though, consists only of Broward and Palm Beach Counties. The area consists of 27 low-, 142 moderate-, 206 middle-, 167 upper-, and 2 unknown-income tracts.

Located along the Florida coastline, this area is known for its beaches, fishing, and other water activities. Palm Beach County, the wealthiest county in Florida, is also the home of the spring training camps for the St. Louis Cardinals and the Florida Marlins.

Broward County is designated as an Enterprise Zone, targeted for economic revitalization. Additionally, the county's Historically Underutilized Business Zone (HUB Zone), designated by the Small Business Administration, assists small businesses in distressed areas of the county. Palm Beach County has targeted downtown Belle Glade, a low- and moderate-income community, for revitalization. Both Broward and Palm Beach Counties have been recipients of funding through the Neighborhood Stabilization Program.

Fifth Third has six offices, all but one of which has full-service ATMs and six cash-only ATMs in the assessment area. Out of 93 financial institutions, it ranked 40th in deposit share with 0.2% of the market.[69] Deposits within these two counties represented 0.2% of the bank's total deposits.

Fifth Third originated 683 mortgage loans within the two-county area, which represented 0.5% of the company's total HMDA-reportable lending. As is the case with deposits, the bank is not a major competitor in this market, with Fifth Third Mortgage Company ranking 25th in originations and the bank ranking 129th among 780 reporters. The two affiliate banks originated 501 small business loans, which would have placed it 18th among 193 reporters. Small business lending in this assessment area represented 0.7% of the bank's total lending.

69 www.fdic.gov

Several community contacts have been conducted in the area in the past year. The need for funding and financial assistance was commonly expressed by both economic and community development organizations. Funding has been cut for both public and private entities at a time when their services are most in demand. With southern Florida being one of the least affordable areas of the country, there is a huge need for funding for affordable housing. Funding is also needed by small and start-up businesses, particularly those trying to resolve credit problems caused by the recession. Other opportunities for financial institutions include:

- More involvement in the Palm Beach County small business lending consortium;
- Funding for the Belle Glade revitalization project;
- Funding and bankers to serve on the board of directors of the Business Loan Fund of Palm Beach, a certified Community Development Financial Institution;
- Technical and financial assistance for small business incubators; and,
- Funding and more support for affordable housing initiatives.

Housing Characteristics

As of the 2000 Census, there were 1,297,471 housing units within the two-county area, 62.3% of which were owner-occupied, 24.7% were rentals, and 13.0% were vacant. Of these units, 60.2% were one-to-four family units, 30.9% were five-or-more family units, and 3.0% were mobile homes. Neither county had a predominance of housing; 57.1% were located in Broward County with the remaining units in Palm Beach County. According to data from the U. S. Census Bureau's 2005 – 2007 American Community Survey, housing increased to 1,427,080, of which 60.4% were owner-occupied and 22.6% were renter-occupied, reflecting an increase in vacancies to 17.0%. Part of the vacancy problem relates to a large stock of unsold luxury beachfront condominiums, particularly in Palm Beach County, which has an estimated vacancy rate of 19.4%. The percentage of one-to-four family units remained virtually the same but five- or more-unit dwellings increased to 36.8% with the percentage of mobile homes declining. The distribution of housing between the counties reflected very little change.

According to the 2000 Census, the median age of the housing stock was 23 years, with housing in each county of a comparable age. Only 3.2% of the housing was built prior to 1950. With the continued growth in this area, recent estimates indicated that 2.5% of housing was built before 1950 and 69.5% prior to 1990.[70] Although functional obsolescence is not likely to be a major problem due to the housing being newer, the counties' location along the southern Florida coastline places them at risk for severe damage from tropical storms and hurricanes; therefore, loans for rehabilitation and repairs would be needed in the area.

70 U. S. Census Bureau 2005 – 2007 American Community Survey

The median housing value as of 2000 was $107,805, with values slightly lower in Broward County and slightly higher in Palm Beach County. Of these units, 18.5% were valued lower than $60,000, being more affordable for low- and moderate-income people. More recent data estimates that values have almost tripled and is approximately $294,000, with only 3.3% of housing valued at less than $50,000.[71] In Broward County, Hollywood and Pompano Beach have been the hardest-hit by foreclosures as a percentage of total housing; however, Fort Lauderdale has had the highest number of foreclosures.[72]

In Broward County, the number of housing permits issued fluctuated between 10,800 and 12,700 from 2001 through 2004. In 2005, permits dropped to 9,782 and continued to decline to 2,515 in 2008. In Palm Beach County, permits peaked in 2003 at 15,444 before dropping gradually in 2004 and 2005, after which it dropped dramatically each year to 1,767 permits issued in 2008. Sales of existing homes in both counties began to decline after 2001. In Broward County, the percentage change in existing home sales began to decline rapidly after 2001, reaching -26.8% in the 2006-2007 period. However, homes sales began to rebound in the 2007-2008 period. In Palm Beach County, sales declined until reaching -36.8% in the 2005-2006 period and began to improve during the 2006-2007 period. The percentage change in median sales price in Broward County increased steadily through the 2004-2005 period and then dropped dramatically and has continued to decline. In Palm Beach County, the percentage change in median sales price increased until reaching 29.6% in the 2004-2005 period, then dropping to -1.4% the following year. The percentage change continued to drop reaching -18% in 2007-2008.[73]

In 2000, the median gross rent was $751, although the median rent was slightly lower at $739 in Palm Beach County. Of the rental units, 5.6% had rents less than $350 and 8.4% had rents between $350 and $499. The median gross rent is estimated to have increased to $1,062, with only 5.2% of units having rents less than $500[74], providing further support of the lack of affordable housing.

Labor, Employment, and Economic Characteristics

Trade, transportation, and utilities employs the largest number of people in both counties, followed by professional and business services and government in Broward County and education and health services in Palm Beach County. However, the trade, transportation and utilities sector is one of the lower-paying industries. In Broward County, the highest paying industry was the information sector, followed by financial activities and government. In Palm Beach County, financial activities paid the highest wages, followed by manufacturing and professional and business services.

71 Ibid.
72 www.realtytrac.com
73 Florida Legislature, Office of Economic and Demographic Research
74 U. S. Census Bureau 2005 – 2007 American Community Survey

The largest employers in Broward County include Tenet Healthcare Corporation, American Express, The Continental Group, Nova Southeastern University and PRC. U.S. Sugar Corporation is the largest employer in Palm Beach County; however, the company has announced that it is planning to leave the area. Other large employers include Florida Crystals, A. Dudas and Sons Growers, Palm Beach Newspapers, and Hollander Home Fashions. Small companies are having difficulties obtaining funding, increasing their difficulties in the weak economy. The unemployment rates in Broward and Palm Beach Counties were 6.8% and 8.0%, respectively as of December 2008.[75] The State of Florida rate was 7.8% and the national rate was 7.2%.

Population Characteristics

The population within the two-county area was 2,754,202, of which 77.4% were age 18 or older. As of 2008, the population is estimated to have increased to 3,053,148, with virtually no change in age distribution. Broward County is Florida's second most populous county, with 9.4% of the state's population and Palm Beach County is the third most populous county, with 6.9% of the state's total population.[76]

Income Characteristics

Data from the 2000 Census shows that there were 1,129,082 households of which 719,960 were families; 10.0% of the households had incomes below the poverty level and 7.9% of the families were below the poverty level. The median household income was $43,137 and the HUD-adjusted median family income was $51,886.

More recent data estimates that households have increased to 1,184,288, with 739,800 families. The median household income was estimated to have increased to approximately $51,800. However, Palm Beach County is one the nation's wealthiest counties, with per capita personal income levels almost 50.0% higher than state and national averages. The poverty rate for the total population in Broward County was 11.3% and 10.6% in Palm Beach County.[77]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

75 Florida Research and Economic Database, Labor Market Information
76 Florida Legislature, Office of Economic and Demographic Research
77 U. S. Census Bureau 2005 – 2007 American Community Survey

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	27	5.0	22,372	3.1	7,765	34.7	147,294	20.5
Moderate-income	142	26.1	184,487	25.6	25,977	14.1	132,139	18.4
Middle-income	206	37.9	285,413	39.6	16,704	5.9	147,822	20.5
Upper-income	167	30.7	227,688	31.6	6,563	2.9	292,705	40.7
Unknown-income	2	0.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	**544**	**100.0**	**719,960**	**100.0**	**57,009**	**7.9**	**719,960**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	38,378	10,049	1.2	26.2	23,713	61.8	4,616	12.0
Moderate-income	360,048	195,461	24.2	54.3	116,972	32.5	47,615	13.2
Middle-income	524,799	337,460	41.7	64.3	126,060	24.0	61,279	11.7
Upper-income	374,246	265,679	32.9	71.0	53,226	14.2	55,341	14.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,297,471**	**808,649**	**100.0**	**62.3**	**319,971**	**24.7**	**168,851**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,694	4.1	6,681	4.0	762	6.0	251	5.7
Moderate-income	44,463	23.9	39,834	23.6	3,493	27.7	1,136	26.0
Middle-income	71,863	38.6	65,548	38.8	4,616	36.6	1,699	38.8
Upper-income	61,884	33.3	56,899	33.7	3,698	29.3	1,287	29.4
Unknown-income	128	0.1	91	0.1	35	0.3	2	0.0
Total Assessment Area	**186,032**	**100.0**	**169,053**	**100.0**	**12,604**	**100.0**	**4,375**	**100.0**
	Percentage of Total Businesses:			**90.9**		**6.8**		**2.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	53	5.6	43	4.9	10	14.7	0	0.0
Moderate-income	131	13.8	117	13.3	13	19.1	1	100.0
Middle-income	307	32.3	291	33.1	16	23.5	0	0.0
Upper-income	458	48.3	429	48.8	29	42.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**949**	**100.0**	**880**	**100.0**	**68**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**92.7**		**7.2**		**0.1**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MIAMI-FORT LAUDERDALE-MIAMI BEACH MSA #33100

Lending Test

The Lending Test performance for the Miami-Ft. Lauderdale-Miami Beach MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an excellent record of serving the credit needs of highly economically disadvantaged areas; but an adequate record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. Fifth Third originated no community development loans in the assessment area, which is considered a very poor level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of small business loans, followed by home purchase and refinance loans. The minimal number of home improvement loans precludes any meaningful analysis. Also, the eight small business loans secured by real estate were combined with the other small business lending for purposes of the analysis.

Southern Florida is one of the least affordable areas of the country, making it difficult for low- and moderate-income residents to find affordable housing. After declining steadily from 2001 to 2007, home sales began to rebound from 2007 to 2008, providing opportunities for home purchase lending. Small businesses have also been in need of credit to help weather the economic downturn.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 363 home purchase, 313 refinance, seven home improvement, and 493 small business loans, as well as eight small business loans secured by real estate. Deposits within the assessment area represented 0.2% of Fifth Third's total deposits, while mortgage lending comprised 0.5% of all mortgage loans and small business lending also made up 0.7% of total small business lending. Among all loan types, lending in upper-income tracts and to upper-income borrowers exceeded the respective proxies for demand, whereas in other categories of geography and income, penetration was mixed. Fifth Third is not major a competitor in this market; therefore, loan volumes were not be as great as the lending levels of the predominant lenders in the market.

Geographic Distribution

The distribution of loans among geographies is good. The geographic distribution of small business loans, which received the greatest weight, is good, while the distribution of home purchase and refinance loans is excellent. No loans were originated in ten (37.0%) low-, 49 (34.5%) moderate-, 59 (28.6%) middle-, and 30 (18.0%) upper-income tracts. No mortgage loans were originated in 12 low-, 57 moderate-, 80 middle-, and 54 upper-income tracts. Three of the low-income tracts had renter-occupancy rates in excess of 75.0% and one middle-income tract had a population of less than 500, which would limit lending opportunities.

Home Purchase Loans

The distribution of home purchase loans among geographies is excellent. The percentage of lending in low-income tracts was more than four times the percentage of owner-occupied units in these tracts and more than twice the level of peer lending. Sixteen of the 19 loans originated were made in 2008, indicative of both the bank becoming more established in this market and the turnaround in home sales. This high level of lending reflects an excellent penetration of low-income tracts.

Lending in moderate-income tracts was also excellent, exceeding the percentage of owner-occupied units in these tracts and substantially exceeding the percentage of lending by peer institutions. The percentage of lending in middle-income tracts was considerably less than the percentage of owner-occupied housing units, while lending in upper-income tracts exceeded the proxy for demand.

Refinance Loans

The geographic distribution of refinance loans is excellent. Lending in low-income tracts was more than twice the percentage of owner-occupied units in these tracts and almost twice the level of lending by peer institutions, reflecting an excellent level of lending. Of the ten loans originated in low-income tracts, six were made in 2007 and four in 2008. No loan modifications were made in low-income tracts.

The percentage of lending in moderate-income tracts was less than the percentage of owner-occupied units in these tracts, but the penetration in moderate-income tracts was excellent considering loan modifications. The lending level fell short of the percentage of peer lending in these tracts. Of the loans originated, 69.4% were made in 2008. Fifth Third made several loan modifications in moderate-income tracts, representing 37.0% of all modifications for the assessment area, which substantially exceeded the percentage of owner-occupied units. Lending in middle-income tracts also fell short of the proxy for demand, but lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

The distribution of small business loans among geographies is good. The percentage of lending in low-income tracts exceeded the percentage of businesses in these tracts and exceeding the percentage of lending by peer, reflecting an excellent penetration in low-income tracts. The number of loans originated decreased from 2007 to 2008, reflecting the weakening of the economy.

Lending in moderate-income tracts was significantly less than the percentage of businesses in moderate-income tracts and lending by peer institutions. However, the number of loans originated increased from year to year and the bank's level of lending is considered adequate. The percentage of lending in middle-income tracts was comparable to the percentage of businesses, but lending in upper-income tracts exceeded the proxy for demand.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans based on borrower income and the revenue size of the business is adequate. Fifth Third offers various flexible loan programs; however, within the assessment area, no FHA, VA, or FSA/RHS loans were originated.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers was substantially less than the percentage of low-income families. Considering competitive factors, the limited amount of affordable housing, and the poverty rate, lending is considered adequate, particularly as Fifth Third exceeded the percentage of lending by peer institutions. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $275,500, which is not considered affordable for any family below the poverty level. As a result, opportunities to lend to low-income borrowers is somewhat diminished. The majority of loans at 83.3% were originated in 2008.

Lending to moderate-income borrowers fell just short of the percentage of moderate-income families, but again exceeded the level of lending by peer. The number of loans originated also increased significantly from year to year and lending to moderate-income borrowers is considered good. The percentage of lending to middle-income borrowers was less than the percentage of middle-income families, while lending to upper-income borrowers exceeded the percentage of these families.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Because income information was not available for loan modifications, these were not factored into the analysis of the distribution of refinance loans by borrower income. Fifth Third made 11 refinance loans to low-income borrowers, which represented 3.5% of its refinance lending. This percentage was substantially less than the percentage of low-income families at 20.5%. Also, the bank's level of lending was less than lending by peer institutions. Even taking into consideration the poverty rate of 7.9% and competitive factors, this level of lending is poor.

The percentage of lending to moderate-income borrowers was less than the percentage of moderate-income families, but is considered good. The bank's lending exceeded the percentage of lending by peer institutions and increased significantly from 2007 to 2008. Lending to middle- and upper-income borrowers exceeded the respective percentages of families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. Combining both types of small business lending, 58.5% of loans were made to small businesses, although 90.9% of businesses in the assessment area had gross annual revenues of $1 million or less. The bank's percentage of lending to small businesses was more than twice the level of lending by peer institution, but small business lending was a specific need because of the weakness in the economy. Of the loans made to small businesses, 90.8% were in amounts $100,000 or less, reflecting Fifth Third's willingness to make smaller dollar loans.

Community Development Loans

Fifth Third made no community development loans in this assessment area during the period under review, reflecting a very poor level of lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $10.4 million in investments during the evaluation period. Qualified investments increased $10.2 million or forty-fold since the previous evaluation.

The assessment area has a significant number of community development opportunities, especially in the Broward County portion of the assessment area, as evidenced by the various designations (e.g., HUB Zones and Neighborhood Stabilization Program) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the assessment area's demographic composition suggests a large number of low- or moderate-income geographies in which additional community development opportunities may exist.

Although the institution has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Miami-Fort Lauderdale-Miami Beach MSA.

The investments consisted of primarily direct and indirect equity fund investments for affordable housing in Broward County, where significant affordable housing needs are present.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good. Although retail services are readily accessible, only adequate community development service performance was noted.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has improved the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had seven banking centers in the assessment area, including two in low-, one in moderate-, three in middle-, and one in upper-income census tracts. The number of banking centers in this assessment area represents 0.6% of all the institution's banking centers. The percentage of banking centers located in low-income census tracts (28.6%) was significantly higher than the percentage of low-income geographies (5.0%) in the assessment area, as well as the percentage of families living in these geographies (3.1%). The percentage of banking centers located in moderate-income census tracts (14.3%) in the assessment area is less than the percentage of moderate-income geographies (26.1%) and the percentage of families (25.6%) living in these areas. However, branches in the low-income geographies and, to some extent, in the middle- and upper-income geographies, are in close proximity to many of the moderate-income geographies and can effectively serve those markets.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of two banking centers in the assessment area, including one new banking center in moderate-income and two in middle-income geographies, but a net decrease of one in upper-income geographies.

Community Development Services

The institution provides an adequate level of community development services.

Through the E-bus, Fifth Third employees assisted an adequate number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	1 day
Total attendance by individuals	70 individuals
Total number of hours open	4 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	41 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	55 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 39 hours of financial education and literacy, no technical assistance hours, and 48 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of less than 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NAPLES-MARCO ISLAND MSA #34940

Fifth Third's assessment area encompasses the entirety of the Naples-Marco Island MSA #34940, which is comprised solely of Collier County. The area includes four low-, nine moderate-, 23 middle-, and 16 upper-income tracts.

Collier County is located in the southwestern portion of Florida along the coast of the Gulf of Mexico. Almost the entire southeastern portion of the county is part of the Big Cyprus National Preserve, while the southern coastal area includes a portion of Everglades National Park. As is the case with most of Florida, tourism plays a major role in the area's economy, as is the fact that the population increases by almost one-third during the winter months.

Collier County was a recipient of funds through the Neighborhood Stabilization Program. The community of Immokalee is a designated Enterprise Zone. Immokalee is a small agricultural community with a large concentration of low- and moderate-income residents.

The bank operates 20 offices, 24 full-service ATMs, and 3 cash-only ATMs within the MSA. All of the branches are located in Naples or Marco Island. Fifth Third ranked third in market share in the assessment area with 13.0% of deposits. Bank of America, NA held the largest share of deposits with 15.9%, followed by Wachovia Bank, NA with 13.7%.[78] Deposits in this assessment area represented 2.0% of Fifth Third's total deposits.

Fifth Third originated 1,042 mortgage loans, which represented 0.7% of the company's total HMDA-reportable lending. Fifth Third Mortgage Company ranked eighth and, combining the loans originated by the Fifth Third/Ohio and Fifth Third/Michigan banks, the bank ranked 46th among 473 lenders subject to HMDA. The bank originated 1,160 small business and two small farm loans, representing 1.7% of total small business lending and 0.2% of total small farm lending. Combining the loans of the two affiliated banks, Fifth Third would have ranked seventh in the origination of small business loans. Among the top lenders were major credit card issuers, including American Express Bank FSB; Chase Bank USA, NA; FIA Card Service, NA; Citibank South Dakota, NA; and Capital One Bank USA, NA. Among institutions with a physical presence in the county, the banked ranked third in originations.

Several community contacts with housing, business, and community and economic development organizations have been conducted in the MSA in the past year. A common need identified by all of the organizations was the need for funding, particular with budgets being constrained as a result of the economic crisis. Other needs identified by the representatives of these organizations include:

78 www.fdic.gov

- Affordable housing loans;
- Involvement in affordable housing initiatives in the Enterprise Zone;
- More involvement with the Collier County Loan Consortium;
- Bridge financing;
- Assistance with financial literacy programs;
- Financial and technical assistance for small and start-up businesses; and,
- More involvement with housing, community, and economic development organizations.

Housing Characteristics

Within the MSA, there were 144,536 housing units as of 2000, of which 53.9% were owner-occupied, 17.4% were renter-occupied, and 28.8% were vacant. Of these units, 55.3% were one-to-four family units, 37.2% were five-or-more units, and 7.5% were mobile homes. More recent data from the U. S. Census Bureau estimated that housing units increased to 187,003, with both the owner-occupancy and renter-occupancy rates dropping to 48.5% and 15.6%, respectively. As indicated by the community contacts, these decreases can be attributed to the weak economy and lack of affordable housing. This data also estimated that 55.2% of the housing were one-to-four family units, 39.1% were five-or-more units, and 5.3% were mobile homes.[79]

According to 2000 Census data, the median age of the housing stock was only 14 years. Recent data estimated that 44.3% of the housing was built prior to 1990.[80] With more than half of the housing less than 20 years old, repairs are not as great of a concern. However, the county's location on the shores of the Gulf Coast puts it in the path of damaging tropical storms and hurricanes.

As of 2000, the median housing value was $148,970, of which only 8.3% of housing units were valued at less than $60,000. Lower priced homes are generally more affordable for low- and moderate-income residents. Since the 2000 Census, values have increased dramatically to an estimated $409,000, with only 2.2% of housing valued at less than $50,000. Within the county, Naples has been the hardest hit by foreclosures, both in number and as a percentage of housing stock.

The number of housing permits has been declining each year since the 2000 Census, although they were generally around 6,000 per year from 2002 to 2006. Starting in 2007, permits dropped to 3,871 and to 599 in 2008. The percentage change in existing home sales fluctuated from 2001 to 2004, but remained positive.

79 U. S. Census Bureau 2005 – 2007 American Community Survey
80 Ibid

However, during the 2004-2005 period, it dropped to 3.7% and to -40.9% during the 2005-2006 period. Since that time, there has been some improvement with the percentage change in home sales increasing to -10.7% from 2006-2007 and 26.5% from 2007-2008. The change in median sales price peaked during the 2004-2005 period at 29.8%. During the 2005-2006 period, there was no change in median sales price, after which prices were affected negatively from 2006-2008.[81]

The 2000 Census data indicated that the median gross rent was $754, of which 7.5% were below $350 and another 9.3% were between $350 and $499. The median gross rent is estimated to have increased to $1,061, with only 4.5% of rentals having rents of less than $500. With the high cost of housing and rents, affordable housing is a major concern within the county.[82]

Labor, Employment, and Economic Characteristics

By number of employees, the trade, transportation, and utilities sector is the largest employment sector in Collier County, followed by leisure and hospitality and education and health services. However, the highest paying industries are financial activities, the information sector, and education and health services. Major employers in the area include the Collier County Public School System; Collier County Government; Naples Community Hospital, Inc.; Publix Supermarket; and WalMart.

Employment growth has been negative since 2007. The real estate industry has been particularly hard hit, with builders, realtors, mortgage brokers, and appraisers seriously affected. As a result of high unemployment and a crippled real estate market, bankruptcy filings have increased. As of December 2008, the unemployment rate was 7.9%[83], comparable to the State of Florida rate of 7.8% and the national rate of 7.2%

Population Characteristics

In 2000, the population of the MSA was 251,377, 80.1% of which were age 18 or older. With an older population, more people would be of legal age to obtain a loan. The county's population is not heavily concentrated in any particular city, although 22.1% of the population lived in Naples, Immokalee, or Marco Island. The population is estimated to have increased to 332,854, of which 79.6% are age 18 or older.[84] Collier County is Florida's 15th most populous county with 1.8% of the state's population.

81 Florida Legislature, Office of Demographic and Economic Research
82 U. S. Census Bureau 2005 – 2007 American Community Survey
83 Florida Research and Economic Database
84 Florida Legislature, Office of Demographic and Economic Research

Income Characteristics

As of the 2000 census, there were 103,126 households of which 7.9% had incomes below the poverty level. There were 71,823 families, 6.6% of which had incomes below the poverty level. The median household and HUD-adjusted median family incomes were $48,412 and $54,531, respectively.

The number of households is estimated to have increased to 119,883, of which 80,374 were families. The median household income increased to $57,166. The poverty rate for the entire population was 9.9%.[85]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

85 U. S. Census Bureau 2005 – 2007 American Community Survey

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	4	7.7	3,774	5.3	1,317	34.9	13,582	18.9
Moderate-income	9	17.3	11,451	15.9	1,207	10.5	13,791	19.2
Middle-income	23	44.2	32,998	45.9	1,556	4.7	14,850	20.7
Upper-income	16	30.8	23,600	32.9	692	2.9	29,600	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**52**	**100.0**	**71,823**	**100.0**	**4,772**	**6.6**	**71,823**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,201	1,788	2.3	34.4	2,940	56.5	473	9.1
Moderate-income	21,361	10,177	13.1	47.6	6,230	29.2	4,954	23.2
Middle-income	61,381	37,340	48.0	60.8	10,260	16.7	13,781	22.5
Upper-income	56,593	28,524	36.6	50.4	5,714	10.1	22,355	39.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**144,536**	**77,829**	**100.0**	**53.8**	**25,144**	**17.4**	**41,563**	**28.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	500	2.6	446	2.5	35	2.9	19	4.2
Moderate-income	2,196	11.4	2,041	11.6	93	7.7	62	13.8
Middle-income	8,740	45.3	8,035	45.6	519	43.0	186	41.3
Upper-income	7,859	40.7	7,115	40.3	561	46.4	183	40.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**19,295**	**100.0**	**17,637**	**100.0**	**1,208**	**100.0**	**450**	**100.0**
	Percentage of Total Businesses:			**91.4**		**6.3**		**2.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	26	15.3	21	13.7	5	29.4	0	0.0
Moderate-income	45	26.5	38	24.8	7	41.2	0	0.0
Middle-income	67	39.4	64	41.8	3	17.6	0	0.0
Upper-income	32	18.8	30	19.6	2	11.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**170**	**100.0**	**153**	**100.0**	**17**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**90.0**		**10.0**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NAPLES-MARCO ISLAND MSA #34940

Lending Test

The Lending Test performance for the Naples MSA assessment area is adequate. Fifth Third's performance reflects a poor responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas; a poor record of serving the credit needs of low-income borrowers, consistent with safe and sound operations; and a good level of community development loans.

In reaching a conclusion, the greatest weight was given to the evaluation of small business loans, which comprised more than 50.0% of the lending in the assessment area. This category was followed by refinance and home purchase loans. The minimal number of home improvement and small farm loans precludes any meaningful analysis. Also, the 35 small business loans secured by real estate were combined with the other small business lending for purposes of the analysis.

Unlike other areas of the country, the Naples-Marco Island area experienced the biggest downturn in the housing market from 2005 to 2006. Since 2000, housing prices increased dramatically, resulting in limited opportunities for low- and moderate-income residents to obtain affordable housing. Since 2007, the MSA has experienced negative employment growth, with the real estate industry particularly hard-hit. The weakened economy and tightened credit standards have placed additional strain on businesses and increased the need for funding to continue business operations.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is poor. Within the assessment area, the bank originated 450 home purchase, 563 refinance, 29 home improvement, 1,125 small business, and two small farm loans, as well as 35 small business loans secured by real estate. Although deposits within the assessment area represented 2.0% of Fifth Third's total deposits, mortgage lending comprised only 0.7% of all mortgage loans and small business lending made up 1.7% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is good. The geographic distribution of small business loans, which received the greatest weight, is good, but refinance lending is adequate. Home purchase lending, though, is excellent. Fifth Third made at least one loan in all but one low-income census tract during the period under review. Additionally, the bank originated at least one mortgage loan in all but the same low-income tract. The tract in question had a renter-occupancy rate in excess of 75.0%.

Home Purchase Loans

The distribution of home purchase loans is excellent. The percentage of lending in low-income tracts at 2.0% was slightly less than the percentage of owner-occupied units at 2.3% in these tracts, but exceeded the percentage of lending by peer institutions. Taking into account the 34.9% poverty rate in low-income tracts and the weakness in the housing market, this reflects an excellent level of lending. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $346,300, which is not considered affordable for any family below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. Home purchase lending in low-income tracts declined from eight loans in 2007 to one loan in 2008, reflecting the serious downturn in the housing market.

Lending in moderate-income tracts was excellent, exceeding the percentage of owner-occupied housing in these tracts and the percentage of lending by peer. With the decline of the real estate market, the number of loans originated decreased from 2007 to 2008. The percentage of lending in both middle- and upper-income tracts fell short of the percentages of owner-occupied units in the respective tracts.

Refinance Loans

The distribution of refinance loans among geographies is adequate. Fifth Third originated two refinance loans, one in each year, in low-income tracts, reflecting a poor level of lending. Peer institutions made 1.1% of refinance loans in low-income tracts, whereas the bank made 0.4% of its refinance loans in these tracts. No loan modifications were made in low-income tracts.

The percentage of lending in moderate-income tracts at 12.3% fell slightly short of the percentage of owner-occupied units at 13.1% in these tracts, but exceeded the percentage of lending by peer. The number of loans originated declined by more than 50.0% from year to year. However, Fifth Third made 12 loan modifications in moderate-income tracts, representing 16.0% of all modifications in the assessment area, which is slightly higher than the percentage of owner-occupied units. Taking into consideration these modifications, Fifth Third's performance in moderate-income tracts is excellent. Lending in middle-income tracts was slightly less than the proxy for demand, but lending in upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Small Business Loans

The distribution of small business loans among geographies is good. The percentage of lending in low-income tracts at 1.9% was less than the percentage of businesses at 2.6% located in these tracts, but exceeded lending by peer institutions. However, because Fifth Third is one of the major lenders in this market, a higher level of lending would be expected and the bank's performance in low-income tracts is considered adequate.

Small business lending in moderate-income tracts at 11.1% was slightly less than the percentage of businesses located in these tracts at 11.4% and exceeded the percentage of lending by peer. Additionally, the number of loans originated increased appreciably from 2007 to 2008, helping to address the need for business funding during a period of business decline. Again, though, as a predominant lender, this level of lending is good. The percentage of lending in middle-income tracts slightly exceeded the percentage of businesses in these tracts and lending in upper-income tracts was comparable to the proxy for demand.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of business is adequate, with each loan product adequate, as well. Various flexible loan programs are offered by Fifth Third to assist low- and moderate-income borrowers. Within the assessment area, the bank originated 50 FHA and 11 FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. The percentage of lending to low-income borrowers at 4.4% was substantially less than the percentage of low-income families at 18.9% and the percentage of lending by peer institutions at 5.2%. However, the number of loans originated more than doubled from 2007 to 2008. Although the lack of affordable housing limits the ability of low-income residents to purchase a home, Fifth Third's level of lending is poor.

Lending to moderate-income borrowers at 16.7% was less than the percentage of moderate-income families at 19.2%, but reflects a good level of lending. The bank's percentage of lending substantially exceeded peer institutions and the number of loans originated increased significantly from year to year. Fifth Third made a relatively low percentage of loans to middle-income borrowers, considerably less than the percentage of middle-income families, but higher than the percentage of lending by peer. Lending to upper-income families exceeded the proxy for demand.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Loan modifications were not considered because income information was not provided. The percentage of refinance lending to low-income borrowers was similar to the level of home purchase lending. Although the percentage slightly exceeded lending by peer institutions, the level of lending was poor. In addition, the number of loans originated decreased from 2007 to 2008.

Lending to moderate-income borrowers at 11.5% was significantly lower than the percentage of moderate-income families, but somewhat higher than the percentage of lending by peer. The volume of lending decreased from year to year, but the lending level was adequate. The percentage of lending to middle-income borrowers fell slightly below the proxy, but lending to upper-income borrowers exceeded the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. Lending to small businesses at 56.8% was significantly less than the percentage of businesses with gross annual revenues of $1 million or less at 91.4%. However, of the loans originated, 22.8% had no information regarding revenue. Of the loans with revenue information, 73.6% were made to small businesses. The percentage of lending by Fifth Third was more than twice the percentage of lending by peer institutions, but, as a major competitor in this market, a higher level of lending would be expected. Of loans made to small businesses, 90.7% were in amounts of $100,000 or less, much of which was in the form of commercial credit card accounts.

Community Development Loans

Fifth Third made a relatively high level of community development loans. The bank originated four community development loans totaling $34,791,185, which represented 0.9% by number and 2.9% by dollar amount of total community development lending. All four of the loans were for the revitalization of low- and moderate-income geographies. Three of the loans were attributable to the unique development of the city of Ave Maria. This development included the complete construction of an entire city, including infrastructure; residences; retail and office space; a hotel; educational facilities, including a university; and restaurants.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $4.3 million in investments during the evaluation period. Qualified investments increased $3.3 million or 325.5% since the previous evaluation.

The assessment area has a number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the assessment area's demographic composition suggests that there are some low- or

moderate-income geographies in which additional community development opportunities may exist. The institution has a number of banking centers in the assessment area and the share of total deposits in the assessment area as of June 30, 2008 is relatively significant. In this context, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Naples-Marco Island MSA.

The investments primarily consisted of direct and indirect equity fund investments for affordable housing and revitalization of low- to moderate-income geographies.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is poor, primarily due to its retail service distribution.

Retail Services

Delivery services are unreasonably inaccessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 20 banking centers in the assessment area, including one in moderate-, eight in middle-, and 11 in upper-income census tracts. The number of banking centers in this assessment area represents 1.7% of all the institution's banking centers. There are no branches in low-income geographies compared to the percentage of low-income geographies in the assessment area and the percentage of families living in these geographies at 7.7% and 5.3%, respectively. The percentage of banking centers located in moderate-income census tracts (5.0%) in the assessment area is also significantly less than the percentage of moderate-income geographies (17.3%) and the percentage of families (15.9%) living in these areas. Concerns regarding the distribution statistics are somewhat mitigated by the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of one banking center in the assessment area. This included a decrease of one banking centers in a moderate-income geography, but an increase of two in upper-income geographies.

Community Development Services

The institution provides an adequate level of community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	9 days
Total attendance by individuals	570 individuals
Total number of hours open	36 hours
Total number of Fifth Third employees that worked the E-bus	31 employees
Total number of free credit reports provided by Fifth Third	42 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	88 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 43 hours of financial education and literacy, no technical assistance hours, and 169 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ORLANDO-KISSIMMEE MSA #36740

Fifth Third's assessment area includes the entire Orlando-Kissimmee FL MSA #36740, which includes Lake, Orange, Osceola, and Seminole Counties. This area is made up of eight low-, 76 moderate-, 151 middle-, and 93 upper-income tracts.

This area is one of the most popular vacation sites, attracting people from all over the world. Attractions include Walt Disney World, Universal Studios Orlando, Busch Gardens, and Sea World. The area has also attracted a range of businesses, particularly in the technology sector.

The city of Orlando is a designated Enterprise Zone city, entitling it to HUD's CDBG funding. The city of Leesburg in Lake County has two HUB Zones, as designated by the Small Business Administration. Lake, Orange, and Seminole Counties were recipients of Neighborhood Stabilization Program funding, as were the cities of Orlando and Kissimmee.

The bank has 38 offices, 40 full-service ATMs, and five cash-only ATMs located in the assessment area. Fifth Third ranked ninth in deposit market share among 52 financial institutions with offices in the MSA. The bank's deposit share was 2.3%, which represented 1.1% of Fifth Third's total deposits. The top ranked institutions were Suntrust Bank with 21.4% of the market share; Bank of America, NA with 17.2%; Wachovia Bank, NA with 16.8%; Colonial Bank with 6.9%; and Washington Mutual Bank with 5.4%.[86]

Fifth Third originated 1,154 HMDA-reportable loans, which represented 0.8% of the bank's total lending from January 2007 through December 2008. Among 701 lenders required to report mortgage lending data, Fifth Third Mortgage Company ranked 17th in loan originations. The bank ranked 90th. Fifth Third originated 1,280 small business loans and four small farm loans, representing 1.9% and 0.5%, respectively, of the total small business and small farm lending. Combining the loans of the former Ohio and Michigan banks, the bank would have ranked 15th in loan originations. However, the top five lenders were all major credit card issuers.

Several community contacts have been conducted in the MSA in the past year with small business, economic development, and neighborhood organizations. The representatives of these organizations identified the need for affordable housing loans, homeownership and credit counseling, financial guidance for potential small business owners, and SBA loans. It was also noted that because the lines of credit for small businesses are being cut, these businesses are having difficulty through the economic downturn.

86 www.fdic.gov

Housing Characteristics

According to data from the 2000 Census, there were 683,551 housing units comprised of 60.7% owner-occupied units, 30.8% renter-occupied, and 8.5% vacant. Of these units, 71.3% were one-to-four family dwellings, 18.9% were five-or-more unit dwellings, and 9.8% were mobile homes. Orange County had the lowest owner-occupancy rate at 56.5%, while Lake County had the highest at 70.1%. The housing stock was estimated to have increased to 852,437, of which 59.0% were owner-occupied and 33.2% were renter-occupied. Lake County continued to have the highest owner-occupancy rate at 68.8%, followed by Seminole County at 64.1%. An estimated 70.6% of the units were one-to-four family dwellings, 21.0% were five-or-more units, and 8.3% were mobile homes.[87]

The median age of the housing stock as of 2000 was 18 years, with 4.7% of the housing built prior to 1950. Orange County had the oldest housing stock, also 18 years, and Osceola County the youngest at 13 years. More recent data estimated that 56.1% of the housing was built before 1990.[88] Although the younger age of the housing stock would reduce the potential need for home repair or rehabilitation loans, the area is at risk of suffering damage from tropical storms and hurricanes.

As of 2000, the median housing value was $99,467 with an affordability ratio of 41.0%. Values ranged from $83,700 in Lake County to $115,100 in Seminole County. Housing valued at less than $60,000 made up 16.5% of the stock. Lake County had the largest amount of affordable housing, with 31.3% valued at less than $60,000. The median value within the MSA was estimated to have increased significantly to $229,400. Lake County continued to have the lowest median value at $179,500, with Seminole County having the highest at $248,300.[89] The areas hardest hit by foreclosure activity were:

- Lake County – Clermont and Groveland
- Orange County – Orlando
- Osceola County – Kissimmee
- Seminole County – Sanford and Lake Mary[90]

In Lake County, the issuance of housing permits peaked in 2005 at 6,748. Although the issuance of permits declined after that point, the drop was not as precipitous as was in other parts of Florida, with 1,559 permits issued in 2008. In Orange and Osceola Counties, the issuance of permits reached their high points in 2006 at 17,462 and 7,184, respectively, then dropped to 4,200 in Orange County and 1,125 in Osceola County in 2008. The issuance of permits peaked earlier in Seminole County, reaching 4,658 in 2004 and then dropping to 2,588 in 2008.

87 U. S. Census Bureau 2005 – 2007 American Community Survey
88 Ibid.
89 Ibid.
90 www.realtytrac.com

The percentage change in sales of existing homes in the assessment area remained positive through 2005 before dropping with the worst period being between 2006 and 2007. The median sales price of existing homes increased through 2005, with the greatest increase, 40.7%, in the 2004-2005 period. After that point, sales prices began to decline with a drop of -19.0% from 2007 to 2008.[91]

Data from the 2000 Census shows that the median gross rent was $697, with the lowest median rent of $534 in Lake County and the highest of $731 in Seminole County; 6.0% of rental units in the MSA had rents less than $350, but within Lake County, 15.7% of units had rents less than $350. In the MSA, 10.3% of units had rents between $350 and $499, although 23.5% of rentals in Lake County had rents in this range. The median rent in the MSA was estimated to have increased to $937, with Lake County having the lowest median rent at $806. In the other three counties, median rents ranged from $930 in Orange County to $986 in Seminole County. Only 5.6% of rental units are estimated to have rents of less than $500 in the MSA. Lake and Orange Counties are estimated to have the largest stock of more affordable rentals.

Labor, Employment, and Economic Characteristics

Because of the diversity of the area, major employment sectors vary by county. The following table identifies the top three industries by county.

County	Leading Employment Sectors		
	1st	2nd	3rd
Lake	Trade, transportation, & utilities	Education & health services	Government
Orange	Leisure & hospitality	Professional & business services	Trade, transportation, & utilities
Osceola	Leisure & hospitality	Trade, transportation, & utilities	Government
Seminole	Trade, transportation, & utilities	Professional & business services	Education & health services

Although employing the largest number of people, trade and the leisure and hospitality industries are among the lower-paying sectors. The information sector was the highest paying industry in all but Orange County, where it ranked second behind manufacturing. Manufacturing ranked second in Osceola County, education and health services in Lake County, and financial activities in Seminole County. The third highest paying sector was construction in Lake County, financial activities in Orange County, education and health services in Osceola County, and construction in Seminole County.[92]

91 Florida Legislature, Office of Economic and Demographic Research
92 Ibid.

Major employers in the respective counties are identified in the following table.

Lake		Orange		Osceola		Seminole	
Employer	**# of Employees**	**Employer**	**# of Employees**	**Employer**	**# of Employees**	**Employer**	**# of Employees**
Lake County Public School	4,353	Walt Disney Company	56,800	Osceola County Public School	6,465	Seminole County Public Schools	9,145
Villages of Lake-Sumter Inc.	2,220	Orange County Public School	24,063	Osceola Regional Medical Center	2,304	Convergys Corporation	1,800
Leesburg Regional Medical Center	1,870	Florida Hospital	19,270	Walmart	2,000	Chase	1,685
Florida Hospital/ Waterman Inc.	1,400	Universal Orlando	12,500	Gaylord Palms Resort & Convention Center	1,820	Seminole County	1,446
Embarq formerly Sprint	811	Orlando Regional Healthcare System	11,093	Osceola County	1,715	Florida Hospital	1,400

The unemployment rates as of December 2008 were:

Lake County	8.4%
Orange County	7.8%
Osceola County	8.7%
Seminole County	7.2%
State of Florida	7.8%
United States	7.2%[93]

Population Characteristics

The population of the MSA as of the 2000 Census was 1,644,561, with 54.5% of the population concentrated in Orange County. The percentage of population age 18 or older was 75.2%. The population is estimated to have increased to 2,103,480 as of 2008, with no change in the percentage age 18 or older. The concentration in Orange County, though, has declined to 53.0%. Orange County is Florida's fifth most populous county, with 5.9% of the state's population. Seminole County is 13th with 2.3% of the population and Lake and Osceola Counties are 19th and 22nd, respectively, with approximately 1.5% of the state's population.[94]

Income Characteristics

93 Florida Research and Economic Database
94 Florida Legislature, Office of Economic and Demographic Research

According to the 2000 Census, there were 625,346 households, with the median household income being $42,001. The median household income ranged from $36,903 in Lake County to $49,326 in Seminole County. There were 428,378 families, with the HUD-adjusted median family income of $47,851. The range of family income was from $42,061 in Osceola County to $56,895 in Seminole County. Of the households and families, 9.8% and 7.7%, respectively, had incomes below poverty level. The lowest poverty levels were in Seminole County, with 7.1% of households below poverty and 5.1% of families below poverty. The highest poverty rates were 10.9% in Orange County for households and 9.1% in Osceola County for families.

Households increased to an estimated 752,280 within the MSA, of which 508,977 were families. The median household income increased to $49,789. Households in Lake County continued to have the lowest median income at $43,443, while households in Seminole County had the highest at $57,318. The poverty rate for the entire MSA was 11.3%, with Seminole County having the lowest rate at 9.4% and Osceola County having the highest at 12.8%.[95]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

95 Ibid.

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	8	2.4	5,752	1.3	2,312	40.2	79,923	18.7
Moderate-income	76	23.2	92,005	21.5	12,967	14.1	80,437	18.8
Middle-income	151	46.0	208,525	48.7	14,215	6.8	97,128	22.7
Upper-income	93	28.4	122,096	28.5	3,566	2.9	170,890	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**328**	**100.0**	**428,378**	**100.0**	**33,060**	**7.7**	**428,378**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,103	2,590	0.6	25.6	6,578	65.1	935	9.3
Moderate-income	157,827	74,399	17.9	47.1	66,357	42.0	17,071	10.8
Middle-income	341,030	206,804	49.9	60.6	102,917	30.2	31,309	9.2
Upper-income	174,591	130,755	31.5	74.9	34,848	20.0	8,988	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**683,551**	**414,548**	**100.0**	**60.6**	**210,700**	**30.8**	**58,303**	**8.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,953	1.9	1,687	1.8	202	2.9	64	2.4
Moderate-income	22,540	21.6	20,063	21.1	1,767	25.5	710	26.7
Middle-income	49,159	47.1	44,744	47.2	3,169	45.8	1,246	46.9
Upper-income	30,816	29.5	28,390	29.9	1,788	25.8	638	24.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**104,468**	**100.0**	**94,884**	**100.0**	**6,926**	**100.0**	**2,658**	**100.0**
	Percentage of Total Businesses:			**90.8**		**6.6**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.5	4	0.5	0	0.0	0	0.0
Moderate-income	170	20.4	154	20.2	16	23.5	0	0.0
Middle-income	486	58.3	445	58.2	39	57.4	2	100.0
Upper-income	174	20.9	161	21.1	13	19.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**834**	**100.0**	**764**	**100.0**	**68**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**91.6**		**8.2**		**0.2**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ORLANDO-KISSIMMEE MSA #36740

Lending Test

The Lending Test performance for the Orlando MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and an adequate level of community development loans.

Because small business lending made up more than 50.0% of total lending in the assessment area, the greatest weight was given to the evaluation of these loans, followed by home purchase and refinance loans. There was an insufficient number of home improvement and small farm loans to conduct a meaningful analysis. Also, the 11 small business loans secured by real estate were combined with the other small business lending for purposes of the analysis.

Fifth Third is not a major competitor in this market. Additionally, home sales were declining during this period, affecting the origination of home purchase loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 593 home purchase, 530 refinance, 31 home improvement, 1,269 small business, and four small farm loans, as well as 11 small business loans secured by real estate. Deposits within the assessment area represented 1.1% of Fifth Third's total deposits, while mortgage lending comprised 0.8% of all mortgage loans and small business lending made up 1.9% of total small business lending. Fifth Third is not major a competitor in this market; therefore, the volume of lending would not be as great as the lending level of the foremost lenders in the market.

Geographic Distribution

The distribution of loans among geographies is good. Small business lending, which received the greatest weight, is good, as is home purchase lending, while refinance lending is considered adequate. Within the assessment area, Fifth Third originated at least one loan in all but three low-, 12 moderate-, four middle-, and three upper-income tracts. At least one mortgage loan was originated in all but six low-, 19 moderate-, 16 middle-, and eight upper-income tracts. Of these tracts, two low- and three moderate-income tracts had renter-occupancy rates greater than 75.0%. One upper-income tract had a population less than 500. Lending opportunities in these tracts would be limited.

Home Purchase Loans

The geographic distribution of home purchase loans is good. Fifth Third made one home purchase loan in a low-income tract, which represented 0.2% of the total home purchase lending in the assessment area. Although lending was significantly lower than the percentage of owner-occupied units in these tracts at 0.6%, it was equal to the percentage of lending by peers. Taking into consideration the fact that the bank is not a major competitor in market and the 40.2% poverty rate in low-income tracts, the level of lending is adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $232,200, which is not considered affordable for any family below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished.

The percentage of lending in moderate-income tracts was excellent, exceeding the percentage of owner-occupied housing units in these tracts. Additionally, Fifth Third's lending was higher than the percentage of lending by peer institutions and the number of loans originated increased by 76.2% from 2007 to 2008. The percentage of lending in middle- and upper-income tracts was comparable to the respective percentages of families.

Refinance Loans

The distribution of refinance loans among geographies is adequate. The bank originated two loans in low-income tracts, both of which were made in 2007. The percentage was considerably less than the percentage of owner-occupied units, but just slightly lower than lending by peer institutions. No loan modifications were made in low-income tracts. Considering competitive factors and the poverty rate, Fifth Third's lending in low-income tracts is considered adequate.

Lending in moderate-income tracts at 13.0% is adequate, being less than the proxy for demand at 17.9% and the percentage of lending by peer institutions at 16.8%. The number of loans originated increased slightly from year to year. Also, Fifth Third made 23 loan modifications in moderate-income tracts representing 21.0% of all modifications in the assessment area, which is slightly higher than the percentage of owner-occupied units. The percentage of lending in middle-income tracts was comparable to the percentage of owner-occupied units in these tracts while lending in upper-income tracts exceeded proxy.

Small Business Loans

The distribution of small business loans among geographies is good, particularly considering the difficulties of small businesses in obtaining credit during the economic downturn. The percentages of lending in both low- and moderate-income tracts at 1.6% and 18.4%, respectively, were comparable to, but less than, the percentage of businesses in these tracts at 1.9% and 21.6%, respectively. However, the bank's lending levels exceeded the percentage of lending by peer in low- and moderate-income tracts. Lending in middle-income tracts fell slightly short of the proxy, but was comparable to lending by peer institutions, while lending in upper-income tracts, although exceeding the proxy, was slightly less than the percentage of peer lending.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of businesses is adequate among all of the loan products. Fifth Third offers various flexible lending programs that enable low- and moderate-income borrowers to obtain credit, while still maintaining safe and sound banking practices. Within the assessment area, the bank originated 130 FHA, three VA, and three FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. The percentage of lending to low-income borrowers at 3.0% was substantially less than the percentage of low-income families at 18.7%, but equal to peer lending. Taking into consideration the fact that Fifth Third is not competitive in this market and that lending more than doubled from 2007 to 2008, the level of lending is adequate.

Home purchase lending to moderate-income income borrowers was somewhat less than the percentage of moderate-income families, but was slightly higher than lending by peer, indicating a good level of lending. Additionally, the number of loans originated almost tripled from 2007 to 2008. The percentage of lending to middle-income borrowers was significantly less than the percentage of families, but lending to upper-income borrowers exceeded the proxy for demand.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. With no income information, modifications were not included in the analysis. Refinance lending to low-income borrowers at 5.1% was also substantially less than the percentage of low-income families, but better than home purchase lending and slightly less than peer at 5.8%. The number of loans originated increased from 10 loans in 2007 to 17 loans in 2008, as the bank became more established in the market. Considering market factors, the lending level is considered adequate.

The percentage of lending to moderate-income borrowers at 14.7% was considerably less than the proxy for demand at 18.8% and below the percentage of lending by peer institutions at 18.3%, but still good. Lending volume more than doubled from year to year and, based solely on lending in 2008, Fifth Third's percentage of lending was comparable to peer. Lending to middle-income borrowers was comparable to the percentage of middle-income families and lending to upper-income borrowers exceeded the proxy.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. Although the percentage of lending to small businesses was significantly lower than the percentage of businesses with revenues of $1 million or less at 90.8%, considering the fact that Fifth Third is not a major competitor, the lending level is adequate.

Loans made to small businesses represented 51.9% of loans, whereas peer institutions made only 30% of loans to small businesses. Of the loans made to businesses with revenues of $1 million or less, 91.3% were in amounts of $100,000 or less. Many of the small dollar loans were in the form of commercial credit card accounts.

Community Development Loans

The bank made two community development loans for community services totaling $2,050,000, which represented 0.4% by number and 0.2% by dollar amount of aggregate community development lending. This level of lending was less than the percentages of deposits and other forms of lending in this market. However, because Fifth Third is not among the top financial institutions in this market, the level of community development lending is adequate.

Investment Test

Fifth Third funded an excellent level of qualified investments in the assessment area. The institution funded $5.5 million in investments during the evaluation period. Qualified investments increased $4.9 million or 790.3% since the previous evaluation.

The assessment area has several community development opportunities, as evidenced by the various designations (e.g., Enterprise and HUB Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the assessment area's demographic composition indicates community development opportunities may exist in low- or moderate-income geographies within the assessment area. These factors, combined with the institution's relatively small presence in the assessment area as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008, indicates that Fifth Third's efforts related to community development investing exhibit a strong leadership role in the Orlando-Kissimmee MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing and, to a limited extent, community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good, primarily due to Fifth Third's retail service distribution.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has not adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 38 banking centers in the assessment area, including seven in moderate-, 17 in middle-, and 14 in upper-income census tracts. The number of banking centers in this assessment area represents 3.2% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentage of low-income geographies and the percentage of families living in these geographies are 2.4% and 1.3%, respectively. The percentage of banking centers located in moderate-income census tracts (18.4%) in the assessment area is also less than the percentage of moderate-income geographies (23.2%) but comparable to the percentage of families (21.5%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of 25 banking centers in the assessment area, including three banking centers in moderate-income, 13 in middle-income, and nine in upper-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	25 days
Total attendance by individuals	1,641 individuals
Total number of hours open	80 hours
Total number of Fifth Third employees that worked the E-bus	51 employees
Total number of free credit reports provided by Fifth Third	201 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	217 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 63 hours of financial education and literacy, 31 hours of technical assistance, and 1,623 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.9 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BRADENTON-SARASOTA-VENICE MSA #14600

Fifth Third's assessment area includes the Bradenton-Sarasota-Venice, FL MSA #14600, which is comprised of Manatee and Sarasota Counties. The MSA includes one low-, 31 moderate-, 77 middle-, and 34 upper-income tracts.

According to 2000 Census data, the population within the assessment area was 589,959. Data from the Florida Legislature Office of Economic and Demographic Research estimated the population to have increased to 711,307. The median household income was $40,682 and 8.0% of the households had incomes below poverty level. The HUD-adjusted median family income was $48,549 and 6.0% of families had incomes below poverty. As of 2007, the poverty rate for Manatee County was 10.6% and Sarasota County was 8.1%.[96]

As of June 30, 2008, among 55 institutions with offices in the MSA, Fifth Third ranked eighth in deposit market share with 2.5% of the area's deposits.[97] Deposits in this assessment area represented 0.6% of the bank's total deposits.

Fifth Third originated 793 mortgage loans, representing 0.5% of the company's total mortgage lending. Fifth Third Mortgage Company ranked 12th and combining the loans of the two affiliate banks, the bank ranked 70th in originations of mortgage loans among 530 lenders. Fifth Third originated 664 small business loans, which represented 1.0% of the bank's total small business lending. Combining the loans originated by the two affiliate banks, the bank would have ranked 14th among 108 lenders in the origination of small business loans.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

96 Florida Legislature Office of Economic and Demographic Research
97 www.fdic.gov

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	0.7	897	0.5	291	32.4	29,853	17.6
Moderate-income	31	21.7	37,541	22.2	4,826	12.9	33,150	19.6
Middle-income	77	53.8	89,610	52.9	3,830	4.3	39,877	23.6
Upper-income	34	23.8	41,200	24.3	1,130	2.7	66,368	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**143**	**100.0**	**169,248**	**100.0**	**10,077**	**6.0**	**169,248**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,621	601	0.3	37.1	853	52.6	167	10.3
Moderate-income	77,332	41,213	20.5	53.3	22,650	29.3	13,469	17.4
Middle-income	164,234	110,169	54.7	67.1	28,128	17.1	25,937	15.8
Upper-income	77,408	49,491	24.6	63.9	9,292	12.0	18,625	24.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**320,595**	**201,474**	**100.0**	**62.8**	**60,923**	**19.0**	**58,198**	**18.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	200	0.5	180	0.5	16	0.7	4	0.5
Moderate-income	7,429	20.2	6,753	20.2	483	19.8	193	22.9
Middle-income	19,459	52.9	17,718	52.9	1,298	53.2	443	52.7
Upper-income	9,687	26.3	8,844	26.4	642	26.3	201	23.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**36,775**	**100.0**	**33,495**	**100.0**	**2,439**	**100.0**	**841**	**100.0**
	Percentage of Total Businesses:			**91.1**		**6.6**		**2.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	29	8.4	28	8.8	1	3.7	0	0.0
Middle-income	203	58.8	182	57.2	21	77.8	0	0.0
Upper-income	113	32.8	108	34.0	5	18.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**345**	**100.0**	**318**	**100.0**	**27**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**92.2**		**7.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BRADENTON-SARASOTA-VENICE MSA #42260

Lending Test

The lending performance in the Bradenton-Sarasota-Venice MSA assessment area is above the performance in the State of Florida as a result of the bank being a leader in community development lending. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to or exceeding the percentage of deposits held in the market. Fifth Third made at least one loan in all but one moderate- and three middle-income tracts. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is also adequate.

The bank made one community development loans totaling $30.5 million, representing 0.2% by number and 2.5% by dollar amount of the company's total community development lending. The level of community development lending significantly exceeds the percentage of deposits and lending in the market and is considered excellent.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Florida rating under the Investment Test. Overall, the institution funded $4.2 million in community development investments, which is almost a 110-fold increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were 18 banking center locations within the assessment area, representing 1.5% of the institution's total banking centers. Although there are no banking centers in the low-income geographies, it is comparable to the percentages of tracts and families residing in these tracts because there are relatively few families and tracts of this type demographically in the assessment area. In moderate-income geographies in the assessment area, the percentage of banking centers is comparable to the percentages of moderate-income geographies and families residing in these areas. Concerns related to the distribution of banking centers in the assessment area are mitigated to some degree by data provided by Fifth Third reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period resulted in an increase of eight banking centers in the assessment area, including two banking centers in moderate-income and six in middle-income geographies.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	1 day
Total attendance by individuals	110 individuals
Total number of hours open	4 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	16 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	20 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 0.3 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CAPE CORAL-FORT MYERS MSA #15980

The Cape Coral-Fort Myers, FL MSA #15980 is comprised of only Lee County and Fifth Third's assessment area includes the entirety of the MSA. The county is comprised of two low-, 20 moderate-, 68 middle-, and 27 upper-income tracts.

As of the 2000 Census, the MSA's population was 440,888; however, more recent data estimated the population to have increased to 623,725.[98] The median household income was $40,324 and 8.6% of households had incomes below the poverty level. The HUD-adjusted median family income was $46,410 and 6.7% of families had incomes below the poverty level. As of 2007, approximately 10.1% of the county's population was living below poverty level.[99]

Of the 45 institutions with offices in this market, Fifth Third ranked fifth in deposit market share with 6.2% of deposits in the market.[100] Deposits in the MSA represented slightly less than 1.0% of the bank's total deposits.

Fifth Third originated 1,505 mortgage loans in this market, which represented 1.0% of its total mortgage lending. Fifth Third Mortgage Company ranked ninth in the origination of mortgage loans and combining the loans originated by the Ohio and Michigan banks, the bank would have ranked 57th. The bank originated 970 small business and two small farm loans, which constituted 1.4% and 0.2%, respectively, of the bank's total lending. With the originations of the affiliate banks combined, the bank would have ranked 13th among 121 lenders subject to reporting data on small business and small farm loans.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

98 Florida Legislature, Office of Economic and Demographic Research
99 Ibid.
100 www.fdic.gov

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	1.7	2,090	1.6	906	43.3	22,017	17.1
Moderate-income	20	17.1	18,440	14.4	2,789	15.1	25,614	19.9
Middle-income	68	58.1	80,176	62.4	4,285	5.3	29,947	23.3
Upper-income	27	23.1	27,717	21.6	616	2.2	50,845	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**117**	**100.0**	**128,423**	**100.0**	**8,596**	**6.7**	**128,423**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,069	1,248	0.9	40.7	1,591	51.8	230	7.5
Moderate-income	37,265	17,856	12.4	47.9	12,959	34.8	6,450	17.3
Middle-income	144,203	92,210	63.9	63.9	24,057	16.7	27,936	19.4
Upper-income	60,868	32,942	22.8	54.1	5,736	9.4	22,190	36.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**245,405**	**144,256**	**100.0**	**58.8**	**44,343**	**18.1**	**56,806**	**23.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	391	1.1	343	1.1	38	1.9	10	1.1
Moderate-income	4,620	13.5	4,061	13.0	388	19.2	171	18.3
Middle-income	20,996	61.5	19,414	62.3	1,059	52.5	523	56.0
Upper-income	8,132	23.8	7,368	23.6	534	26.4	230	24.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**34,139**	**100.0**	**31,186**	**100.0**	**2,019**	**100.0**	**934**	**100.0**
	Percentage of Total Businesses:			**91.4**		**5.9**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	21	8.2	19	7.6	2	33.3	0	0.0
Middle-income	180	70.3	177	70.8	3	50.0	0	0.0
Upper-income	55	21.5	54	21.6	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**256**	**100.0**	**250**	**100.0**	**6**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**97.7**		**2.3**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CAPE CORAL-FORT MYERS MSA #15980

Lending Test

The lending performance in the Cape Coral-Fort Myers MSA assessment area is consistent with the overall performance in the State of Florida. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made at least one loan in all tracts. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is poor.

The bank made five community development loans totaling $5.8 million, representing 1.1% by number and 0.5% by dollar amount of the company's total community development lending. The level of community development lending was significantly lower than the percentage of deposits and lending in the market and is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Florida rating under the Investment Test. Overall, the institution funded $3.5 million in community development investments, which is almost a 100-fold increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposit, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service test. As of December 31, 2008, there were 18 banking center locations within the assessment area representing 1.5% of the institution's total banking centers. Although there are no banking centers in the low-income geographies, this is comparable to the percentages of tracts and families residing in these tracts because there are relatively few families and tracts of this type demographically in the assessment area. In moderate-income geographies in the assessment area, the percentage of banking centers is lower than the percentage of tracts, but relatively similar to the percentage of families residing in these areas. Some of the remaining concerns related to the distribution of banking centers in the assessment area are mitigated to some extent by data provided by Fifth Third reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period resulted in an increase of two banking centers in the assessment area, both of which were located in upper-income geographies.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	10 days
Total attendance by individuals	957 individuals
Total number of hours open	41 hours
Total number of Fifth Third employees that worked the E-bus	23 employees
Total number of free credit reports provided by Fifth Third	94 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	120 sessions

Although the E-bus operated during the evaluation period in the assessment area, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN DELTONA-DAYTONA BEACH-ORMOND BEACH MSA #19660

Fifth Third's assessment area encompasses the entire Deltona-Daytona Beach-Ormond Beach, FL MSA #19660, which is comprised solely of Volusia County. Within the county, there are two low-, 15 moderate-, 52 middle-, and nine upper-income tracts.

According to 2000 data, the population of the assessment area was 443,343; however, more recent data estimated the population to have increased to 510,260.[101] The median household income as of 2000 was $35,212 with 11.0% of households having incomes below poverty level. The HUD-adjusted median family income was $41,784 and 7.9% of families had incomes below poverty. As of 2007, the poverty rate in Volusia County was 14.1%.[102]

Deposits within the MSA constituted 0.2% of Fifth Third's total deposits. The bank was ranked ninth in deposit market share, holding 1.9% of deposits in the county.[103]

Fifth Third originated 352 mortgage loans between January 2007 through December 2008, which represented 0.2% of the company's total mortgage lending. Fifth Third Mortgage Company ranked 18th among 434 lenders and the bank ranked 56th. The bank originated 247 small business and two small farm loans, which made up 0.4% and 0.2%, respectively of Fifth Third's small business and small farm lending. Among 77 lenders subject to data reporting requirements, the bank would have ranked 14th when combining the number of loan originations by the Fifth Third/Ohio and Fifth Third/Michigan affiliate banks.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

101 Florida Legislature, Office of Economic and Demographic Research
102 Ibid
103 www.fdic.gov

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	2.6	932	0.8	357	38.3	21,077	17.5
Moderate-income	15	19.2	14,683	12.2	2,802	19.1	23,676	19.6
Middle-income	52	66.7	86,461	71.6	5,785	6.7	28,298	23.4
Upper-income	9	11.5	18,644	15.4	641	3.4	47,669	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**78**	**100.0**	**120,720**	**100.0**	**9,585**	**7.9**	**120,720**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,366	647	0.5	27.3	1,439	60.8	280	11.8
Moderate-income	31,847	13,380	9.6	42.0	14,735	46.3	3,732	11.7
Middle-income	149,259	102,891	74.0	68.9	26,556	17.8	19,812	13.3
Upper-income	28,466	22,119	15.9	77.7	2,956	10.4	3,391	11.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**211,938**	**139,037**	**100.0**	**65.6**	**45,686**	**21.6**	**27,215**	**12.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	308	1.2	282	1.2	22	1.7	4	0.6
Moderate-income	4,536	17.6	4,059	17.0	319	24.8	158	24.8
Middle-income	16,665	64.7	15,535	65.2	741	57.5	389	61.2
Upper-income	4,232	16.4	3,941	16.5	206	16.0	85	13.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**25,741**	**100.0**	**23,817**	**100.0**	**1,288**	**100.0**	**636**	**100.0**
	Percentage of Total Businesses:			**92.5**		**5.0**		**2.5**

	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	10	3.4	10	3.6	0	0.0	0	0.0
Middle-income	219	74.0	205	73.0	14	93.3	0	0.0
Upper-income	67	22.6	66	23.5	1	6.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**296**	**100.0**	**281**	**100.0**	**15**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**94.9**		**5.1**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DELTONA-DAYTONA BEACH-ORMOND BEACH MSA #19660

Lending Test

The lending performance in the Deltona-Daytona Beach-Ormond Beach MSA assessment area is consistent with the performance in the State of Florida. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made at least one loan in all but one low- and one middle-income tract. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made no community development loans in the assessment area. The level of community development lending is very poor.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Florida rating under the Investment Test. Overall, the institution funded $3.1 million in community development investments, which is a 148.6% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were eight banking center locations within the assessment area representing 0.7% of the institution's total banking centers. Although there are no banking centers in the low-income geographies, it is comparable to the percentages of tracts and families residing in these tracts because there are relatively few families and tracts of this type demographically in the assessment area. In moderate-income geographies in the assessment area, the percentage of banking centers is higher than the percentage of moderate-income geographies and significantly higher than the percentage of families residing in these areas. As previously noted, the distribution of banking centers in the assessment area are further enhanced to some degree by data provided by Fifth Third reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period resulted in an increase of three banking centers in the assessment area, all of which were located in middle-income geographies.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.2 ANP in the three other general activities (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PUNTA GORDA MSA #39460

Fifth Third's assessment area includes the Punta Gorda, FL MA #39460. The MSA is comprised solely of Charlotte County. The county is made up of two moderate-, 19 middle-, and two upper-income tracts.

The population within the county as of 2000 was 141,627. More recent data estimated the population to have increased to 165,781.[104] The median household income was $36,387; however, 8.1% of the households had incomes below the poverty level. The HUD-adjusted median family income was $42,546, with 5.3% of families having incomes below the poverty level. The poverty rate for the entire county as of 2007 was 9.2%.[105]

As of June 30, 2008, Fifth Third held 1.3% of deposits in the MSA, placing it 14th among 21 institutions with offices in the county.[106] Deposits in this assessment area represented less than 0.1% of the bank's total deposits.

Fifth Third originated 185 mortgage loans, representing 0.1% of the company's total mortgage lending. Fifth Third Mortgage Company ranked 15th in originations of mortgage loans among 279 HMDA data reporters. The bank ranked 41st in originations. Fifth Third originated 31 small business loans, which represented less than 0.1% of the bank's total small business lending. Combining the loans originated by Fifth Third/Michigan and Fifth Third/Ohio, the bank would have ranked 18th among 63 lenders in the origination of small business loans.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

104 Florida Legislature, Office of Economic and Demographic Research
105 Ibid.
106 www.fdic.gov

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	6,857	15.5
Moderate-income	2	8.7	2,111	4.8	297	14.1	9,076	20.5
Middle-income	19	82.6	36,881	83.4	1,866	5.1	11,236	25.4
Upper-income	2	8.7	5,213	11.8	166	3.2	17,036	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**23**	**100.0**	**44,205**	**100.0**	**2,329**	**5.3**	**44,205**	**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	5,057	2,731	5.1	54.0	1,617	32.0	709	14.0
Middle-income	64,759	44,351	83.0	68.5	8,175	12.6	12,233	18.9
Upper-income	9,942	6,362	11.9	64.0	628	6.3	2,952	29.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**79,758**	**53,444**	**100.0**	**67.0**	**10,420**	**13.1**	**15,894**	**19.9**

	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	521	6.2	487	6.3	24	5.7	10	5.0
Middle-income	7,191	85.7	6,646	85.5	372	88.8	173	86.5
Upper-income	679	8.1	639	8.2	23	5.5	17	8.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**8,391**	**100.0**	**7,772**	**100.0**	**419**	**100.0**	**200**	**100.0**
	Percentage of Total Businesses:			**92.6**		**5.0**		**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	2	3.1	2	3.2	0	0.0	0	0.0
Middle-income	59	92.2	58	92.1	1	100.0	0	0.0
Upper-income	3	4.7	3	4.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**64**	**100.0**	**63**	**100.0**	**1**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.4**		**1.6**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PUNTA GORDA MSA #39460

Lending Test

The lending performance in the Punta Gorda MSA assessment area is consistent with the performance in the State of Florida. Lending activity is adequate with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made at least one loan in all tracts. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made one community development loans totaling $5.9 million, representing 0.2% by number and 0.5% by dollar amount of the company's total community development lending. The level of community development lending slightly exceeded the percentage of deposits and lending in the market and is considered a relatively high level of lending.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Florida rating under the Investment Test. Overall, the institution funded $6.4 million in community development investments, which is a 691.5% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposit, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there were two banking center locations within the assessment area, but none were located in the moderate-income geographies. There are no low-income geographies in the assessment area. This represented 0.2% of the institution's total banking centers. Consequently, the percentage of banking centers in the moderate-income geographies in the assessment area is less than the percentage of tracts and families residing in these areas.

The net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

The E-bus did not operate during the evaluation period in the assessment area. In addition, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TAMPA-ST PETERSBURG-CLEARWATER MSA #45300

The Tampa-St. Petersburg-Clearwater, FL MSA #45300 is comprised of Hernando, Hillsborough, Pasco, and Pinellas Counties; however, Fifth Third's assessment area includes all of the MSA with the exception of Hernando County. The three counties include 16 low-, 128 moderate-, 236 middle-, and 142 upper-income tracts.

The population of the assessment area as of the 2000 Census was 2,265,195; however, more recent estimates placed the population at 2,577,670.[107] Data from the 2000 Census indicated the median household income to have been $37,825, with 10.4% of households having incomes below the poverty level. The HUD-adjusted median family income was $45,934 and 7.9% of families had incomes below the poverty level. As of 2007, the poverty rates for Hillsborough, Pasco, and Pinellas Counties were 11.6%, 11.9%, and 11.3%, respectively.[108]

As of June 30, 2008, Fifth Third ranked sixth in deposit market share with 2.8% of the deposits in this market.[109] Deposits within these three counties constituted 2.0% of the bank's total deposits.

Fifth Third originated 1,576 mortgage loans, which represented 1.1% of its total mortgage loan originations. Among 279 lenders, Fifth Third Mortgage Company ranked 15th in the origination of mortgage loans and the bank ranked 41st. The bank originated 1,785 small business and six small farm loans, representing 2.6% and 0.7%, respectively, of Fifth Third's total small business and small farm lending. Combining the loans of the two affiliate banks, the bank would have ranked 18th in the origination of small business loans in the three-county area.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

107 Florida Legislature, Office of Economic and Demographic Research
108 Ibid.
109 www.fdic.gov

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	16	3.1	11,794	2.0	4,315	36.6	111,843	18.6
Moderate-income	128	24.5	128,285	21.3	18,419	14.4	112,374	18.7
Middle-income	236	45.2	276,510	46.0	19,103	6.9	131,491	21.9
Upper-income	142	27.2	184,566	30.7	5,539	3.0	245,447	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**522**	**100.0**	**601,155**	**100.0**	**47,376**	**7.9**	**601,155**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,803	5,473	0.8	22.1	15,962	64.4	3,368	13.6
Moderate-income	252,633	134,217	20.1	53.1	82,299	32.6	36,117	14.3
Middle-income	509,630	319,493	47.9	62.7	131,591	25.8	58,546	11.5
Upper-income	294,186	207,257	31.1	70.5	57,599	19.6	29,330	10.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,081,252**	**666,440**	**100.0**	**61.6**	**287,451**	**26.6**	**127,361**	**11.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,401	2.1	2,025	1.9	267	3.1	109	3.6
Moderate-income	28,766	24.9	25,267	24.3	2,642	30.7	857	28.6
Middle-income	50,695	43.8	45,798	44.0	3,637	42.3	1,260	42.1
Upper-income	33,861	29.3	31,044	29.8	2,049	23.8	768	25.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**115,723**	**100.0**	**104,134**	**100.0**	**8,595**	**100.0**	**2,994**	**100.0**
	Percentage of Total Businesses:			**90.0**		**7.4**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.3	3	0.3	0	0.0	0	0.0
Moderate-income	195	20.4	173	19.3	22	36.7	0	0.0
Middle-income	496	51.9	468	52.2	28	46.7	0	0.0
Upper-income	262	27.4	252	28.1	10	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**956**	**100.0**	**896**	**100.0**	**60**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**93.7**		**6.3**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAMPA-ST. PETERSBURG-CLEARWATER MSA #45300

Lending Test

The lending performance in the Tampa-St. Petersburg-Clearwater MSA assessment area is consistent with the performance in the State of Florida. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made no loans in six (37.5%) low-, 13 (10.2%) moderate-, 24 (10.3%) middle-, and 10 (23.8%) upper-income tracts. The distribution of loans among geographies is good despite these gaps. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made two community development loans totaling $9.9 million, representing 0.4% by number and 0.8% by dollar amount of the company's total community development lending. The level of community development lending was significantly less than the percentage of deposits and lending in the market and is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Florida rating under the Investment Test. Overall, the institution funded $5.3 million in community development investments, which is a 175.6% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is above the state rating under the Service Test. As of December 31, 2008, there were 79 banking center locations within the assessment area, accounting for the largest number within the state, and representing 6.6% of the institution's total banking centers. In summary, although there are no banking centers in the low-income geographies, this is not significantly less than the percentages of tracts and families residing in these tracts because there are relatively few families and tracts of this type demographically in the assessment area. In moderate-income geographies in the assessment area, the percentage of banking centers is slightly higher than the percentages of moderate-income geographies and families residing in these areas.

The net effect from branch openings and closings during the evaluation period resulted in an increase of twelve banking centers in the assessment area, including three banking centers in moderate-income, five in middle-income, and four in upper-income geographies.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	20 days
Total attendance by individuals	769 individuals
Total number of hours open	83 hours
Total number of Fifth Third employees that worked the E-bus	64 employees
Total number of free credit reports provided by Fifth Third	101 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	125 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 0.4 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

SUMMARY OF AREAS RECEIVING LIMITED SCOPE REVIEW

Assessment Area	Lending Test	Investment Test	Service Test
Bradenton-Sarasota-Venice MSA	Above	Consistent	Consistent
Cape Coral-Fort Myers MSA	Consistent	Consistent	Consistent
Deltona-Daytona Beach-Ormond Beach MSA	Consistent	Consistent	Consistent
Punta Gorda MSA	Consistent	Consistent	Below
Tampa-St. Petersburg-Clearwater MSA	Consistent	Consistent	Above

STATE OF ILLINOIS

CRA RATING for State of Illinois:[110] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "High Satisfactory"
The service test is rated: "Outstanding"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- A good geographic distribution of loans throughout the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- An adequate level of community development lending.
- A significant level of qualified community development investments and grants.
- Occasionally in a leadership position in providing community development investments and grants.
- Retail delivery systems that are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A leadership role in providing community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Rockford assessment area, while limited scope reviews were conducted for the Kankakee and nonmetropolitan assessment areas. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

The nonmetropolitan Illinois assessment area received greater weight in determining the CRA rating for the state.

[110] 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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF ILLINOIS

The institution's market share of deposits within its assessment area in the state as of June 30, 2008 represents 3.4% of the total, ranking Fifth Third 5th out of 94 institutions. By comparison, the top four market shareholders had a combined 53.5% share of the state's deposits. As of December 31, 2008, there were 11 banking centers, 13 full-service ATMs, and four cash-only ATMs within the state.

From an institution-wide basis, deposits in the State of Illinois account for approximately 0.7% of Fifth Third's total deposits as of June 30, 2008. In addition, from January 2007 through December 2008, the institution originated 788 mortgage loans and 503 small business loans within the assessment area, representing 0.5% and 0.8%, respectively, of the total loans originated by Fifth Third during the evaluation period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF ILLINOIS

Lending Test

The Lending Test for the State of Illinois is rated "Low Satisfactory." Fifth Third's lending reflects an adequate responsiveness to the credit needs of the nonmetropolitan and Kankakee assessment areas, while Rockford is considered good.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the State of Illinois is adequate. Fifth Third ranked fifth in deposit share among institutions in Illinois. Within the State of Illinois, Fifth Third originated 364 home purchase, 404 refinance, 20 home improvement, 503 small business, and 74 small farm loans, as well as 18 small business loans secured by real estate. Mortgage loans totaled $85,309,000 and small business and small farm lending totaled $74,180,000. Although deposits within Illinois constituted 0.7% of the bank's total deposits, 0.6% of Fifth Third's loans were originated in Illinois.

Lending activity is considered adequate within all of the Illinois assessment areas.

Geographic and Borrower Distribution

The distribution of loans among geographies is good, with only the geographic distribution in the Kankakee MSA being considered adequate. No significant gaps were noted in the distribution of loans in any of the assessment area.

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is adequate. Borrower distribution is considered adequate in the nonmetropolitan assessment area, which received the greatest weight, while borrower distribution was good in the Kankakee and Rockford MSAs.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Fifth Third participates in and offers various flexible lending programs and making loan modifications under its loss mitigation program.

Community Development Loans

Within the State of Illinois, Fifth Third originated four community development loans totaling $3,200,000, which represented 0.9% by number and 0.3% by dollar amount of the bank's community development lending. All of the loans were made in the nonmetropolitan assessment area. Overall, Fifth Third made an adequate level of community development loans.

Investment Test

Fifth Third's performance under the Investment Test within the assessment areas located in the State of Illinois is rated "High Satisfactory." The institution's performance was primarily based on its qualified investment activity within the nonmetropolitan assessment areas of the state, which received a limited-scope review, and was considered excellent. Investment in the Rockford and Kankakee assessment areas was poor.

During the evaluation period, community development investments within the state totaled nearly $2.6 million, which is an increase of 74.2% from the previous evaluation. In addition to the qualified investments made inside the bank's assessment areas within the state, Fifth Third funded nearly $700,000 in investments in counties adjacent to several of its individual assessment areas.

Additional information regarding performance under the Investment Test is provided in the respective analyses for each assessment area.

Service Test

Fifth Third's performance in the State of Illinois under the Service test is rated "Outstanding" and was excellent in both MSAs and good in the nonmetropolitan assessment areas. Refer to the individual assessment area discussions under the Service Test for additional information.

Retail Services

Delivery systems are readily accessible to all portions of the three assessment areas located in the state, including low- and moderate-income geographies. The record of opening and closing of offices has not adversely affected the accessibility of its delivery systems, including to low and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Community Development Services

Community development services were excellent in both MSAs and good in the nonmetropolitan assessment area. Overall, the institution is a leader in providing community development services throughout the State of Illinois.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ROCKFORD MSA #40420

Fifth Third's operations in the assessment area are consistent with the overall operations of the institution.

The Rockford MSA includes Boone and Winnebago Counties. The assessment area encompasses the entire metropolitan statistical area. The assessment area is composed of four low-income tracts, 20 moderate-income tracts, 42 middle-income tracts, and 16 upper-income tracts.

As of June 30, 2008, Fifth Third ranked 16th out of 27 institutions with a market share of 1.1% of deposits according to the FDIC. By way of comparison, the two institutions with the largest market share included Amcore Bank NA (35.3%) and JPMorgan Chase Bank NA (11.4%). As of December 31, 2008, there were three banking centers, three full-service ATMs, and three cash-only ATMs within the assessment area. All of the banking centers were located within the city of Rockford. Deposits in this assessment area account for approximately 0.1% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 248 mortgage loans and 123 small business loans within the assessment area, representing 0.2% and 0.2%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked 29th among 290 HMDA reporters and the bank ranked 65th in mortgage loan originations. By comparison, Countrywide Bank FSB ranked first and Alpine Bank ranked second among HMDA reporters. In small business lending, Fifth Third ranked 19th when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Capital One Bank USA, NA; and Citibank SD, NA; which are primarily issuers of commercial credit accounts. The leading issuers of small business loans were Amcore Bank, NA (ranked sixth) and U.S. Bank, NA (eighth).

The city of Rockford, and by extension Winnebago County, comprises the largest portion of the Rockford MSA when analyzed by population or other demographic statistics. Community contacts mentioned that the city of Rockford and surrounding suburbs are highly dependent on Chrysler Corporation for jobs. The recent plant closures and/or the reduction of hours worked by employees to avoid layoffs have had a severe impact on the local economy. Community contacts also mentioned that the city of Rockford's school district does not have a strong reputation. These two factors have contributed heavily to new and young home buyers looking outside the city limits for housing. Affordable housing consequently is readily available in the city although much of it is in need of rehabilitation or rebuilding. Community contacts also noted that very few banks serve the low- and moderate-income census tracts through branch networks, although they are readily willing to otherwise provide staffing and funding for community development initiatives. In this context, it is also noted that the IDCED has designated sections of this assessment area an Enterprise Zone.

Housing Characteristics

There are 129,818 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 67.2%; however, this varies significantly from a low of 23.5% in the low-income tracts to a high of 83.6% in the upper-income tracts. Owner-occupied housing also varies between the two counties in the metropolitan statistical area, with Boone County's rate at 74.4% compared to Winnebago County's rate of 66.1%. Vacant housing units represent 5.6% of housing stock, similar across both counties, while multi-family housing represents 11.6% of the housing stock.

The median age of housing stock was 36 years, with 26.9% of housing built prior to 1950. A higher percentage of older homes is however located in the Winnebago County portion of the assessment area. According to 1997 ACS data, 76.6% of the stock was built prior to 1990. Within the largest city in the assessment area, housing stock is relatively older comparatively. In the city of Rockford, 88.4% of the housing stock was built prior to 1990.

Approximately 1.4% of all owner-occupied housing in the assessment area is located in low-income census tracts and 14.8% in moderate-income census tracts, suggesting mortgage credit demand in low- and moderate-income areas might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $94,280 with an affordability ratio of 46.0%. The affordability ratio is comparable across the two counties that comprise the assessment area. Home prices and sales have recently experienced a decline although more significant than many other parts of the country. According to recently available data from National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%. Comparable data for the Rockford MSA showed that home sales declined by 32.3% in Boone County and 33.3% in Winnebago County, while median sales prices declined by 8.3% and 3.2%, respectively, during 2008. By comparison, in the State of Illinois home sales declined by 18.9%, while home prices declined by 11.0%. In addition, more recent sales data from cnnmoney.com reflecting the change in prices of homes from the 4th quarter of 2007 to the 4th quarter of 2008 indicates that prices declined 1.5% in the Rockford MSA compared to a decline of 12.4% for the United States. Lastly, the website www.reedconstructiondata.com (a data company specializing in the construction industry) provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100%, while the home price index increase for the Rockford MSA was 32.7%. The combination of decline in both categories may indicate a relative decline in the demand for both home purchase and home refinance loans.

The CHP reported that the Rockford metropolitan area was the 178th most expensive out of 208 metropolitan markets listed.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Rockford MSA experienced a decline in housing permit activity of 53.0% during the period, compared to 66.0% for the State of Illinois and 47.0% for the United States.

From a renter's perspective, the median gross rent was $516 with 16.2% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 28.0% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $666, with 20.4% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

According to the Rockford Economic Development Council website, the assessment area has a diverse base of industries, including transportation (Chrysler Corporation), aerospace production (Hamilton Sundstrand), and logistics (due to its location in the Midwest and close proximity to the Chicago MSA).

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Illinois and the metropolitan statistical area were 6.5% and 9.1%, respectively.

Population Characteristics

The total population within this assessment area was 320,204 as of the 2000 Census, with a significant majority residing in Winnebago County (278,418). Approximately 23.2% of the population lives in either low- or moderate-income census tracts. In addition, approximately 73.2% of the population is 18 years of age or older, which is the legal age to enter into a contract.

It is estimated that the population in Winnebago County has increased by 7.8% to 300,252 as of 2008, according to the Census Bureau. The city of Rockford experienced a smaller 2.6% increase to 155,138. For Boone County, the population increased by 29.6% during the same time period. This compares to an increase of 3.9% for the State of Illinois.

Income Characteristics

The assessment area is comprised of 122,597 households of which 85,407 are families. The median household income as of the 2000 Census was $44,908, with 9.0% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $53,128, but was significantly higher in Boone County ($59,305) compared to Winnebago County ($52,456). The median family income for the Rockford MSA has increased to $58,600 based on more recent 2007 Census data.

Low- and moderate-income families represented 18.3% and 18.6%, respectively, of all families in the assessment area as of the 2000 Census. Low- and moderate-income families are relatively equally distributed between moderate- and middle-income census tracts, although the largest absolute number are located in middle-income tracts, suggesting that community development needs were located throughout the assessment area.

Poverty rates,[111] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Boone County, IL	5.1%	9.8%
Winnebago County, IL	6.9%	13.8%
State of Illinois	7.8%	11.9%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

111 www.ers.usda.gov

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	4	4.9	2,481	2.9	966	38.9	15,584	18.2
Moderate-income	20	24.4	14,797	17.3	2,290	15.5	15,915	18.6
Middle-income	42	51.2	48,433	56.7	2,138	4.4	20,674	24.2
Upper-income	16	19.5	19,696	23.1	310	1.6	33,234	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**82**	**100.0**	**85,407**	**100.0**	**5,704**	**6.7**	**85,407**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,174	1,218	1.4	23.5	3,084	59.6	872	16.9
Moderate-income	26,187	12,900	14.8	49.3	10,960	41.9	2,327	8.9
Middle-income	73,119	51,842	59.5	70.9	17,931	24.5	3,346	4.6
Upper-income	25,338	21,179	24.3	83.6	3,463	13.7	696	2.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**129,818**	**87,139**	**100.0**	**67.1**	**35,438**	**27.3**	**7,241**	**5.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	594	4.5	516	4.4	55	5.0	23	6.5
Moderate-income	2,158	16.4	1,896	16.2	203	18.6	59	16.8
Middle-income	7,491	56.8	6,671	56.8	630	57.7	190	54.0
Upper-income	2,938	22.3	2,655	22.6	203	18.6	80	22.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**13,181**	**100.0**	**11,738**	**100.0**	**1,091**	**100.0**	**352**	**100.0**
	Percentage of Total Businesses:			**89.1**		**8.3**		**2.7**

	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	11	2.3	11	2.3	0	0.0	0	0.0
Middle-income	306	63.8	303	63.7	3	75.0	0	0.0
Upper-income	163	34.0	162	34.0	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**480**	**100.0**	**476**	**100.0**	**4**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.2**		**0.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ROCKFORD MSA #40420

Lending Test

The Lending Test performance for the Rockford MSA assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; and an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. The bank made no community development loans, reflecting a very poor level of community development lending.

Fifth Third is not a major competitor in this market and lending volumes are small. In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by small business and home purchase loans. There were an insufficient number of home improvement and small farm loans to conduct a meaningful analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 108 home purchase, 134 refinance, six home improvement, 123 small business, and three small farm loans. Deposits within the assessment area represented 0.1% of Fifth Third's total deposits, while mortgage lending comprised 0.2% of all mortgage loans and small business lending also made up 0.2% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is good. Refinance lending, which received the greatest weight, is adequate; however, its performance was strengthened by a good level of small business and home purchase lending. Within the assessment area, Fifth Third originated at least one loan in all but two low-, five moderate-, and five middle-income tracts. At least one mortgage loan was made in all but the same two low- and five moderate-income tracts and nine middle-income tracts. One low- and one moderate-income tract had rental-occupancy rates in excess of 75.0%, limiting lending opportunities.

Home Purchase Loans

The geographic distribution of home purchase loans is good. Fifth Third made one home purchase loan in a low-income tract. The bank's lending was considerably less than the percentage of owner-occupied units in low-income tracts at 1.4% and less than peer at 1.6%. However, recognizing that low-income tracts had a poverty rate of 38.9% and the bank is not among the predominant lenders in the market, the performance is adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $139,800, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished.

The percentage of lending in moderate-income tracts exceeded both the percentage of owner-occupied units in these tracts at 14.8% and the percentage of lending by peer institutions at 8.7%. Although the number of loans originated decreased slightly from 2007 to 2008, the overall performance in moderate-income tracts is excellent. Lending in middle-income tracts fell short of the proxy for demand, but lending in upper-income tracts was greater than the percentage of owner-occupied housing in these tracts.

Refinance Loans

The distribution of refinance loans among geographies is adequate. As with home purchase loans, Fifth Third made only one loan in a low-income tract, even though there was a larger volume of refinance lending. As such, as a percentage of lending, lending in low-income tracts was half the percentage of owner-occupied units in the tract and below the percentage of lending by peer, reflecting a poor performance. Fifth Third made no loan modifications in low-income tracts.

Lending in moderate-income tracts exceeded the percentage of owner-occupied units and substantially exceeded the percentage of lending by peer institutions. Additionally, the number of loans originated increased slightly from year to year. Fifth Third also made one loan modification in moderate-income tracts, representing 33.0% of all modifications in the assessment area. The level of lending in moderate-income tracts was excellent. The percentage of lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, yet lending in upper-income tracts exceeded the proxy.

Small Business Loans

The distribution of small business loans among geographies is good. Lending in low-income tracts, 3.3%, was significantly less than the percentage of businesses located in these tracts, 4.5%, but higher than the percentage of lending by peer. The percentage of lending in moderate-income tracts, 14.6%, was closer to the percentage of businesses in these tracts, 16.4%, and considerably higher than the percentage of lending by peer institutions. The percentage of lending in middle-income was also less than the proxy for demand but lending in upper-income tracts exceeded the proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good. The distribution of refinance loans, which received the greatest weight, is good. Small business lending is adequate; however, the distribution of home purchase loans is excellent. Various flexible lending programs are offered by Fifth Third. During the period under review, 31 FHA, three VA, and one FSA/RHS loans were originated.

Home Purchase Loans

The distribution of home purchase loans by borrower income is excellent. The percentage of lending to low-income borrowers at 12.0% was considerably lower than the percentage of low-income families at 18.2%, but considering the poverty level and Fifth Third's position in the market, is good. For 2008, the poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $139,800, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend to low-income borrowers is somewhat diminished. Additionally, lending by the bank exceeded the percentage of lending by peer institutions. The number of loans originated did decline from 2007 to 2008, reflecting the decrease in home sales.

Lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families and lending by peer. The number of loans made remained the same from year to year, in spite of the weak housing market. The percentage of lending to middle-income borrowers also exceeded the percentage of middle-income families, but lending to upper-income borrowers was considerably less the percentage of these families.

Refinance Loans

The distribution of refinance loans by borrower income is good. Modifications were not included in the analysis, since income information was not available. Lending to low-income borrowers at 8.2% was significantly lower than the percentage of low-income families, but higher than lending by peer at 6.3%. The number of loans originated did decline over the period but the performance is considered adequate.

The percentage of lending to moderate-income borrowers is excellent. Not only did Fifth Third's percentage of lending exceed the percentage of moderate-income families, but also exceeded peer lending. However, the lending volume did decrease somewhat from 2007 to 2008. Lending to middle-income borrowers was greater than the percentage of middle-income families, while lending to upper-income borrowers fell short of the proxy for demand.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. The percentage of lending to small businesses at 58.5% was considerably less than the percentage of businesses with gross annual revenues of $1 million or less at 89.1%, but exceeded the percentage of lending by peer. However, of loans made to small businesses, 86.1% of the bank's loans were in amounts of $100,000 or less, whereas among peer, 93.9% were of that amount. Because many lenders are unwilling to make smaller dollar loans, this shortfall is more often felt by small businesses. Taking these and competitive factors into consideration, Fifth Third's level of lending to small businesses is adequate.

Community Development Loans

Fifth Third made no community development loans within the assessment area, reflecting a very poor level of community development lending.

Investment Test

Fifth Third has funded a poor level of qualified investments in the assessment area. The institution funded $10,000 in investments during the evaluation period. Qualified investments decreased $1.2 million or 99.2% since the previous evaluation.

The assessment area has several community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The assessment area's demographic composition suggests large sections of low- or moderate-income geographies in which additional community development opportunities may also exist. However, the institution has a small presence in the assessment area, as evidenced by both the number of banking centers and its share of total deposits in the assessment area as of June 30, 2008. Notwithstanding these facts, Fifth Third's efforts are considered poor in the Rockford MSA.

The investments consisted of donations for affordable housing and community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is excellent due to its retail service distribution and leadership role in providing community development services.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has not adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had three banking centers in the assessment area, including one each in a moderate-, middle-, and upper-income census tracts. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentages low-income census tracts in the assessment area and families living in these geographies are 4.9% and 2.9%, respectively. The percentage of banking centers located in moderate-income census tracts (33.3%) in the assessment area is greater than the percentage of moderate-income geographies (24.4%) and the percentage of families (17.3%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of one banking center in the assessment area located in a middle-income geography.

Community Development Services

The institution is a leader in providing community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 312 hours of financial education and literacy, no technical assistance hours, and 442 hours financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.4 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KANKAKEE-BRADLEY MSA #28100

The Kankakee-Bradley MSA includes Kankakee County. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 103,833 as of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 8.8%. The 2000 median family income in the assessment area was $49,097, but has increased to $59,500 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked 15th out of 17 institutions with a less than 0.1% share of deposits in the market according to the FDIC. The institution's deposits within this assessment area account for less than 0.1% of the bank's total deposits, while mortgage and small business lending activity represents less than 0.1% of the bank's overall lending volume for this evaluation period.

The following table indicates the 2008 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	3.8	542	2.0	187	34.5	5,165	19.1
Moderate-income	5	19.2	3,639	13.5	868	23.9	5,102	18.9
Middle-income	17	65.4	19,233	71.3	1,184	6.2	6,229	23.1
Upper-income	3	11.5	3,569	13.2	99	2.8	10,487	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**26**	**100.0**	**26,983**	**100.0**	**2,338**	**8.7**	**26,983**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	891	372	1.4	41.8	393	44.1	126	14.1
Moderate-income	6,296	2,607	9.8	41.4	3,058	48.6	631	10.0
Middle-income	28,596	19,868	75.0	69.5	7,217	25.2	1,511	5.3
Upper-income	4,827	3,655	13.8	75.7	1,012	21.0	160	3.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**40,610**	**26,502**	**100.0**	**65.3**	**11,680**	**28.8**	**2,428**	**6.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	83	2.2	78	2.3	3	1.1	2	1.5
Moderate-income	661	17.4	595	17.4	44	16.7	22	16.4
Middle-income	2,697	70.8	2,399	70.3	198	75.3	100	74.6
Upper-income	368	9.7	340	10.0	18	6.8	10	7.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,809**	**100.0**	**3,412**	**100.0**	**263**	**100.0**	**134**	**100.0**
	Percentage of Total Businesses:			**89.6**		**6.9**		**3.5**

	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	14	3.5	14	3.6	0	0.0	0	0.0
Middle-income	346	86.7	339	86.7	7	87.5	0	0.0
Upper-income	39	9.8	38	9.7	1	12.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**399**	**100.0**	**391**	**100.0**	**8**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.0**		**2.0**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANKAKEE-BRADLEY MSA #28100

Lending Test

The lending performance in the Kankakee-Bradley MSA assessment area is consistent with the performance in the State of Illinois. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made no loans in two moderate- four middle- and one upper-income tracts. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is good.

The bank made no community development loans in the assessment area. The level of community development lending is considered very poor.

Investment Test

Fifth Third's performance in the assessment area is below the State of Illinois rating under the Investment Test. The assessment area is new since the previous examination; therefore, no previous evaluation data is available. The institution did not fund any community development investments. This represents a poor level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there was one banking center location within the assessment area, located in moderate-income census tract, representing less than 0.1% of the institution's total banking centers. Despite the fact that there are no banking centers in a low-income census tract, the percentage of banking centers in low- and moderate-income geographies combined are significantly higher than the percentages of tracts and families residing in these areas.

The assessment area is new since the previous examination; therefore, changes in the number and distribution of banking centers was not reviewed.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.5 ANPs in the three other general activities (financial education, technical assistance, and financial expertise) related to community development service.

NONMETROPOLITAN STATEWIDE AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN ILLINOIS ASSESSMENT AREA

The nonmetropolitan statewide assessment area includes the following counties in Illinois in their entirety: Effingham, Jefferson, Lee, Stephenson, Whiteside, and Williamson.

The total population within the assessment area was 281,299 as of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the counties in the assessment area included 5.8% for Effingham County, 6.6% for Jefferson County, and between 7.2% and 7.3% for the other counties. The 2000 median family income in the assessment area was $45,183, but ranged from a low of $40,692 in Williamson County to a high of $48,730 in Lee County.

As of June 30, 2008, Fifth Third ranked first out of 62 institutions with a 6.9% market share of deposits in the market, according to the FDIC. The institution's deposits within this assessment area account for approximately 0.6% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.3% and 0.6% of the bank's overall lending volume, respectively, for this evaluation period.

Portions of Effingham County were designated as distressed middle-income census tracts in both 2007 and 2008 due to population loss. The following table indicates the 2008 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	12,856	16.8
Moderate-income	12	16.4	10,643	13.9	1,761	16.5	13,898	18.1
Middle-income	48	65.8	52,106	68.0	3,525	6.8	18,777	24.5
Upper-income	13	17.8	13,873	18.1	579	4.2	31,091	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**73**	**100.0**	**76,622**	**100.0**	**5,865**	**7.7**	**76,622**	**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	19,340	10,923	13.3	56.5	6,324	32.7	2,093	10.8
Middle-income	80,120	55,871	68.0	69.7	18,381	22.9	5,868	7.3
Upper-income	20,240	15,413	18.7	76.2	3,543	17.5	1,284	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**119,700**	**82,207**	**100.0**	**68.7**	**28,248**	**23.6**	**9,245**	**7.7**

	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	2,548	22.1	2,233	21.6	214	27.1	101	25.7
Middle-income	7,194	62.4	6,501	62.8	456	57.7	237	60.3
Upper-income	1,789	15.5	1,614	15.6	120	15.2	55	14.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**11,531**	**100.0**	**10,348**	**100.0**	**790**	**100.0**	**393**	**100.0**
	Percentage of Total Businesses:			**89.7**		**6.9**		**3.4**

	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	20	1.2	20	1.2	0	0.0	0	0.0
Middle-income	1,150	69.7	1,146	69.8	4	66.7	0	0.0
Upper-income	479	29.0	477	29.0	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,649**	**100.0**	**1,643**	**100.0**	**6**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.6**		**0.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN ILLINOIS ASSESSMENT AREA

Lending Test

The lending performance in the Nonmetropolitan Illinois assessment area is consistent with the performance in the State of Illinois. Lending activity is adequate, with the percentage of loans made in the assessment area less than the percentage of deposits held in the market. Fifth Third made loans in all but one moderate- and three middle-income tracts. The distribution of loans among geographies is good. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made four community development loans totaling $3.2 million in the assessment area. The level of community development lending is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is above the State of Illinois rating under the Investment Test. Overall, the institution funded $2.6 million in community development investments, which is nearly a 60-fold increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there were seven banking center locations within the assessment area, accounting for the largest number within the state and representing 0.6% of the institution's total banking centers. In summary, the percentage of banking centers in the moderate-income geographies in the assessment area (there are no low-income geographies) is significantly higher than the percentage of tracts and families residing in these areas.

The net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.2 ANPs in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

SUMMARY OF AREAS RECEIVING LIMITED SCOPE REVIEW

Assessment Area	Lending Test	Investment Test	Service Test
Kankakee-Bradley MSA	Consistent	Below	Consistent
Nonmetropolitan AA	Consistent	Above	Below

STATE OF INDIANA

CRA RATING for State of Indiana:[112] "Satisfactory"
The lending test is rated: "High Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans throughout the assessment area.
- A good distribution among borrowers of different income levels and businesses of different revenue sizes.
- An adequate level of community development lending.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- An adequate level of community development services.

SCOPE OF EXAMINATION

Full-scope reviews were conducted for four assessment areas in the State of Indiana, including Fort Wayne, Indianapolis-Anderson-Columbus, Michigan City-LaPorte, and Terre Haute. Limited-scope reviews were conducted for the remaining five assessment areas, including Bloomington, Elkhart-Goshen, Lafayette, and the two nonmetropolitan assessment areas. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

The Indianapolis-Anderson-Columbus and Fort Wayne assessment areas received greater weight in determining the CRA rating for the state.

[112] 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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF INDIANA

The institution's market share of deposits within its assessment areas in the state as of June 30, 2008 represents 7.4% of the total, ranking the bank third out of 119 institutions. By comparison, the two largest market shareholders had a combined 30.8% share of the state's deposits. As of December 31, 2008, there were 87 banking centers, 90 full-service ATMs, and 30 cash-only ATMs within the state.

From an institution-wide basis, deposits in the State of Indiana account for approximately 5.5% of Fifth Third's total deposits as of June 30, 2008. In addition, from January 2007 through December 2008, the institution originated 11,844 mortgage loans and 4,434 small business loans within the assessment area, representing 8.0% and 6.9%, respectively, of the total loans originated by Fifth Third during the evaluation period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA

Lending Test

The Lending Test for the State of Indiana is rated "High Satisfactory." Fifth Third's lending reflects a good responsiveness to the credit needs of four of its nine assessment areas, including the Indianapolis-Anderson-Columbus assessment area, which received the greatest weight in the state. Lending reflected an adequate responsiveness in five of the nine assessment areas, though these areas were a relatively small portion of the bank's deposits.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the State of Indiana is adequate. Fifth Third is among the top competitors in the state, ranking third in deposit share among institutions in Indiana. Within the State of Indiana, Fifth Third originated 5,990 home purchase, 5,611 refinance, 243 home improvement, 4,454 small business, and 133 small farm loans, as well as 207 small business loans secured by real estate. Mortgage loans totaled $1,586,183,000 and small business and small farm lending totaled $641,929,000. Although deposits within Indiana constituted 5.5% of the bank's total deposits, 7.7% of Fifth Third's loans were originated in Indiana.

Lending activity is considered adequate within all of the Indiana assessment areas, except the two primary markets, the Indianapolis-Anderson-Columbus and Ft. Wayne MSAs, in which it is good.

Geographic and Borrower Distribution

The distribution of loans among geographies is adequate. Additionally, geographic distribution is adequate in all assessment areas in Indiana, except the Terre Haute MSA, which is considered excellent and the Fort Wayne and Michigan City MSAs, which is good. No significant gaps were noted in the distribution of loans in any of the assessment area.

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is good. Borrower distribution is good in the Fort Wayne, Indianapolis-Anderson-Columbus, Michigan City, and Terre Haute MSA assessment areas and adequate in the other five assessment areas. Indianapolis and Fort Wayne, though, were the most heavily weighted assessment areas in Indiana.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Fifth Third participates in and offers various flexible lending programs and making loan modifications under its loss mitigation program.

Community Development Loans

Within the State of Indiana, Fifth Third originated 15 community development loans totaling $52,077,000, which represented 3.4% by number and 4.3% by dollar amount of the bank's community development lending. Community development lending was good in Fort Wayne and Indianapolis-Anderson-Columbus; adequate in Elkhart-Goshen, Lafayette, and nonmetropolitan South and East Indiana; poor in nonmetropolitan Indiana; and very poor in Bloomington, Michigan City, and Terre Haute. Overall, Fifth Third made an adequate level of community development loans.

Investment Test

Fifth Third's performance under the Investment Test within the assessment areas located in the State of Indiana is rated "Outstanding." Investments in seven of the nine assessment areas were considered excellent, although investments in the Michigan City and Non-MSA Indiana assessment areas were poor.

During the evaluation period, community development investments within the state totaled nearly $58.7 million, which is an increase of 183.3% from the previous evaluation. In addition to the qualified investments made inside the bank's assessment areas within the state, Fifth Third funded nearly $1.7 million in investments in counties adjacent to several of its individual assessment areas.

Additional information regarding performance under the Investment Test is provided in the respective analyses for each assessment area.

Service Test

Fifth Third's performance in the State of Indiana under the Service Test is rated "High Satisfactory." Of the nine assessment areas, services in four assessment areas were excellent, the Fort Wayne and Indianapolis assessment areas were good, and the two nonmetropolitan assessment areas and the Terre Haute assessment area were poor. Refer to the individual assessment area discussions under the Service Test for additional information.

Retail Services

Delivery systems were readily accessible in four assessment areas, accessible in the Fort Wayne and Indianapolis assessment areas, adequate in the nonmetropolitan Indiana assessment area, and poor in the remaining nonmetropolitan and Terre Haute assessment areas.

Overall, delivery systems are accessible to all portions of the assessment areas located in the state, including low- and moderate-income geographies. The record of opening and closing of offices has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Community Development Services

Community development services were excellent in the Michigan City assessment area, good in two assessment areas, adequate in three assessment areas, and poor in the Elkhart, nonmetropolitan Southeast Indiana, and Terre Haute assessment areas. Overall, the institution provides an adequate level of community development services throughout the State of Indiana.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FORT WAYNE MSA #23060

The Fort Wayne MSA includes the counties of Allen, Wells, and Whitley. The bank includes Allen County in its assessment area at the present time. The assessment area is composed of three low-income tracts, 29 moderate-income tracts, 43 middle-income tracts, and 14 upper-income tracts. There is also one tract whose income is unknown.

As of June 30, 2008, Fifth Third ranked seventh out of 21 institutions with a market share of 4.9% of deposits, according to the FDIC. By way of comparison, the two institutions with the largest market share included JPMorgan Chase Bank NA (19.3%) and the former National City Bank (18.3%). As of December 31, 2008, there were eight banking centers, eight full-service ATMs, and six cash-only ATMs within the assessment area, including seven banking centers located within the city of Fort Wayne. Deposits in this assessment area account for approximately 0.3% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 1,214 mortgage loans and 360 small business loans within the assessment area, representing 0.8% and 0.6%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked fifth among 237 HMDA reporters and the bank ranked 46th in mortgage loan originations. By comparison, JPMorgan Chase Bank, NA ranked first and Wells Fargo Bank, NA ranked second among HMDA reporters. In small business lending, Fifth Third ranked 13th when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included Wells Fargo Bank, NA; American Express Bank FSB; Capital One Bank USA, NA; and Citibank SD, NA; which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Star Financial Bank (9th) and Lake City Bank (11th).

Allen County is the largest county by land mass and includes the second largest city (Fort Wayne) by population in the state. According to community contacts, the county has been impacted by the current national economic crises, as foreclosures and job losses occur. Low- and moderate-income neighborhoods are concentrated primarily in the inner city and specifically the southeast areas surrounding Fort Wayne. Community contacts also noted that there are a sufficient number of opportunities for financial institutions to partner with the city and community development groups in redeveloping the downtown area, as well as providing and repairing affordable housing. In this context, it is also noted that the State of Indiana has designated sections of this assessment area located primarily in the city of Fort Wayne an Enterprise Zone.

Housing Characteristics

There are 138,905 housing units in the assessment area based on the 2000 Census. The owner occupancy rate in the assessment area is 65.8%; however, this varies from a low of 32.5% in the low-income tracts to a high of 87.2% in the upper-income tracts. Vacant housing units represent 7.3% of housing stock, with the largest share of vacant homes (43.3%) located in the moderate-income census tracts.

The median age of housing stock was 34 years in the assessment area, with 24.0% of housing built prior to 1950. According to 1997 ACS data, 76.8% of the stock was built prior to 1990. Within the largest city in the assessment area, housing stock is relatively older comparatively. In the city of Fort Wayne, 82.6% of the housing stock was built prior to 1990.

Approximately 1.8% of all housing stock in the assessment area is located in low-income census tracts, with less than 1.0% of owner occupied housing located in this geography. The same holds true for moderate-income tracts where 28.5% of housing stock is located, but only 20.1% of owner occupied housing units reside. This suggests that mortgage credit demand in low- and moderate-income areas might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $87,136, with an affordability ratio of 48.0%. Home prices and sales have recently experienced a decline comparable to many other parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%, according the National Association of Realtors. According to the Indiana Association of Realtors, data comparing year-to-date home sales from April 2008 to April 2009 showed that home sales declined by 14.2% in Allen County, while median sales price decreased by 10.3%. By comparison, in the State of Indiana, home sales declined by 19.9%, while home prices declined by 12.5%. In addition, more recent sales data from cnnmoney.com reflecting the change in prices of homes from the fourth quarter of 2007 to the fourth quarter of 2008 indicates that prices declined 2.5% in the Fort Wayne MSA compared to a decline of 12.4% for the United States. Lastly, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100.0%, while the home price index increase for the Fort Wayne MSA was 14.0%.

The CHP reported that the Fort Wayne metropolitan area was the 194th most expensive out of 208 metropolitan markets listed.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Fort Wayne MSA experienced a decline in housing permit activity of 22.0% during the period, compared to 37.0% for the State of Indiana and 47.0% for the United States.

From a renter's perspective, the median gross rent was $507 with 17.1% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 29.4% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $597, with 29.1% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

According to the IBRC, the assessment area is heavily dependent on manufacturing, including those ancillary to the automotive industry that have been adversely impacted by the recent decline in automobile production. The area, however, also has begun diverging into health care, defense/aerospace engineering, and financial services. The Fort Wayne MSA is also home to one Fortune 1000 companies (Steel Dynamics).

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Indiana and Allen County were 5.9% and 6.0%, respectively.

Population Characteristics

The total population within this assessment area was 331,849 as of the 2000 Census. It is estimated that the population has increased by 5.6% to 350,523 as of 2008, according to the Census Bureau. In addition, approximately 72.3% of the population is 18 years of age or older, which is the legal age to enter into a contract.

The largest city in the county is Fort Wayne, with an estimated population of 248,637 as of 2008; however, this is a decline of 0.6% from the 2000 Census, suggesting migration outwards into the surrounding suburbs. This compares to an increase of 4.9% for the State of Indiana. Approximately 28.2% of the population lives in either low- or moderate-income census tracts based on 2000 census data.

Income Characteristics

The assessment area is comprised of 128,891 households of which 86,617 are families. The median household income as of the 2000 Census was $43,011, with 8.6% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $52,708, compared to $52,560 for the metropolitan statistical area. The median family income for the metropolitan statistical area has increased to $60,600 based on more recent 2007 Census data.

Low- and moderate-income families represented 18.1% and 18.7%, respectively, of all families in the assessment area as of the 2000 Census. Low and moderate-income families are primarily distributed between moderate- and middle-income census tracts. Specifically, the largest percentage of low-income families (48.5%) in the assessment area resides in moderate-income census tracts, while the majority of moderate-income families (53.0%) reside in middle-income census tracts. This suggests that affordable housing needs are prevalent in primarily moderate- and middle-income tracts.

Poverty rates,[113] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Allen County, IN	6.7%	10.9%
State of Indiana	6.7%	12.3%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

113 www.ers.usda.gov

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	3.3	1,290	1.5	431	33.4	15,702	18.1
Moderate-income	29	32.2	20,418	23.6	3,474	17.0	16,195	18.7
Middle-income	43	47.8	42,476	49.0	1,572	3.7	20,864	24.1
Upper-income	14	15.6	22,433	25.9	315	1.4	33,856	39.1
Unknown-income	1	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	**90**	**100.0**	**86,617**	**100.0**	**5,792**	**6.7**	**86,617**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,538	824	0.9	32.5	1,051	41.4	663	26.1
Moderate-income	39,571	18,877	20.7	47.7	16,296	41.2	4,398	11.1
Middle-income	68,381	46,923	51.3	68.6	17,559	25.7	3,899	5.7
Upper-income	28,415	24,770	27.1	87.2	2,445	8.6	1,200	4.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**138,905**	**91,394**	**100.0**	**65.8**	**37,351**	**26.9**	**10,160**	**7.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	180	1.4	162	1.4	14	1.1	4	1.3
Moderate-income	3,672	27.9	3,146	27.1	433	34.0	93	30.3
Middle-income	6,143	46.6	5,383	46.4	611	47.9	149	48.5
Upper-income	3,168	24.0	2,891	24.9	216	16.9	61	19.9
Unknown-income	11	0.1	10	0.1	1	0.1	0	0.0
Total Assessment Area	**13,174**	**100.0**	**11,592**	**100.0**	**1,275**	**100.0**	**307**	**100.0**
	Percentage of Total Businesses:			**88.0**		**9.7**		**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	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	9	2.3	9	2.3	0	0.0	0	0.0
Middle-income	321	80.7	321	80.7	0	0.0	0	0.0
Upper-income	67	16.8	67	16.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**398**	**100.0**	**398**	**100.0**	**0**	**0.0**	**0**	**0.0**
	Percentage of Total Farms:			**100.0**		**0.0**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FORT WAYNE MSA #23060

Lending Test

The Lending Test performance for the Fort Wayne MSA assessment area is good. Fifth Third's performance reflects a good responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; a good record of serving the credit needs of highly economically disadvantaged areas; an adequate record of serving low-income individuals, consistent with safe and sound operations; and a relatively high level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans. The small volume of home improvement loans precluded any meaningful analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is good. Within the assessment area, the bank originated 686 home purchase, 515 refinance, 13 home improvement, and 360 small business loans. Deposits within the assessment area represented 0.3% of Fifth Third's total deposits. Mortgage lending comprised 0.8% of all Fifth Third mortgage lending and small business lending comprised 0.6% of this type of lending.

Geographic Distribution

The distribution of loans among geographies is good. Home purchase lending, which received the greatest weight, is good. Refinance lending is adequate and small business lending is also good. Fifth Third made at least one loan in every census tract in the assessment area.

Home Purchase Loans

The distribution of home purchase loans among geographies is good. The percentage of lending in low-income tracts, which had a poverty rate of 33.4%, exceeded the percentage of owner-occupied units within these tracts and was excellent. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $113,800, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. Although all nine loans were originated in 2008, over the period under review, the bank's lending exceeded peer by 1.0%.

Lending in moderate-income tracts at 11.5% was significantly less than the percentage of owner-occupied units in these tracts at 20.7% and less than the percentage of lending by peer institutions at 13.4%, but is considered adequate. From 2007 to 2008, though, lending increased by 39.4%. The percentage of lending in middle-income tracts was less than the proxy for demand, but lending in upper-income tracts significantly exceeded the percentage of owner-occupied units.

Refinance Loans

The geographic distribution of refinance loans is adequate. Lending in both low- and moderate-income tracts was substantially less than the percentage of owner-occupied units in these tracts; however, the bank modified nine loans in moderate-income tracts, which represents 20.0% of all modifications in this assessment area. The percentage of lending in low-income tracts, which was 0.2%, was equal to lending by peer institutions, but lending in moderate-income tracts at 10.3% fell short of peer, which was 13.1%. Fifth Third originated only one loan in a low-income tract during the two-year period and lending in moderate-income tracts dropped somewhat from year to year. Lending in middle-income tracts was less than the percentage of owner-occupied units, but lending in upper-income tracts significantly exceeded the proxy.

Small Business Loans

The distribution of small business loans among geographies is good. The percentage of lending in low-income tracts at 2.5% substantially exceeded the percentage of businesses located in these tracts at 1.4% and lending by peer institutions at 0.8%, reflecting an excellent level of lending. Lending in moderate-income tracts at 20.8% was adequate, being less than the percentage of businesses at 27.9% in these tracts, but comparable to peer. The percentage of lending in middle-income tracts exceeded the proxy for demand and lending in upper-income tracts fell short of the proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good. Home purchase lending is excellent, while refinance lending is good and small business lending adequate. Fifth Third offers various loan programs to assist low- and moderate-income borrowers to obtain credit. Within the assessment area, the bank originated 154 FHA and one VA loans.

Home Purchase Loans

The distribution of home purchase loans among borrowers of different income levels is excellent. The percentage of lending to low-income borrowers at 15.7% was somewhat less than the percentage of low-income families at 18.1%, but exceeded peer and is considered excellent. The number of loans originated decreased slightly, as would be expected with the decrease in home sales.

Lending to moderate-income borrowers exceeded the percentage of moderate-income families and lending by peer, indicating an excellent level of lending. The volume of lending, though, decreased by 34.8% from year to year. The percentage of lending to middle-income borrowers exceeded the proxy for demand, while lending to upper-income borrowers fell considerably short.

Refinance Loans

The distribution of refinance loans among borrowers of different income levels is good. No income information was available for modifications; therefore, they were not included in the analysis. Lending to low-income borrowers at 8.0% was adequate, but significantly less than the percentage of low-income families and slightly less than the percentage of lending by peer institutions. However, lending did increase from 2007 to 2008.

The percentage of lending to moderate-income borrowers was excellent, slightly exceeding the percentage of moderate-income families and peer. The number of loans originated did not change appreciably from year to year. Lending to middle- and upper-income borrowers was comparable to the respective percentages of families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues of greater than $1 million is adequate. The percentage of lending to small businesses at 55.3% was considerably less than the percentage of businesses with gross annual revenues less than $1 million at 88.0%, but exceeded peer. Of all loans made to small businesses, 84.4% were in amounts of $100,000 or less. Many of these loans were in the form of commercial credit card accounts.

Community Development Loans

Fifth Third originated two community development loans totaling $11,000,000, which made up 0.4% by number and 0.9% by dollar amount of the bank's total community development lending. These two loans provided economic development for small businesses and created between 95 and 115 jobs for low- and moderate-income individuals. These loans reflect a relatively high level of community development lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $3.5 million in investments during the evaluation period. Qualified investments increased $1.1 million or 48.6% since the previous evaluation.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zone) given to certain low- and moderate-income geographies of the assessment area targeted for development by governmental agencies. The assessment area's demographic composition suggests large sections of low- or moderate-income geographies in which additional community development opportunities may also exist. These opportunities are primarily concentrated in the downtown district of the city of Fort Wayne. The institution does not have a large presence in the assessment area, as evidenced by the number of banking centers or its share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Fort Wayne MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing, and, to a limited extent, donations and grants for revitalizing and stabilizing low- and moderate-income geographies and community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has not adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had eight banking centers in the assessment area, including two in moderate-, five in middle-, and one in upper-income census tracts. The number of banking centers in this assessment area represents 0.7% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentages of low-income census tracts in the assessment area and families living in these geographies are 3.3% and 1.5%, respectively. The percentage of banking centers located in moderate-income census tracts (25.0%) in the assessment area is less than the percentage of moderate-income geographies (32.2%), but comparable to the percentage of families (23.6%) living in these areas. As mentioned earlier, mitigating some concerns regarding the distribution statistics is the fact that the institution has been able to demonstrate to some degree that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period resulted in one fewer banking centers in the assessment area, specifically in a middle-income geography.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	7 days
Total attendance by individuals	1,681 individuals
Total number of hours open	36 hours
Total number of Fifth Third employees that worked the E-bus	29 employees
Total number of free credit reports provided by Fifth Third	100 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	151 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 247 hours of financial education and literacy, no technical assistance hours, and 118 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.2 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS-ANDERSON-COLUMBUS CSA #294

The Indianapolis-Anderson-Columbus CSA is comprised of the following metropolitan statistical areas in the state: the Anderson MSA, the Columbus MSA, the Indianapolis-Carmel MSA, and the following micropolitan statistical areas: Crawfordsville, New Castle, and North Vernon. The combined statistical area includes the following counties: Madison County (Anderson MSA); Bartholomew County (Columbus MSA); Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putnam, and Shelby Counties (Indianapolis-Carmel MSA); Montgomery County (Crawfordsville micropolitan area); Henry County (New Castle micropolitan area); and Jennings County (North Vernon micropolitan area). The assessment area encompasses the three metropolitan statistical areas, but none of the micropolitan areas. The assessment area is composed of 27 low-income tracts, 97 moderate-income tracts, 170 middle-income tracts, and 71 upper-income tracts. There is also one tract with no income designation.

As of June 30, 2008, Fifth Third ranked third out of 58 institutions with a market share of 7.7% of deposits in the combined statistical area, according to the FDIC. By way of comparison, the two institutions with the largest market share included JPMorgan Chase Bank, NA (24.1%) and the former National City Bank, NA (16.6%). As of December 31, 2008, there were 48 banking centers, 51 full-service ATMs, and 11 cash-only ATMs within the assessment area, including 27 banking centers located within the city of Indianapolis. Deposits in this assessment area account for approximately 3.4% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 6,173 mortgage loans and 2,755 small business loans within the assessment area, representing 4.2% and 4.3%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked fifth among 571 HMDA reporters and the bank ranked 74th in mortgage loan originations. By comparison, Countrywide Bank FSB ranked first and JPMorgan Chase Bank, NA ranked second among HMDA reporters. In small business lending, Fifth Third ranked eighth when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Citibank SD, NA; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Huntington National Bank (ranked ninth) and the former National City Bank, NA (ranked tenth).

The city of Indianapolis located in Marion County is the largest city in the assessment area. Community contacts mentioned that pockets of low- and moderate-income individuals are primarily concentrated in the inner suburbs surrounding the city. Marion County has weathered the economic downturn relatively well, with economic measures declining at rates comparable to other large metropolitan areas. The construction of a new international airport has helped considerably.

Outlying counties within the Indianapolis-Carmel MSA have fared better, as job losses have not been as severe and there continue to be newer businesses coming into the area. The Anderson MSA has also experienced some job losses; however, these have been offset with growth in the service sector where wages tend to be lower. In the Columbus MSA, the community contacts varied with some stating that a combination of a downturn in the local economy, significant job losses by the major employers in the area, and flooding that occurred in 2008 have severely impacted both the families and the availability of affordable housing. Over 2,000 families were left homeless after the flooding, many of whom have moved temporarily into affordable housing. In addition, loans for rehabilitation of housing are also a priority. Alternatively, other community contacts stated that the economy has been resilient, with new companies planning to move into the area by 2010 that will provide high-paying technical jobs.

All of the community contacts stated that local financial institutions were doing at least an adequate job of meeting the community development needs of the assessment area. It is also noted that the State of Indiana has designated sections of this assessment area, including sections of the city of Indianapolis and surrounding counties, as an Enterprise Zone.

Housing Characteristics

There are 731,665 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 63.2%, varying significantly from a low of 33.3% in the low-income tracts to a high of 79.8% in the upper-income tracts. Owner-occupancy rates also vary between counties, ranging from 69.0% to 78.0% in all of the counties in the assessment area, with the exception of Marion County where they were 54.0%. The same holds true for multifamily housing, with a significant majority (76.0%) located in Marion County. Rental and vacancy rates are highest in Marion County at 37.0% and 9.0%, respectively, compared to 29.2% and 7.6%, respectively, for the assessment area. This suggests that demand for home purchase and refinance loans may be comparably higher outside Marion County, while multifamily lending opportunities are comparatively more prevalent inside Marion County. In addition, 2.7% of all owner-occupied housing in the assessment area is located in low-income census tracts and 17.6% in moderate-income census tracts, suggesting further that mortgage credit demand in low- and moderate-income areas might be lower comparatively.

The median age of housing stock was 32 years, with 22.6% of housing built prior to 1950. The oldest stock was located in Madison County (median age of 42 years), while the newest stock was located in Hamilton County (12 years). According to 1997 ACS data, 81.0 %, 70.7%, and 67.2% of the stock in the Anderson MSA, Columbus MSA, and Indianapolis-Carmel MSA, respectively, was built prior to 1990. Within the largest city in the assessment area, housing stock is relatively older comparatively. In the city of Indianapolis, 78.7% of the housing stock was built prior to 1990. Although data for large cities within the Anderson and Columbus MSAs is not available, it is known that 81.0% of housing stock in the Anderson MSA and 70.7% in the Columbus MSA was built prior to 1990.

According to 2000 Census data, the median housing value in the assessment area was $108,556, with an affordability ratio of 40.0%. Affordability ratios, however, varied significantly from a high of 48.0% in Madison County to a low of 36.0% in Brown County. Home prices and sales have recently experienced a decline, although more significant than many other parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%. According to the Indiana Association of Realtors, data comparing year-to-date home sales from April 2008 to April 2009 showed that the most severe home sales declines in the assessment area were in the counties of Bartholomew (44.1%), Putnam (39.7%), Hancock (25.2%), Hamilton (24.6%), and Brown (21.7%), while the remaining counties sales declines ranged from 11% and 19%. From a median sales price perspective, only two counties, Madison (32.5%) and Shelby (27.8%), had declines of greater than 25.0%. The majority of other counties in the assessment area had declines between 1.0% and 19.0%. Only Hendricks County had a median sale price increase (1.4%) during the time period. By comparison, in the State of Indiana home sales declined by 19.9%, while home prices declined by 12.5%. In addition, more recent sales data from cnnmoney.com reflecting the change in prices of homes from the fourth quarter of 2007 to the fourth quarter of 2008 indicates that prices declined 12.1% in the Indianapolis-Anderson-Columbus CSA compared to a decline of 12.4% for the United States. Lastly, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100%, while the home price index increase for the Indianapolis-Carmel MSA was 16.6%, for the Columbus MSA was 14.9%, and the Anderson MSA was 6.6% (higher than only 16 other metropolitan statistical areas). The combination of decline in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

The CHP reported that the Indianapolis metropolitan area was the 184th most expensive out of 208 metropolitan markets listed.

Data provided by RealtyTrac for the 100 largest metropolitan areas shows that the Indianapolis-Carmel MSA registered the foreclosure rates as a percentage of all households for 2007 and 2008, 2.0% and 2.8%, respectively. Comparable data for the United States reflect foreclosure rates of 1.0% and 1.8%, respectively. When compared across all 100 metropolitan areas, the metropolitan statistical area was ranked 27th highest for 2008.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Anderson, Indianapolis-Carmel, and Columbus MSAs experienced declines in housing permit activity of 55.0%, 41.0%, and 31.0%, respectively, during the period, compared to 37.0% for the State of Indiana and 47.0% for the United States.

From a renter's perspective, the median gross rent was $569 with 11.2% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 22.2% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $579 in the Anderson MSA, $727 in the Columbus MSA, and $695 in the Indianapolis-Carmel MSA, with 34.2%, 15.7%, and 15.9%, respectively, having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The assessment area is relatively diverse according to Indiana University's Indiana Business Research Center (IBRC). On the one hand, the Anderson MSA, which has been losing manufacturing jobs tied to the automotive industry for a number of years, is now dominated by the healthcare and retail industries. The Columbus MSA, which is also heavily concentrated in manufacturing jobs (including Cummins Engines, a Fortune 500 company), has however remained relatively stable due to continued strength in manufacturing and the presence of jobs in the healthcare and financial industries. The Indianapolis-Carmel MSA is the most diverse of the three metropolitan statistical areas, as it is considered the hub of the medical establishment in the region, manufacturing activity is relatively well-diversified, and transportation/logistics/ warehousing companies are significant represented in the area. The Indianapolis-Columbus-Anderson CSA is also home to three Fortune 500 companies.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Indiana and the Indianapolis-Carmel, Columbus, and Anderson MSAs were 5.9%, 5.1%, 4.6%, and 7.0%, respectively.

Within the assessment area, the majority of counties had average annual unemployment rates for 2008 between 4.3% and 5.8%, with the exception of Hamilton County (3.8%), Madison County (7.0%), and Putnam County (6.7%).

Population Characteristics

The total population within this assessment area was 1,729,897 as of the 2000 Census, with almost half residing in Marion County (860,454) and the remainder primarily in those counties surrounding Marion County, including Hamilton, Madison, and Johnson Counties. Only 4.3% of the population lives in low-income census tracts, while 22.1% of the population lives in moderate-income census tracts. In addition, approximately 73.5% of the population is 18 years of age or older, which is the legal age to enter into a contract.

Marion County experienced a population increase of 2.3% (to 880,380) through 2008. The city of Indianapolis, which is located in the county, experienced a smaller 0.5% increase to 785,597. The three largest counties outside of Marion County all experienced significant population growth, including Hamilton County (47.6% to 269,785), Johnson County (20.8% to 139,158), and Hendricks County (31.8% to 137,240). Alternatively, only two counties in the assessment area, including Madison County (-1.4% to 131,501), experienced a decline by population. This compares to an increase of 4.9% for the State of Indiana.

Income Characteristics

The assessment area is comprised of 676,351 households of which 457,605 are families. The median household income as of the 2000 Census was $45,331, with 8.4% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $54,485, but varied significantly between the counties that comprise the assessment area. Hamilton County, directly north of Marion County, registered the highest median family income ($80,239), with several other counties directly east, west or south of Marion County also with median family incomes over $60,000. By comparison, the majority of remaining counties in the consolidated statistical area (with the exception of Boone County) had median family incomes below that of the assessment area. The 2000 median family income for the Indianapolis-Carmel, Columbus, and Anderson MSAs were $55,425, $52,072, and $46,539, respectively, increasing to $63,800, $58,900, and $54,500, respectively, based on more recent 2007 Census data.

Low- and moderate-income families represented 18.9% and 18.6%, respectively, of all families in the assessment area as of the 2000 Census. Low- and moderate-income families are concentrated in Marion County, representing 59.3% and 51.8%, respectively, of the total number of low- and moderate-income families in the assessment area. The next largest percentages of these families were in Madison County at 7.6% and 8.3%, respectively. This supports community contacts' assertions that community development needs are most prevalent in the city of Indianapolis in Marion County.

Poverty rates,[114] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Bartholomew County, IN	5.9%	10.9%
Boone County, IN	3.9%	6.6%
Brown County, IN	7.7%	10.3%
Hamilton County, IN	2.0%	3.9%
Hancock County, IN	1.9%	4.8%
Hendricks County, IN	2.9%	5.0%
Johnson County, IN	3.3%	7.0%
Madison County, IN	7.0%	13.6%
Marion County, IN	8.7%	15.6%
Morgan County, IN	5.3%	8.7%
Putnam County, IN	6.4%	11.5%
Shelby County, IN	4.8%	9.8%
State of Indiana	6.7%	12.3%

114 www.ers.usda.gov

The following table indicates the 2008 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	27	7.4	17,236	3.8	4,889	28.4	86,350	18.9
Moderate-income	97	26.5	94,783	20.7	12,070	12.7	84,991	18.6
Middle-income	170	46.4	227,845	49.8	9,600	4.2	105,907	23.1
Upper-income	71	19.4	117,741	25.7	2,065	1.8	180,357	39.4
Unknown-income	1	0.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	**366**	**100.0**	**457,605**	**100.0**	**28,624**	**6.3**	**457,605**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,022	12,344	2.7	33.3	17,115	46.2	7,563	20.4
Moderate-income	173,966	81,447	17.6	46.8	74,018	42.5	18,501	10.6
Middle-income	357,449	238,298	51.5	66.7	96,895	27.1	22,256	6.2
Upper-income	163,228	130,316	28.2	79.8	25,429	15.6	7,483	4.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**731,665**	**462,405**	**100.0**	**63.2**	**213,457**	**29.2**	**55,803**	**7.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,355	3.2	2,079	3.2	213	3.4	63	3.1
Moderate-income	12,838	17.5	11,321	17.4	1,129	17.9	388	19.2
Middle-income	36,531	49.8	32,287	49.7	3,180	50.5	1,064	52.6
Upper-income	21,547	29.4	19,284	29.7	1,762	28.0	501	24.8
Unknown-income	42	0.1	28	0.0	8	0.1	6	0.3
Total Assessment Area	**73,313**	**100.0**	**64,999**	**100.0**	**6,292**	**100.0**	**2,022**	**100.0**
	Percentage of Total Businesses:			**88.7**		**8.6**		**2.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.1	3	0.1	0	0.0	0	0.0
Moderate-income	134	5.8	132	5.7	2	13.3	0	0.0
Middle-income	1,775	76.6	1,767	76.8	8	53.3	0	0.0
Upper-income	405	17.5	400	17.4	5	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**2,317**	**100.0**	**2,302**	**100.0**	**15**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.4**		**0.6**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE INDIANAPOLIS-ANDERSON-COLUMBUS CSA #294

Lending Test

The Lending Test performance for the Indianapolis, IN MSA assessment area is good. Fifth Third's performance reflects a good responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals, consistent with safe and sound operations; and a relatively high level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans. Although there were a sufficient number of home improvement loans and small business loans secured by real estate to analyze, these products were given the least amount of weight.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is good. Within the assessment area, the bank originated 3,189 home purchase, 2,868 refinance, 116 home improvement, 2,755 small business, and 23 small farm loans, as well as 123 small business loans secured by real estate. Deposits within the assessment area represented 3.4% of Fifth Third's total deposits. Mortgage lending within this assessment area constituted 4.2% of all mortgage lending, while small business lending comprised 4.3% of this type of lending.

Geographic Distribution

The distribution of loans among geographies is adequate. The distribution of home purchase lending, which received the greatest weight, is poor, but refinance and small business lending are both adequate. Home improvement and real estate secured small business lending, which received the least amount of weight, were also adequate. Fifth Third originated at least one loan in all but four moderate-, three middle-, and one upper-income tract. At least one mortgage loan was made in all but five low-, nine moderate-, and five middle-income tracts.

Home Purchase Loans

The distribution of home purchase loans among geographies is poor. Fifth Third's lending in low-income tracts at 1.3% was significantly less than the percentage of owner-occupied housing units in these tracts at 2.7%. Also, the number of loans originated decreased considerably from year to year, reflecting the decline in home sales. The bank's lending was comparable to the percentage of lending by peer, though.

Considering economic conditions and the poverty rate of 28.4% in low-income tracts, the bank's lending is considered adequate. For 2008, the poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $147,200, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished.

The percentage of lending in moderate-income tracts at 9.3% also was considerably less than the percentage of owner-occupied units at 17.6% and decreased by 40.5% from 2007 to 2008. Although decreasing homes sales could account for this decline, the bank's lending was also less than the percentage of lending by peer institutions. Taking into account the fact that Fifth Third is one of the major competitors in this area, the performance is considered poor. Lending in middle-income tracts was comparable to the percentage of owner-occupied units in these tracts, but lending in upper-income tracts exceeded the proxy.

Refinance Loans

The distribution of refinance loans among geographies is adequate. The percentage of lending in low-income tracts at 1.4% was adequate, although significantly less than the percentage of owner-occupied units, but comparable to the percentage of peer lending at 1.3%. The number of loans originated decreased by one-third; however, the bank modified three loans under its loss mitigation program, which represented 2.0% of all modifications in the assessment area.

The refinance lending level in moderate-income tracts at 9.3% was significantly less than the proxy for demand and less than peer. However, the number of loans originated declined only slightly and 16.0% of loan modifications involved properties in moderate-income tracts. Therefore, the level of lending is adequate. The percentage of lending in middle-income tracts was less than the percentage of owner-occupied units, but lending in upper-income tracts considerably exceeded the percentage of owner-occupied units.

Home Improvement Loans

The distribution of home improvement loans among geographies is adequate. The bank made no loans in low-income tracts, a very poor level of lending. Peer institutions made 2.4% of home improvement loans in low-income tracts. However, lending in moderate-income tracts was excellent, slightly exceeding the percentage of owner-occupied units in these tracts and exceeding peer. Also, the number of loans originated increased from 2007 to 2008. The percentage of lending in middle-income tracts fell just short of the proxy, while lending in upper-income tracts exceeded it.

Small Business Loans

The geographic distribution of small business loans is adequate. Lending in low-income tracts at 2.2% was considerably less than the percentage of businesses in these tracts at 3.2%, but higher than peer; therefore, the level was adequate. The percentage of lending in moderate-income tracts at 14.0% was good, being somewhat less than the proxy for demand at 17.5% and also higher than peer. Lending in middle-income tracts was slightly less than the percentage of businesses, while lending in upper-income tracts exceeded the percentage of businesses in these tracts.

Small Business Loans Secured by Real Estate

The geographic distribution of real estate secured small business loans is adequate. Real estate-secured lending in low-income tracts at 1.6% was adequate, although significantly less than the percentage of businesses in these tracts. The percentage of lending in moderate-income tracts at 11.6% was somewhat higher and also considered adequate. Lending in both middle- and upper-income tracts exceeded the respective percentages of businesses located in these tracts.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income or revenue size of the business is good. Home purchase lending is good, as is refinance lending. Small business lending is adequate. Although receiving lesser weight, home improvement lending is good, while small business lending secured by real estate is adequate. Various loan programs are available to assist low- and moderate-income borrowers meet their financing needs. Within this assessment area, Fifth Third made 540 FHA, 34 VA, and four FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans among borrowers of different income levels is good. The percentage of lending at 10.6% to low-income borrowers fell significantly short of the percentage of low-income families at 18.9%, but exceeded peer. Also, although the number of home purchase loans declined, lending levels exceeded the percentage of lending by peer for each of the respective years as well, indicating an adequate level of lending.

The percentage of lending to moderate-income borrowers was excellent, exceeding both the proxy and lending by peer institutions. The decline in lending volume from year to year corresponded to the decrease in home sales during that time period. Lending to middle-income borrowers also exceeded the proxy for demand but lending to upper-income borrowers fell somewhat short of the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans by borrower income is good. Because income information was not available, modifications were not included in the analysis. The level of lending to low-income borrowers was poor. Not only was the percentage of lending at 6.2% substantially less than the percentage of low-income families at 18.9%, but also moderately less than lending by peer at 6.8%. The number of loans originated did not change appreciably from year to year.

The percentage of lending to moderate-income borrowers was just short of the percentage of moderate-income families, but exceeded peer. Additionally, the number of loans originated increased from 2007 to 2008. As a result, the level of lending is good. The percentage of lending to middle- and upper-income borrowers both exceeded the respective percentages of families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is good. The percentage of lending to low-income families at 9.5% was significantly less than the percentage of low-income families; however, the performance is adequate. The bank's level of lending was also less than the percentage of lending by peer institutions at 12.6% and the volume of lending did not change appreciably from year to year.

Lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families, but less than the percentage of lending by peer. Also, the number of loans made declined by more than 50.0% from 2007 to 2008. The percentage of lending to middle-income borrowers was greater than the proxy for demand, but lending to upper-income borrowers was less than proxy.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. Although 88.7% of businesses in the assessment area have revenues of $1 million or less, only 49.8% of the bank's lending was to small businesses. However, the bank's level of lending was almost twice the percentage of lending by peer institutions. Of the loans made to small businesses, only 81.1% were in the amount of $100,000 or less.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans based on revenue size is adequate. The percentage of lending to small businesses at 50.4% was significantly less than the percentage of businesses with gross annual revenues of $1 million or less, but comparable to the small business lending level. Of the loans made to small businesses, only 70.9% were in amounts of $250,000 or less.

Community Development Loans

Fifth Third made eight community development loans totaling $34,957,000, which represented 1.8% by number and 2.9% by dollar amount of all community development loans, reflecting a relatively high level of community development lending. Although this amount is an increase from the previous examination, all of the loans were made in the Indianapolis MSA, with no lending in the Anderson or Columbus MSAs. Of the eight loans, three were for affordable housing totaling $12.3 million, one was for community services totaling $.4 million, and four were for revitalization of low- and moderate-income geographies totaling $22.2 million, two of which were to support businesses relocating to the Keystone Enterprise Park.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $47.5 million in investments during the evaluation period. Qualified investments increased $31.4 million or 195.2% since the previous evaluation.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The assessment area's demographic composition suggests large sections of low- or moderate-income geographies in which additional community development opportunities may also exist. Finally, with relatively recent flooding that occurred in parts of the state, affordable housing continues to be a need, according to community contacts that were interviewed. The institution also has a relatively large presence in the assessment area, as evidenced by the number of banking centers and its share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Indianapolis-Anderson-Columbus CSA.

The investments consisted of new market tax credits and direct and indirect equity fund investments for affordable housing, and, to a limited extent, donations and grants for revitalizing and stabilizing low- and moderate-income geographies and community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has improved its accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 48 banking centers in the assessment area, accounting for the largest number within the state and including 12 in moderate-, 18 in middle-, and 18 in upper-income census tracts. The number of banking centers in this assessment area represents 4.0% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentages of low-income geographies in the assessment area and families living in these geographies are 7.4% and 3.8%, respectively. The percentage of banking centers located in moderate-income census tracts (25.0%) in the assessment area is also less than the percentage of moderate-income geographies (26.5%), but higher than the percentage of families (20.7%) living in these areas. As mentioned earlier, enhancing the distribution statistics is the fact that the institution has been able to demonstrate to some degree that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period resulted in the reduction of two banking centers in the assessment area; this included an increase of one banking center in moderate-income geographies, but a decrease of three in middle-income geographies.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	13 days
Total attendance by individuals	60,180 individuals
Total number of hours open	63 hours
Total number of Fifth Third employees that worked the E-bus	31 employees
Total number of free credit reports provided by Fifth Third	461 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	476 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 91 hours of financial education and literacy, 42 hours of technical assistance, and 315 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.2 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MICHIGAN CITY-LA PORTE MSA #33140

The Michigan City-La Porte MSA includes LaPorte County. The assessment area encompasses the entire metropolitan statistical area. The assessment area is composed of eight moderate-income tracts, 17 middle-income tracts, and 4 upper-income tracts. There are no low-income tracts in the assessment area.

As of June 30, 2008, Fifth Third ranked fifth out of 10 institutions with a market share of 7.8% of deposits according to the FDIC. By way of comparison, the four institutions with the largest market share combined had 80.9% of the market, including the two largest, Horizon Bank, NA and La Porte Savings Bank. As of December 31, 2008, there were three banking centers and three full-service ATMs within the assessment area. Two of the banking centers were located in Michigan City and one was located within the city of La Porte. Deposits in this assessment area account for approximately 0.1% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 328 mortgage loans and 109 small business loans within the assessment area, representing 0.2% and 0.1%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked sixth among 222 HMDA reporters and the bank ranked 27th in mortgage loan originations. By comparison, Horizon Bank, NA ranked first and La Porte Savings Bank ranked second among HMDA reporters. In small business lending, Fifth Third ranked 12th when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Citibank SD NA; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Horizon Bank, NA (ranked sixth) and First Source Bank (ninth).

Community contacts mentioned that the metropolitan statistical area has experienced significant stresses. Large numbers of local employers, including a recreational vehicle manufacturer and various steel mills, have seen sales declines that resulted in job losses. The area has seen little or no fund disbursals from the national government's stimulus package that can offset this decline. The only exception has been the existence of a casino in Michigan City, which has provided employment and revenue for the area. The result of weaknesses in the local economy has been unemployment rates approaching 14.0% in late 2008, increased foreclosures and homelessness, and declining home values. The area has many opportunities for financial institutions to participate in community development projects; however, few banks have been active. In this context, it is also noted that the State of Indiana has designated sections of the cities of Michigan City and La Porte as Enterprise Zones.

Housing Characteristics

There are 45,621 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 67.7%; however, this varies from a low of 46.0% in the moderate-income tracts to a high of 76.0% in the upper-income census tracts. There are no low-income tracts in the assessment area. Vacant housing units represent a significant 10.0% of housing stock, while multi-family housing represents 8.1% of the housing stock. Of some note is the fact that vacant housing represents 15.0% of all housing stock in moderate-income census tracts, which is comparable to the rate (14.4%) in upper-income tracts (vacant housing is 7.4% of all housing in middle-income census tracts).

The median age of housing stock was 40 years, with 34.8% of housing built prior to 1950. According to 1997 ACS data, 79.5% of the stock was built prior to 1990. Data for the largest cities in the assessment area was not available.

Approximately 13.5% of all owner-occupied housing in the assessment area is located in moderate-income census tracts, suggesting mortgage credit might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $92,265, with an affordability ratio of 44.0%. Home prices and sales have recently experienced a more significant decline than many other parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%. According to the Indiana Association of Realtors, data comparing year-to-date home sales from April 2008 to April 2009 showed that home sales declined by 18.0% in LaPorte County, while median sales price decreased by 18.7%. By comparison, in the State of Indiana home sales declined by 19.9%, while home prices declined by 12.5%. In addition, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100%, while the home price index increase for the metropolitan statistical area was 23.4%. The combination of decline in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Michigan City-La Porte MSA experienced a decline in housing permit activity of 47.0% during the period, compared to 37.0% for the State of Indiana and 47.0% for the United States.

From a renter's perspective, the median gross rent was $495, with 18.0% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 29.0% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $579, with 30.4% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The assessment area's economy is diversified between manufacturing, retail, services, and tourism, according to the Michigan City Economic Development Corporation website. The region's close proximity to the Chicago MSA also affords the area with opportunities as a distribution center for the entire Midwest.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Indiana and the metropolitan statistical area were 5.9% and 6.2%, respectively.

Population Characteristics

The total population within this assessment area was 110,106 as of the 2000 Census, with a significant majority (73,150) residing in middle-income census tracts and the remainder relatively equally distributed between the other two income categories. In addition, approximately 75.5% of the population is 18 years of age or older, which is the legal age to enter into a contract.

It is estimated that the population has increased by 0.7% to 110,888 as of 2008, according to the Census Bureau. The principal city within the assessment area is Michigan City, which has experienced a decline of 2.4% to 32,116 for the same time period. This compares to an increase of 4.9% for the State of Indiana.

Income Characteristics

The assessment area is comprised of 41,086 households of which 28,831 are families. The median household income as of the 2000 Census was $41,536, with 8.7% of the households having incomes below the poverty level. The 2000 median family income in the Michigan City-La Porte MSA was $49,859. The median family income has increased to $57,000 based on more recent 2007 Census data.

Low- and moderate-income families represented 17.8% and 19.4%, respectively, of all families in the assessment area as of the 2000 Census. The majority of low- and moderate-income families are located in middle-income census tracts (58.2% and 70.4%. respectively), suggesting that community development needs are located throughout the assessment area.

Poverty rates,[115] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

115www.ers.usda.gov

	2000	2007
La Porte County, IN	6.3%	13.6%
State of Indiana	6.7%	12.3%

The following table indicates the 2008 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	5,124	17.8
Moderate-income	8	27.6	4,813	16.7	649	13.5	5,589	19.4
Middle-income	17	58.6	19,481	67.6	1,056	5.4	7,285	25.3
Upper-income	4	13.8	4,537	15.7	109	2.4	10,833	37.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**29**	**100.0**	**28,831**	**100.0**	**1,814**	**6.3**	**28,831**	**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	9,059	4,168	13.5	46.0	3,530	39.0	1,361	15.0
Middle-income	29,525	21,350	69.2	72.3	5,981	20.3	2,194	7.4
Upper-income	7,037	5,348	17.3	76.0	673	9.6	1,016	14.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**45,621**	**30,866**	**100.0**	**67.7**	**10,184**	**22.3**	**4,571**	**10.0**

	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	1,181	29.7	1,041	29.1	104	34.3	36	35.6
Middle-income	2,334	58.7	2,096	58.7	180	59.4	58	57.4
Upper-income	462	11.6	436	12.2	19	6.3	7	6.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,977**	**100.0**	**3,573**	**100.0**	**303**	**100.0**	**101**	**100.0**
	Percentage of Total Businesses:			**89.8**		**7.6**		**2.5**

	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	7	2.5	7	2.5	0	0.0	0	0.0
Middle-income	255	89.8	253	89.7	2	100.0	0	0.0
Upper-income	22	7.7	22	7.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**284**	**100.0**	**282**	**100.0**	**2**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.3**		**0.7**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MICHIGAN CITY-LAPORTE MSA #33140

Lending Test

The Lending Test performance for the Michigan City, IN MSA assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; and a good record of serving the credit needs of highly economically disadvantaged low-income individuals, consistent with safe and sound operations. The bank made no community development loans, reflecting a very poor performance.

In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by home purchase and small business loans. The volume of home improvement and small farm loans was insufficient to conduct a meaningful analysis. Three small business loans secured by real estate were added to the other small business lending for purposes of the analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 126 home purchase, 194 refinance, eight home improvement, 109 small business, and seven small farm loans, as well as three small business loans secured by real estate. Deposits within the assessment area represented 0.1% of Fifth Third's total deposits. Mortgage lending and small business lending within this assessment area constituted 0.2% and 0.1%, respectively, of total lending.

Geographic Distribution

The distribution of loans among geographies is good. Refinance lending received the greatest weight and is good. Home purchase lending is adequate and small business lending is excellent. The bank made at least one loan in every census tract within the assessment area. At least one mortgage loan was made in all but one moderate-income tract. There are no low-income tracts in the assessment area.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. The percentage of lending in moderate-income tracts at 9.5% was considerably less than the percentage of owner-occupied units in these tracts at 13.5% and less than the percentage of lending by peer institutions at 11.1%. The number of loans made did drop from eight in 2007 to four in 2008; however, a decline would be expected with the decrease in home sales. Lending in middle-income tracts exceeded the percentage of owner-occupied units in these tracts. The percentage of lending in upper-income tracts was significantly lower than the proxy for demand.

Refinance Loans

The distribution of refinance loans among geographies is good. Lending in moderate-income tracts at 11.3% was somewhat less than the percentage of owner-occupied units, but is good. The percentage of lending was also slightly less than lending by peer institutions at 11.9%, but the number of loans originated increased from year to year. All loan modifications made under the bank's loss mitigation program were made in middle-income tracts. Lending in middle- and upper-income tracts were both comparable to the respective percentages of owner-occupied units in those tracts.

Small Business Loans

The geographic distribution of small business loans is excellent. The percentage of lending in moderate-income tracts exceeded the proxy and was significantly higher than peer lending. Lending in middle-income tracts was less than the percentage of businesses in these tracts, as well as being less than peer institutions, but lending in upper-income tracts exceeded both the proxy and peer.

Distribution by Borrower Income and the Revenue Size of Business

The distribution of loans by borrower income and the revenue size of businesses is good. Refinance lending, which received the greatest weight, is good, while home purchase lending is excellent and small business lending is also good. Fifth Third offers various flexible loan programs that assist low- and moderate-income borrowers in obtaining credit. During this time period, the bank originated 35 FHA and two FSA/RHS loans within the assessment area.

Home Purchase Loans

The distribution of home purchase loans by borrower income is excellent. The percentage of lending to low-income borrowers at 13.5% is good, although somewhat less than the percentage of low-income families at 17.8%. Additionally, the bank's level of lending exceeded the percentage of lending by peer. The number of loans originated declined slightly from 2007 to 2008, reflecting the decrease in home sales.

Lending to moderate-income borrowers substantially exceeded the proxy for demand and the percentage of peer lending, reflecting an excellent level of lending. The percentage of lending to middle-income borrowers was slightly less than the percentage of moderate-income families and lending to upper-income borrowers was considerably less than the proxy.

Refinance Loans

The distribution of refinance loans by borrower income is good. The percentage of lending to low-income borrowers at 10.3% was significantly less than the percentage of low-income families, but exceeded lending by peer, reflecting an adequate performance. Also, the number of loans originated increased slightly over the two-year period.

Lending to moderate-income borrowers at 17.0% was good, but somewhat less than the percentage of moderate-income families at 19.4%. The percentage of lending exceeded peer and the number of loans remained the same from year to year. Lending to middle-income borrowers exceeded the proxy for demand, but lending to upper-income borrowers also fell short of the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is good. Combined lending to small businesses at 62.5% was considerably less than the percentage of businesses with gross annual revenues of $1 million or less, but was more than twice the percentage of lending by peer. In addition, 100.0% of the loans made to small businesses were in amounts of $250,000 or less, with 91.0% in amounts of $100,000 or less.

Community Development Loans

The bank made no community development loans in this assessment, although representatives of community and economic development organizations stated that there are numerous community development opportunities within the assessment area. The lack of lending reflects a very poor performance.

Investment Test

Fifth Third did not fund any qualified investments in the assessment area. The institution's performance is considered poor. Qualified investments during the previous evaluation were $514,000.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The assessment area's demographic composition suggests large sections of moderate-income geographies in which additional community development opportunities may also exist. Finally, community contacts have stated although there are many opportunities for financial institutions to participate in community development, few institutions appear to be participating. The institution currently has a relatively large presence in the assessment area, as evidenced by the number of banking centers and, to a lesser degree, its share of total deposits in the assessment area as of June 30, 2008.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is excellent.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had three banking centers in the assessment area, including two in moderate-, and one in a middle-income census tract. There are no low-income geographies in the assessment area. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. The percentage of banking centers located in moderate-income census tracts (66.7%) in the assessment area is significantly higher than the percentage of moderate-income geographies (27.6%) and the percentage of families (16.7%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Community Development Services

The institution is a leader in providing community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 444 hours of financial education and literacy, 12 hours of technical assistance, and 252 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.4 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TERRE HAUTE MSA #45460

The Terre Haute MSA includes the counties of Clay, Sullivan, Vermillion, and Vigo. The assessment area encompasses the entire metropolitan statistical area. The assessment area is composed of 11 moderate-income tracts, 26 middle-income tracts, and eight upper-income tracts. There are no tracts in a low-income geography; however, there is one tract with no income designation.

As of June 30, 2008, Fifth Third ranked third out of 10 institutions with a market share of 10.6% of deposits according to the FDIC. By way of comparison, the two institutions with the largest market share included First Financial Bank, NA (49.4%) and Old National Bank (15.7%). As of December 31, 2008, there were seven banking centers and seven full-service ATMs within the assessment area, including four 13 banking centers located within the city of Terre Haute. Deposits in this assessment area account for approximately 0.4% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 1,002 mortgage loans and 218 small business loans within the assessment area, representing 0.2% and 0.3%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked second among 173 HMDA reporters and the bank ranked 20th in mortgage loan originations. By comparison, First Financial Bank, NA ranked first among HMDA reporters. In small business lending, Fifth Third ranked ninth when combining the former affiliates (with First Financial Bank ranking first in originations). Other top lenders included American Express Bank FSB; Chase Bank USA, NA; GE Capital Financial; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans besides First Financial Bank were Old National Bank (sixth) and Regions Bank (11th).

Community contacts stated that the metropolitan statistical area has not been severely impacted by the national economic issues. Foreclosure and vacancy rates have increased; however, property values have not seen any dramatic fluctuations. Major banking needs are primarily in the areas of home buyer counseling. Although financial institutions have been actively involved, there is a need for less stringent lending guidelines for low- and moderate-income clients. In this context, it is also noted that the State of Indiana has designated sections of the city of Terre Haute as an Enterprise Zone.

Housing Characteristics

There are 72,509 housing units in the assessment area based on the 2000 Census, with the majority (45,203) located in Vigo County. The owner-occupancy rate in the assessment area is 65.3%, varying from a low of 43.7% in moderate-income tracts to a high of 71.1% in the upper-income tracts. There are no low-income census tracts in the assessment area. Vacant housing units represent 9.3% of housing stock, while multi-family housing represents 8.4% of the housing stock. Owner-occupied housing is lower than that of the assessment area in Vigo County (61.1%), although vacancy rates are highest in Sullivan County (11.2%). Multifamily housing is primarily located in Vigo County (with 4,847 of the 6,087 total units), as is the highest percentage relative to total housing stock in the county.

The median age of housing stock was 44 years, with 42.3% of housing built prior to 1950. Clay County had the lowest median age for housing stock (41 years), while Vermillion County had the highest median age (53 years). According to 2007 ACS data, 81.0% of the stock was built prior to 1990. Data for the largest cities in the assessment area however is not available.

Approximately 13.6% of all owner-occupied housing in the assessment area is located in moderate-income census tracts, with the majority (64.4%) in middle-income census tracts, suggesting mortgage credit demand in moderate-income areas might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $68,537 with an affordability ratio of 49.0%. Vigo Count is the only portion of the assessment area whose affordability ratio is below 49.0% (46.0% as of 2000 Census), while the other three counties in the assessment area had between 51.0% (Clay County) and 58.0% (Vermillion County) ratios. Home prices and sales have recently experienced a decline comparable to other parts of the country. Sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%, according the National Association of Realtors. According to the Indiana Association of Realtors, data comparing year-to-date home sales from April 2008 to April 2009 showed that home sales declined by 17.5% in Clay County, 25.0% in Vermillion County, and 16.8% in Vigo County, but were stable in Sullivan County. Median sales price decreased by 19.9% in Vermillion County and 6.0% in Vigo County, but increased by 11.5% in Clay County and 176.6% in Sullivan County. By comparison, in the State of Indiana home sales declined by 19.9%, while home prices declined by 12.5%. In addition, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100.0%, while the home price index increase for the Terre Haute MSA was 17.1%. The combination of decline in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Terre Haute MSA experienced a decline in housing permit activity of 22.0% during the period, compared to 37.0% for the State of Indiana and 47.0% for the United States.

From a renter's perspective, the median gross rent was $431 with 27.7% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 31.6% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $548, with 36.9% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

According to the IBRC, the assessment area has been impacted by recent closures of a pharmaceutical plant and sales losses by various manufacturers of home building materials.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Indiana and the metropolitan statistical area were 5.9% and 6.7%, respectively. Unemployment rates for 2008 for the four counties comprising the Terre Haute MSA were 7.1% in Clay County, 6.7% in Sullivan County, 7.2% in Vermillion County, and 6.5% in Vigo County.

Population Characteristics

The total population within this assessment area was 170,943 as of the 2000 Census, with a significant majority residing in Vigo County (105,848). Approximately 18.0% of the population lives in moderate-income census tracts. In addition, approximately 76.6% of the population is 18 years of age or older, which is the legal age to enter into a contract.

Population growth (or shrinkage) from the 2000 Census to 2008 has occurred unevenly throughout the assessment area. Population grew in Clay County (0.5%) and Vigo County (0.1%), but decreased in Sullivan County (1.9%) and Vermillion County (3.3%). The city of Terre Haute in Vermillion County experienced a 4.0% decline for the same time period. This compares to an increase of 4.9% for the State of Indiana.

Income Characteristics

The assessment area is comprised of 65,799 households, of which 43,935 are families. The median household income as of the 2000 Census was $34,078, with 12.9% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $42,191. The median family incomes for each of the counties in the Terre Haute MSA are relatively comparable, though Vigo County was the only county with a figure ($42,957) above that of the assessment area. The median family income for the Terre Haute MSA has increased to $48,800 based on more recent 2007 Census data.

Low- and moderate-income families represented 18.9% and 18.7%, respectively, of all families in the assessment area as of the 2000 Census. Low- and moderate-income families are concentrated in Vigo County, representing 63.2% and 56.8%, respectively, of the total number of low- and moderate-income families in the assessment area. The other counties in the assessment area had a fairly equal distribution of the remaining low- and moderate-income families. In addition, low- and moderate-income families are primarily located in middle-income census tracts (57.5%), with a relatively equal distribution between moderate- and upper-income census tracts for the remainder. These statistics suggest that community development needs are primarily located throughout Vigo County.

Poverty rates,[116] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	**2007**
Clay County, IN	6.4%	10.8%
Sullivan County, IN	8.5%	13.7%
Vermillion County, IN	6.3%	10.7%
Vigo County, IN	10.3%	16.9%
State of Indiana	6.7%	12.3%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

116 www.ers.usda.gov

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	8,316	18.9
Moderate-income	11	23.9	7,168	16.3	1,511	21.1	8,226	18.7
Middle-income	26	56.5	27,400	62.4	2,048	7.5	10,281	23.4
Upper-income	8	17.4	9,367	21.3	396	4.2	17,112	38.9
Unknown-income	1	2.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	**46**	**100.0**	**43,935**	**100.0**	**3,955**	**9.0**	**43,935**	**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	14,744	6,439	13.6	43.7	6,443	43.7	1,862	12.6
Middle-income	43,126	30,470	64.4	70.7	8,983	20.8	3,673	8.5
Upper-income	14,629	10,406	22.0	71.1	3,044	20.8	1,179	8.1
Unknown-income	10	0	0.0	0.0	10	100.0	0	0.0
Total Assessment Area	**72,509**	**47,315**	**100.0**	**65.3**	**18,480**	**25.5**	**6,714**	**9.3**

	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	1,062	18.2	923	18.0	114	23.3	25	12.6
Middle-income	3,603	61.9	3,155	61.5	302	61.6	146	73.7
Upper-income	1,121	19.3	1,025	20.0	69	14.1	27	13.6
Unknown-income	34	0.6	29	0.6	5	1.0	0	0.0
Total Assessment Area	**5,820**	**100.0**	**5,132**	**100.0**	**490**	**100.0**	**198**	**100.0**
	Percentage of Total Businesses:			**88.2**		**8.4**		**3.4**

	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	5	0.9	5	0.9	0	0.0	0	0.0
Middle-income	438	82.2	435	82.1	3	100.0	0	0.0
Upper-income	90	16.9	90	17.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**533**	**100.0**	**530**	**100.0**	**3**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.4**		**0.6**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TERRE HAUTE MSA #45460

Lending Test

The Lending Test performance for the Terre Haute, IN MSA assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an excellent geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; and an adequate record of serving the credit needs of highly economically disadvantaged low-income individuals, consistent with safe and sound operations. The bank made no community development loans, reflecting a very poor performance.

In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by home purchase and small business loans. The volume of home improvement and small farm loans was insufficient to conduct a meaningful analysis. The small business loans secured by real estate were added to the other small business lending for purposes of the analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 446 home purchase, 525 refinance, 31 home improvement, 218 small business, and nine small farm loans, as well as 17 small business loans secured by real estate. Deposits within the assessment area represented 0.4% of Fifth Third's total deposits. Mortgage lending and small business lending within this assessment area constituted 0.2% and 0.3%, respectively, of total lending.

Geographic Distribution

The distribution of loans among geographies is excellent among all lending products. The bank made at least one loan in all but one upper-income tract. At least one mortgage loans was originated in all but one moderate- and the one upper-income tract. The moderate-income tract had a population of less than 500 and a renter-occupancy rate of 83.4% and the upper-income tract contained only ten housing units and had a renter-occupancy rate of 100.0%. The assessment area contains no low-income tracts.

Home Purchase Loans

The distribution of home purchase loans among geographies is excellent. The percentage of lending in moderate-income tracts is excellent, exceeding the percentage of owner-occupied housing units in these tracts and lending by peer institutions. As would be expected with the decrease in home sales from 2007 to 2008, the number of home purchase loans over that period declined. Lending in middle-income tracts fell short of the percentage of the proxy for demand, but lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Refinance Loans

Taking into account loan modifications, the geographic distribution of refinance loans is excellent. Lending in moderate-income tracts at 10.9% was less than the proxy at 13.6%, but is considered good. The bank's percentage of lending was nominally higher than peer, but declined from year to year. However, 18.0% of the loan modifications under the bank's loss mitigation program, the majority of which were done in 2008, involved properties in moderate-income tracts. The percentage of lending in middle-income tracts was less than the percentage of owner-occupied units, while lending in upper-income tracts again exceeded proxy.

Small Business Loans

The distribution of small business loans among geographies is excellent. The percentage of lending in moderate-income tracts significantly exceeded both the percentage of business located in these tracts and the percentage of lending by peer. Lending in middle-income tracts was less than the proxy, but lending in upper-income tracts exceeded the proxy for demand.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good among all loan products. Fifth Third offers various flexible lending programs assisting low- and moderate-income borrowers obtain mortgage loans. Within the assessment area, the bank originated 109 FHA, 11 VA, and one FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers, at 11.0%, was significantly less than the percentage of low-income families at 18.9%. However, considering poverty levels, economic conditions, and the fact that Fifth Third's lending was higher than peer, the lending level is adequate. Additionally, the number of loans originated decreased only slightly from 2007 to 2008 in spite of the decline in home sales. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $84,600, which is not considered affordable for families below the poverty level with fewer than four people. As a result, opportunities to lend to low-income borrowers is somewhat diminished.

Lending to both moderate- and middle-income families exceeded the proxy for demand and is considered excellent. The percentage of lending to moderate-income borrowers also exceeded peer considerably and the lending volume remained comparable from year to year. Lending to upper-income borrowers fell just short of the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans to borrowers of different income levels is good. The percentage of lending to low-income borrowers at 9.3%, was significantly less than the percentage of low-income families, but higher than peer and is considered adequate. Also, the number of refinance loans originated increased by 22.7% from year to year.

Lending to moderate-income borrowers at 16.4% was good, being somewhat less than the percentage of moderate-income families, but exceeding lending by peer. However, the number of loans originated dropped by more than 50.0% from 2007 to 2008. The percentage of lending to both middle- and upper-income borrowers exceeded the respective percentages of families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is good. Although the percentage of lending to small businesses, at 57.4%, was considerably less than percentage of businesses with revenues of $1 million or less, it substantially exceeded the level of lending by peer institutions. In addition, 95.1% of loans made to small businesses were in amounts of $250,000 or less, with 82.1% in amounts of $100,000 or less. Much of the smaller dollar lending was in the form of commercial credit card accounts.

Community Development Loans

Fifth Third made no community development loans within the assessment area, reflecting a very poor level of lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $1.2 million in investments during the evaluation period. Qualified investments increased $1.0 million or 520.1% since the previous evaluation.

The assessment area has a few community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area targeted for development by governmental agencies. The assessment area's demographic composition suggests several sections of moderate-income geographies in which additional community development opportunities may also exist. Although the institution does not have a large presence in the assessment area based on the number of banking centers, its share of total deposits in the assessment area as of June 30, 2008 is not insignificant. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Terre Haute MSA.

The investments consisted of indirect equity fund investments and grants for affordable housing, and, to a limited extent, donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is poor.

Retail Services

Delivery services are unreasonably inaccessible to portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had seven banking centers in the assessment area, all of which were located in middle-income census tracts. The number of banking centers in this assessment area represents 0.6% of all the institution's banking centers. There are no low-income geographies in the assessment area. Although there are no branches in moderate-income geographies, the percentages of moderate-income census tracts in the assessment area and families living in these areas are 23.9% and 16.3%, respectively. As mentioned earlier, somewhat mitigating concerns regarding the distribution statistics is the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit and loan services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a limited level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided four hours of financial education and literacy, two hours of technical assistance, and 25 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of less than 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BLOOMINGTON MSA #14020

The Bloomington MSA includes Greene, Monroe, and Owen Counties. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 175,506 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 5.0%. The 2000 median family income in the assessment area was $46,988, but has increased to $53,100 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked ninth out of 18 institutions with a 5.2% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for approximately 0.2% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.4% and 0.2% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 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	7.1	645	1.6	231	35.8	7,604	18.8
Moderate-income	7	16.7	5,294	13.1	855	16.2	7,785	19.2
Middle-income	23	54.8	26,404	65.1	1,531	5.8	9,009	22.2
Upper-income	9	21.4	8,197	20.2	324	4.0	16,142	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**42**	**100.0**	**40,540**	**100.0**	**2,941**	**7.3**	**40,540**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,973	196	0.5	3.9	4,428	89.0	349	7.0
Moderate-income	11,490	4,760	11.1	41.4	5,703	49.6	1,027	8.9
Middle-income	44,369	28,605	66.9	64.5	11,111	25.0	4,653	10.5
Upper-income	14,920	9,193	21.5	61.6	4,556	30.5	1,171	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**75,752**	**42,754**	**100.0**	**56.4**	**25,798**	**34.1**	**7,200**	**9.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	782	12.2	694	12.0	57	12.8	31	16.4
Moderate-income	995	15.5	883	15.2	79	17.8	33	17.5
Middle-income	3,444	53.5	3,093	53.3	250	56.2	101	53.4
Upper-income	1,215	18.9	1,132	19.5	59	13.3	24	12.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**6,436**	**100.0**	**5,802**	**100.0**	**445**	**100.0**	**189**	**100.0**
	Percentage of Total Businesses:			**90.1**		**6.9**		**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	0.7	2	0.7	0	0.0	0	0.0
Moderate-income	33	11.9	33	12.0	0	0.0	0	0.0
Middle-income	212	76.3	209	76.3	3	75.0	0	0.0
Upper-income	31	11.2	30	10.9	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**278**	**100.0**	**274**	**100.0**	**4**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.6**		**1.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BLOOMINGTON MSA #14020

Lending Test

The lending performance in the Bloomington MSA assessment area is below the performance in the State of Indiana. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but one low, one moderate-, and one middle-income tracts. The low- and moderate-income census tracts had minimal housing units, so mortgage lending would be significantly limited to these tracts. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made no community development loans in the assessment area. The level of community development lending is considered very poor.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Indiana rating under the Investment Test. Overall, the institution funded $1.8 million in community development investments, which is a 217.2% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is above the state rating under the Service Test. As of December 31, 2008, there were three banking center locations within the assessment area representing 0.3% of the institution's total banking centers. In summary, the percentage of banking centers in the low-income geographies is significantly higher than both the percentage of these tracts and families residing there in the assessment area. Although the institution does not have any banking centers in moderate-income geographies, the percentage in low-income geographies is more than the combined percentages of low- and moderate-income geographies in the assessment area and the combined percentage of families living in these areas.

The net effect of branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	4 days
Total attendance by individuals	681 individuals
Total number of hours open	15 hours
Total number of Fifth Third employees that worked the E-bus	13 employees
Total number of free credit reports provided by Fifth Third	62 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	62 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of less than 0.1 ANPs in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ELKHART-GOSHEN MSA #21140

The Elkhart-Goshen MSA includes Elkhart County. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 182,791 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 8.6%. The 2000 median family income in the assessment area was $50,398, but has increased to $56,500 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked 14th out of 18 institutions with a 0.8% market share of deposits according to the FDIC. The institution's deposits within this assessment area account for less than 0.1% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.2% and 0.1% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 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	3.6	134	0.3	30	22.4	7,783	16.2
Moderate-income	3	10.7	2,482	5.2	498	20.1	9,307	19.4
Middle-income	23	82.1	42,540	88.6	2,159	5.1	13,001	27.1
Upper-income	1	3.6	2,882	6.0	106	3.7	17,947	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**28**	**100.0**	**48,038**	**100.0**	**2,793**	**5.8**	**48,038**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	396	30	0.1	7.6	323	81.6	43	10.9
Moderate-income	4,292	1,396	2.9	32.5	2,403	56.0	493	11.5
Middle-income	60,926	43,288	90.6	71.1	14,734	24.2	2,904	4.8
Upper-income	4,177	3,078	6.4	73.7	902	21.6	197	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**69,791**	**47,792**	**100.0**	**68.5**	**18,362**	**26.3**	**3,637**	**5.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	225	3.0	194	3.0	22	2.3	9	5.8
Moderate-income	373	5.0	330	5.2	37	3.9	6	3.9
Middle-income	6,590	87.9	5,621	87.9	834	88.4	135	87.1
Upper-income	307	4.1	252	3.9	50	5.3	5	3.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**7,495**	**100.0**	**6,397**	**100.0**	**943**	**100.0**	**155**	**100.0**
	Percentage of Total Businesses:			**85.4**		**12.6**		**2.1**

	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	1	0.3	1	0.3	0	0.0	0	0.0
Middle-income	337	99.4	334	99.4	3	100.0	0	0.0
Upper-income	1	0.3	1	0.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**339**	**100.0**	**336**	**100.0**	**3**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.1**		**0.9**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ELKHART-GOSHEN MSA #21140

Lending Test

The lending performance in the Elkhart-Goshen MSA assessment area is below the performance in the State of Indiana. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all tracts in the assessment area. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate, though performance varied for each product category.

The bank made two community development loans totaling $250,000 in the assessment area. The level of community development lending is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Indiana rating under the Investment Test. Overall, the institution funded $2.6 million in community development investments, which is an increase of approximately 50-fold over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is above the state rating under the Service Test. As of December 31, 2008, there was one banking center located in a moderate-income census tract within the assessment area, representing less than 0.1% of the institution's total banking centers. In summary, the percentages of banking centers in the low- and moderate-income geographies in the assessment area is significantly higher than the percentages of these tracts and families residing in these tracts. As previously noted, data provided by Fifth Third reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies further enhances service accessibility.

The net effect of branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

The E-bus did not operate during the evaluation period in the assessment area. In addition, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LAFAYETTE MSA #29140

The Lafayette MSA includes Benton, Carroll, and Tippecanoe Counties. The assessment area includes all of the counties in the metropolitan statistical area, with the exception of Carroll County.

The total population within the assessment area was 158,376 as of the 2000 Census, compared to 178,541 for the entire metropolitan statistical area. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 4.9%. The 2000 median family income in the assessment area was $51,206, which is comparable to the figure for the metropolitan statistical area of $51,029. The median family income for the metropolitan statistical area has increased to $57,500 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked seventh out of 20 institutions with a 4.7% market share of deposits in the assessment area, according to the FDIC. The institution's deposits within this assessment area account for approximately 0.1% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.2% and 0.2% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 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	4	10.0	1,006	2.9	352	35.0	6,442	18.3
Moderate-income	7	17.5	5,061	14.4	706	13.9	6,638	18.8
Middle-income	18	45.0	18,488	52.5	1,023	5.5	8,544	24.2
Upper-income	10	25.0	10,685	30.3	409	3.8	13,616	38.6
Unknown-income	1	2.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	**40**	**100.0**	**35,240**	**100.0**	**2,490**	**7.1**	**35,240**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,978	76	0.2	1.5	4,703	94.5	199	4.0
Moderate-income	10,993	3,708	11.0	33.7	6,392	58.1	893	8.1
Middle-income	28,722	18,762	55.9	65.3	8,350	29.1	1,610	5.6
Upper-income	17,468	11,032	32.9	63.2	5,761	33.0	675	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**62,161**	**33,578**	**100.0**	**54.0**	**25,206**	**40.5**	**3,377**	**5.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	257	4.9	222	4.8	18	4.1	17	10.4
Moderate-income	1,494	28.6	1,265	27.4	183	42.2	46	28.2
Middle-income	2,042	39.1	1,850	40.0	135	31.1	57	35.0
Upper-income	1,421	27.2	1,281	27.7	98	22.6	42	25.8
Unknown-income	7	0.1	6	0.1	0	0.0	1	0.6
Total Assessment Area	**5,221**	**100.0**	**4,624**	**100.0**	**434**	**100.0**	**163**	**100.0**
	Percentage of Total Businesses:			**88.6**		**8.3**		**3.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	75	15.4	74	15.4	1	16.7	0	0.0
Middle-income	324	66.5	320	66.5	4	66.7	0	0.0
Upper-income	87	17.9	86	17.9	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**487**	**100.0**	**481**	**100.0**	**6**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.8**		**1.2**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAFAYETTE MSA #29140

Lending Test

The lending performance in the Lafayette MSA assessment area is below the performance in the State of Indiana. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but two low- and one unknown-income tracts in the assessment area. These tracts had minimal owner-occupied housing units, limiting lending opportunities for mortgage loans. The distribution of loans among geographies is adequate, but varied for each product category. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made one community development loan totaling $2.5 million in the assessment area. The level of community development lending is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Indiana rating under the Investment Test. Overall, the institution funded $1.1 million in community development investments, which is a 180.6% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is above the state rating under the Service Test. As of December 31, 2008, there were four banking center locations within the assessment area representing 0.3% of the institution's total banking centers. In summary, the percentages of banking centers in low-income geographies are less than the percentages of tracts and families residing in these areas, but significantly higher in the moderate-income geographies compared to the percentages of tracts and families residing in these areas. Although the percentage of banking centers is less in moderate-income geographies than the percentage of moderate-income geographies, there are relatively few families living in these areas. As previously noted, further enhancing access to services is data provided by Fifth Third, reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period did not result in any changes to the number or distribution of banking centers in the assessment area.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	6 days
Total attendance by individuals	945 individuals
Total number of hours open	31 hours
Total number of Fifth Third employees that worked the E-bus	12 employees
Total number of free credit reports provided by Fifth Third	72 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	91 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

NONMETROPOLITAN STATEWIDE AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN INDIANA ASSESSMENT AREA

The nonmetropolitan statewide assessment area includes the following counties in Indiana in their entirety: Adams, Dubois, Knox, Parke, Perry, Pike, Spencer, and Steuben.

The total population within the assessment area was 238,693 as of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the counties in the assessment area ranged from a low of 3.8% in Dubois County to a high of 7.4% for Adams and Steuben Counties. The 2000 median family income in the assessment area was $46,190, ranging from a low of $40,656 in Parke County to a high of $52,342 in Dubois County.

As of June 30, 2008, Fifth Third ranked third out of 23 institutions with a 10.2% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for approximately 0.5% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.7% and 0.6% of the bank's overall lending volume, respectively, for this evaluation period.

Portions of Spencer County were designated as underserved middle-income tracts for 2007 and 2008. The following table indicates the 2008 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	10,490	16.3
Moderate-income	6	10.3	4,724	7.4	725	15.3	12,283	19.1
Middle-income	47	81.0	53,545	83.4	3,437	6.4	16,592	25.9
Upper-income	5	8.6	5,914	9.2	114	1.9	24,818	38.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**58**	**100.0**	**64,183**	**100.0**	**4,276**	**6.7**	**64,183**	**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	9,156	4,769	6.8	52.1	3,294	36.0	1,093	11.9
Middle-income	83,134	58,389	83.6	70.2	15,511	18.7	9,234	11.1
Upper-income	10,174	6,711	9.6	66.0	1,360	13.4	2,103	20.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**102,464**	**69,869**	**100.0**	**68.2**	**20,165**	**19.7**	**12,430**	**12.1**

	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	1,009	11.3	909	11.4	65	10.1	35	10.1
Middle-income	6,886	76.8	6,140	77.0	471	73.5	275	79.3
Upper-income	1,067	11.9	925	11.6	105	16.4	37	10.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**8,962**	**100.0**	**7,974**	**100.0**	**641**	**100.0**	**347**	**100.0**
	Percentage of Total Businesses:			**89.0**		**7.2**		**3.9**

	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	17	1.1	17	1.1	0	0.0	0	0.0
Middle-income	1,372	88.7	1,359	88.7	13	86.7	0	0.0
Upper-income	158	10.2	156	10.2	2	13.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,547**	**100.0**	**1,532**	**100.0**	**15**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.0**		**1.0**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN INDIANA ASSESSMENT AREA

Lending Test

The lending performance in the nonmetropolitan Indiana assessment area is below the performance in the State of Indiana. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all tracts in the assessment area. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made one community development loan totaling $1.5 million in the assessment area. The level of community development lending is considered poor.

Investment Test

Fifth Third's performance in the assessment area is below the State of Indiana rating under the Investment Test. Although the institution funded $41,961 in community development investments, which is a 176.1% increase over the previous evaluation, this represents a poor level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there were eight banking center locations within the assessment area, none of which were located in a moderate-income geography (there are no low-income geographies) and representing 0.7% of the institution's total banking centers. Consequently, the percentage of banking centers in the moderate-income geographies in the assessment area is less than the percentage of tracts and families residing in these areas. As previously noted, concerns related to the distribution of banking centers in the assessment area are somewhat mitigated by data provided by Fifth Third reflecting that retail services are provided to some degree to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

There was no change in the number or distribution of banking centers in the assessment area since the previous examination.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

NONMETROPOLITAN STATEWIDE AREA

(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN SOUTHEAST/CENTRAL INDIANA ASSESSMENT AREA

The nonmetropolitan assessment area includes the following counties in the southeastern and central portion of Indiana in their entirety: Decatur, Fayette, Jackson, Jennings, Lawrence, Orange, Ripley, Rush, and Scott.

The total population within the assessment area was 252,004 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the counties in the assessment area ranged from a low of 5.3% in Jackson County to a high of 10.7% in Fayette County. The 2000 median family income in the assessment area was $43,660, ranging from a low of $38,505 in Orange County to a high of $47,019 in Ripley County.

As of June 30, 2008, Fifth Third ranked second out of 36 institutions with a 9.0% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for approximately 0.4% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.6% and 0.4% of the bank's overall lending volume, respectively, for this evaluation period.

Portions of Fayette County were designated as distressed middle-income tracts for 2007 and 2008 due to high unemployment rates. In addition, portions of Lawrence and Orange Counties were designated as distressed middle-income tracts for 2007. The following table indicates the 2008 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	12,541	17.7
Moderate-income	5	8.5	4,782	6.8	591	12.4	14,681	20.8
Middle-income	51	86.4	61,770	87.3	4,193	6.8	18,580	26.3
Upper-income	3	5.1	4,196	5.9	182	4.3	24,946	35.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**59**	**100.0**	**70,748**	**100.0**	**4,966**	**7.0**	**70,748**	**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	7,863	4,797	6.5	61.0	2,397	30.5	669	8.5
Middle-income	92,387	64,962	87.6	70.3	19,877	21.5	7,548	8.2
Upper-income	5,793	4,403	5.9	76.0	1,091	18.8	299	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**106,043**	**74,162**	**100.0**	**69.9**	**23,365**	**22.0**	**8,516**	**8.0**

	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	779	8.1	705	8.1	45	7.8	29	9.3
Middle-income	8,205	85.3	7,448	85.3	484	84.2	273	87.5
Upper-income	630	6.6	574	6.6	46	8.0	10	3.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**9,614**	**100.0**	**8,727**	**100.0**	**575**	**100.0**	**312**	**100.0**
	Percentage of Total Businesses:			**90.8**		**6.0**		**3.2**

	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	21	1.5	21	1.5	0	0.0	0	0.0
Middle-income	1,315	91.3	1,301	91.2	13	100.0	1	100.0
Upper-income	104	7.2	104	7.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,440**	**100.0**	**1,426**	**100.0**	**13**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**99.0**		**0.9**		**0.1**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN SOUTHEAST/CENTRAL INDIANA ASSESSMENT AREA

Lending Test

The lending performance in the nonmetropolitan southeast/central Indiana assessment area is below the performance in the State of Indiana. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all tracts in the assessment area. The distribution of loans among geographies is adequate, though performance varied for each product category. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made one community development loan totaling $1.9 million in the assessment area. The level of community development lending is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Indiana rating under the Investment Test. Overall, the institution funded $1.1 million in community development investments, which is an 82.0% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there were five banking center locations within the assessment area, none of which were located in a moderate-income geography (there are no low-income geographies), and representing 0.4% of the institution's total banking centers. Consequently, the percentage of banking centers in the moderate-income geographies in the assessment area is less than the percentage of tracts and families residing in these areas.

The net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

The E-bus did not operate during the evaluation period in the assessment area. In addition, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

SUMMARY OF AREAS RECEIVING LIMITED SCOPE REVIEW

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington MSA	Below	Consistent	Above
Elkhart-Goshen MSA	Below	Consistent	Above
Lafayette MSA	Below	Consistent	Above
Nonmetropolitan AA	Below	Below	Below
Southeast Central Nonmetropolitan AA	Below	Consistent	Below

COMMONWEALTH OF KENTUCKY

CRA RATING for Commonwealth of Kentucky:[117] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans throughout the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- A relatively high level of community development lending.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

Full-scope reviews were conducted for the Owensboro and nonmetropolitan assessment areas in the Commonwealth of Kentucky, while a limited-scope review was conducted for the Lexington assessment area. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

The Lexington-Fayette and nonmetropolitan Kentucky assessment areas received greater weight in determining the CRA rating for the Commonwealth.

[117]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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COMMONWEALTH OF KENTUCKY

HMDA-reportable lending activity accounted for 1.9% of the bank's total HMDA-reportable lending activity and small business lending activity accounted for 2.1% of the total small business lending activity, while deposits accounted for 6.7% of the bank's total deposits. As of June 30, 2008, the bank ranked second among 234 insured institutions in deposit market share with 7.3% of the deposits within the state.[118] In 2008, there were 30 banking center locations, 33 full-service ATMs and 13 cash-only ATMs within the Commonwealth of Kentucky.

118 www.fdic.gov

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF KENTUCKY

Lending Test

The Lending Test for the Commonwealth of Kentucky is rated "Low Satisfactory." Fifth Third's lending reflects an adequate responsiveness to the credit needs in its two primary assessment areas, Lexington-Fayette and nonmetropolitan Kentucky, though performance was good in Owensboro.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the Commonwealth of Kentucky is adequate. Fifth Third is one of the largest institutions in the Commonwealth and ranked second in deposit share among institutions in Kentucky. Within the Commonwealth of Kentucky, Fifth Third originated 1,150 home purchase, 1,466 refinance, 131 home improvement,1,386 small business, and 253 small farm loans, as well as 71 small business loans secured by real estate. Mortgage loans totaled $372,619,000 and small business and small farm lending totaled $249,981,000. Deposits within the entire Commonwealth of Kentucky represented 6.7% of the bank's total deposits, while lending in the Commonwealth, not including those areas part of a multi-state MSA, represented 2.1% of Fifth Third's total loans.

Lending activity is considered adequate within all of the Kentucky assessment areas.

Geographic and Borrower Distribution

The distribution of loans among geographies is adequate, although the geographic distribution in the Owensboro MSA is good. No significant gaps were noted in the distribution of loans in any of the assessment areas.

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is also adequate. However, distribution by borrower income in the Owensboro MSA is good.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Fifth Third participates in and offers various flexible lending programs and making loan modifications under its loss mitigation program.

Community Development Loans

Within the Commonwealth of Kentucky, Fifth Third originated six community development loans totaling $62,450,000, which represented 1.3% of the number and 5.2% of the dollar amount of the bank's community development lending. A loan in the amount of $40,000,000 was made to the Kentucky Housing Corporation benefiting the entire Commonwealth. Also, because Fifth Third has adequately addressed the community development lending needs of its assessment areas, a loan in the amount of $2,650,000 benefiting an area outside the assessment area is included. However, no community development lending was originated directly in the nonmetropolitan assessment area. Overall, Fifth Third made a relatively high level of community development loans.

Investment Test

Fifth Third's performance under the Investment Test within the assessment areas located in the Commonwealth of Kentucky is rated "Outstanding," primarily due to its performance in the Lexington-Fayette MSA, which received a limited-scope review and was considered excellent. Investments in the nonmetropolitan assessment area was considered good, while the Owensboro assessment area was poor.

During the evaluation period, community development investments within the Commonwealth totaled nearly $4.9 million, which is an increase of 141.4% from the previous evaluation. In addition, Fifth Third invested nearly $698,000 in portions of the Commonwealth that were outside, but adjacent to several of its assessment areas during the evaluation period.

Additional information regarding performance under the Investment Test is provided in the respective analyses for each assessment area.

Service Test

Fifth Third's performance in the Commonwealth of Kentucky under the Service Test is rated "High Satisfactory." Services are considered good for the nonmetropolitan and Owensboro assessment areas, but adequate for the Lexington-Fayette assessment area. Refer to the individual assessment area discussions under the Service Test for additional information.

Retail Services

Delivery systems are considered good for the nonmetropolitan and Owensboro assessment areas, but adequate for the Lexington-Fayette assessment area. Overall, delivery systems are accessible to all portions of the assessment areas located in the Commonwealth, including low- and moderate-income geographies. The record of opening and closing of offices has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Community Development Services

Community development services were good for the Lexington-Fayette and nonmetropolitan assessment areas, but poor for the Owensboro assessment area. Overall the institution provides a relatively high level of community development services throughout the Commonwealth of Kentucky.

NONMETROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMETROPOLITAN COUNTIES

The counties not located in a metropolitan statistical area that are included in Fifth Third's assessment area are Anderson, Crittenden, Franklin, Harrison, Hopkins, Lyon, Madison, Mercer, and Union. The area is comprised of one low-, two moderate-, 18 middle-, and 38 upper-income census tracts.

Four of the counties, Crittenden, Hopkins, Lyon, and Union, are located in the western part of the commonwealth in or bordering on the Western Coal Field Region. The soil in this area is very fertile, making it excellent for agriculture. Additionally, two-thirds of the coal in Kentucky is found in this area. Crittenden County has a growing Amish population, which currently comprise approximately 4.2% of the population. The county is home to four Amish church districts and six schools. Large Amish communities can limit lending opportunities, since the Amish have their own sources of funding, particularly to finance home repairs. Hopkins County is the sole county comprising the Madisonville Micropolitan Statistical Area. Lyon County lays between Lake Barkley and Lake Kentucky, hence the name Land Between the Lakes. The Land Between the Lakes National Recreation Area is managed by the U.S. Forest Service. Although the county's full-time population is small, it can increase to 50,000 in the summer months. Union County lies on the western-most edge of the Western Coal Field, bordering the Ohio River.

The other counties in this assessment area are located in central Kentucky, in or bordering the Bluegrass Region. This area is home to numerous horse farms, one of the trademarks of the Commonwealth. Also, the water from the streams and rivers form the basis of the area's well-known bourbon and distillery industry. Anderson and Franklin Counties make up the Frankfort Micropolitan Statistical Area. Frankfort, the capital of Kentucky is located in Franklin County. Madison County is part of the Richmond-Berea Micropolitan Statistical Area. Berea has become well-known as a center for artisan crafts.

Madisonville's and Harrodsburg's downtown areas are participants in Kentucky's Main Street program dedicated to the revitalization of historic downtown areas in communities throughout the Commonwealth. The cities of Mortons Gap, located in Hopkins County, and Dawson Springs, part of which is located in Hopkins County, received CDBG funds for a Scattered Site Rehabilitation Project to be used in conjunction with Kentucky Housing Corporate HOME funds and USDA Rural Development Housing Preservation Grants for reconstruction or rehabilitation of low- and moderate-income housing. Crittenden and Lyon are designated Kentucky Rural Economic Development counties, which enables qualifying businesses and projects to be eligible for special financing and tax incentives.

Within the assessment area, Fifth Third has 12 branches, 13 full-service ATMs, and five cash-only ATMs. There were 36 insured financial institutions in the nine-county area and the bank ranked first in deposit market share with 13.3% of the area deposits.[119] Deposits in this assessment area represented 0.7% of the bank's total deposits.

From January 2007 through December 2008, Fifth Third originated 1,013 mortgage loans, which represented 0.7% of its total mortgage lending for this time period. Fifth Third Mortgage Company ranked third among 247 HMDA reporters in the origination of mortgage loans. Countrywide FSB and JPMorgan Chase Bank, NA ranked first and second, respectively. The bank ranked 23rd. During this same time period, Fifth Third originated 327 small business and 83 small farm loans, representing 0.5% and 9.6%, respectively, of its total small business and small farm loans. Among lenders required to report data on small business lending, Fifth Third ranked ninth in loan originations when combining the loans originated by the two affiliate banks. However, among banks with a physical presence in this market, the bank ranked third in loan originations.

Over the past year, numerous community contacts have been conducted throughout the assessment area with business development and housing organizations. A common need identified throughout the Commonwealth was for banks to work with borrowers who fall behind on their mortgage loans. In Franklin County, contacts expressed a need for home, education, and automobile loans, as well as loans for start-up businesses. Additionally, there is a need for assistance for landlords to make repairs to investment properties, particularly those that serve low- and moderate-income tenants. In Union County, a contact stated that there is a need for banks to offer more business loan programs and to be more creative in financing options.

Housing Characteristics

Within the assessment area, there were 111,206 housing units as of the 2000 census. Owner-occupied units comprised 63.1% of units, renter-occupied units 27.8%, and vacant unit 9.1%. Of the housing stock, 78.4% were one-to-four family units, 8.7% were five-or-more units, and 12.9% were mobile homes. Madison County had the largest percentage of housing units at 26.6%, followed by Franklin County with 19.3%. Within the Frankfort micropolitan statistical area (Franklin and Anderson Counties), there were 26.2% of the assessment area housing units. The highest rate of owner-occupancy was in Anderson County at 75.4%, while Madison County had the lowest rate at 54.8%. Lyon County had the highest vacancy rate at 30.8% and Anderson County had the lowest, 5.6%.

More recent data is not available for all counties in the assessment area; however, based on data from the U. S. Census Bureau's 2005-2007 American Community Survey, the housing stock increased in the Frankfort micropolitan statistical area, the Madisonville micropolitan statistical area, Madison, and Mercer Counties.

119 www.fdic.gov

There was virtually no change in the owner-occupancy rate in the Frankfort micropolitan area; however, in Hopkins County, the rate is estimated to have dropped from 68.1% to 61.1%. The owner-occupancy rate increased by 1.0% in Madison County and by 2.0% in Mercer County. Although there was little change in the vacancy rate in the Frankfort micropolitan area, there was a significant increase in the vacancy rates in Hopkins, Madison, and Mercer Counties from 8.9% to 14.5%, 8.3% to 10.6%, and 9.3% to 11.7%, respectively.

According to the 2000 Census, the median age of the housing stock was 27 years, ranging from 20 years in Lyon and Madison Counties to 35 years in Harrison County. More recent data estimated that Hopkins and Mercer Counties had the largest percentage of homes built before 1990 at 81.7% and 77.1%, respectively. In comparison, 70.5% of housing in the Frankfort micropolitan area was built prior to 1990. Madison County has the largest percentage of newer housing, with 54.4% of housing built before 1990.[120] The fact that much of the housing stock is older supports the need for home improvement loans for both homeowners and landlords.

The 2000 Census data indicated that the median housing value was $77,934; however, values ranged from $52,400 in Hopkins County and $56,200 in Union County to $89,200 in Franklin County and $91,200 in Anderson County. The affordability ratio was 44.0%, ranging from 37.0% in Madison County to 60.0% in Crittenden County. Housing valued at less than $60,000, more affordable for low- and moderate-income residents, made up slightly more than one-third of the total housing stock. Crittenden, Hopkins, and Union Counties had the largest percentage of housing valued at less than $60,000 at 62.0%, 57.4%, and 54.0%, respectively. Hopkins County continued to have a larger percentage of affordable housing, with an estimated 32.2% of housing valued at less than $50,000. An estimated 10.3% of housing was valued at less than $50,000 in Madison County, 7.0% in the Frankfort micropolitan area, and 6.2% in Mercer County.[121]

For those counties for which recent data is available, median values increased, the estimated value in Hopkins County remained the lowest at $68,700. The highest median value, $136,000, was found in Madison County.[122] The median home price in 2008 varied significantly by county:

Anderson County	$110,000
Crittenden County	$ 48,950
Franklin County	$130,000
Harrison County	$ 92,750
Hopkins County	$ 74,000
Lyon County	$100,000
Madison County	$142,500
Mercer County	$ 95,000
Union County	$ 51,250[123]

120 U. S. Census Bureau 200 5- 2007 American Community Survey
121 Ibid.
122 Ibid.
123 Kentucky Cabinet for Economic Development

The movement of median sales prices and the volume of home sales varied greatly among the counties. In the Land Between the Lakes area, home prices increased by 19.1% from 2007 to 2008 and prices in other parts of Crittenden and Lyon County increased by 10.0%. In other parts of the Western Coal Field Region, prices declined by 13.6%. Prices remained relatively stable in the Bluegrass Region, although prices decreased by 6.4% in Madison County. In all of the counties, the percentage of homes sold decreased from 2007 to 2008, ranging from less than 1.0% in the Bluegrass area to almost 22.0% in the area around Lakes Barkley and Kentucky. The ability of low- and moderate-income individuals to purchase affordable housing has been limited because the Kentucky Housing Corporation has been unable to sell bonds that fund its programs. The counties within the assessment area have not suffered as greatly from foreclosures as other parts of Kentucky. However, as a result of increasing unemployment, foreclosures are increasing.

The median gross rent as of 2000 was $425; however, the lowest gross rent of $331 was found in Crittenden County compared to the highest of $523 in Anderson County. In the assessment area, 26.6% had rents of less than $350 and 34.5% of units had rents between $350 and $499. Median gross rents have increased since the previous Census, but still remain relatively affordable. In the counties for which more recent data is available, estimated rents ranged from $497 in Mercer County to $597 in the Frankfort micropolitan area.[124]

Labor, Employment, and Economic Characteristics

The leading employment sectors vary between the regions and among the counties. The following table shows the top three industries based on the number of employees.

County	Leading Employment Sectors by Number of Employees		
	1st	2nd	3rd
Anderson	Manufacturing	Trade, transportation, & utilities	Services
Crittenden	Trade, transportation, & utilities	Manufacturing	Financial activities
Franklin	Public administration	Services	Trade, transportation, & utilities
Harrison	Manufacturing	Trade, transportation, & utilities	Services
Hopkins	Services	Trade, transportation, & utilities	Manufacturing
Lyon	Services	Trade, transportation, & utilities	Manufacturing
Madison	Services	Trade, transportation, & utilities	Manufacturing
Mercer	Manufacturing	Trade, transportation, & utilities	Services
Union	Services	Manufacturing	Trade, transportation, & utilities

Although the trade, transportation, and utilities industry employs a large number of people, it is one of the lower-paying sectors. The highest paying industries, by county, are shown in the following table.

124 U. S. Census Bureau 2005 – 2007 American Community Survey

County	Leading Employment Sectors by Average Wage		
	1st	2nd	3rd
Anderson	Manufacturing	Information	Financial activities
Crittenden	Construction	Manufacturing	Information
Franklin	Financial activities	Public administration	Manufacturing
Harrison	Manufacturing	Construction	Financial activities
Hopkins	Mining	Manufacturing	Construction
Lyon	Manufacturing	Financial activities	Construction
Madison	Manufacturing	Public administration	Information
Mercer	Manufacturing	Trade, transportation, & utilities	Financial activities
Union	Mining	Financial activities	Manufacturing

The majority of counties in the assessment area have not suffered as greatly from the economic downturn as other parts of the Commonwealth. Crittenden, Franklin, and Union Counties have remained relatively stable, although unemployment rates have increased because of layoffs. Union County is heavily reliant on aluminum manufacturing, which continues to be strong. Also, with its location along the Ohio River, the county offers lower utility costs, which helps attract new businesses. Madison County is more dependent on the automotive industry, all of which have made cutbacks. Economic conditions have adversely affected new businesses and prevented small businesses from expanding. Major manufacturing and service employers in the area include:

County	Major Employers		
	1st	2nd	3rd
Anderson	General Cable	YKK Snap Fasteners America, Inc.	Florida Tile, Inc
Crittenden	Par 4 Plastics, Inc.	Safetran Systems Corporation	Turner & Conyer Lumber Company, Inc.
Franklin	Montaplast of North America	TOPY America, Inc.	Jim Beam Brands
Harrison	3M	Bullard	TI Group Automotive Systems
Hopkins	GE Aircraft Engine Division	Carhartt Customer Service Center	International Automotive Components Group
Lyon	Bremner, Inc.	Special Metals Powder Division	Hydro-Gear LP
Madison	Tokico USA, Inc.	NACCA Materials Handling Group	GR Spring & Stamping, Inc.
Mercer	Hitachi Automotive Products, Inc.	Wausau Paper	Corning Display Technologies
Union	Sykes Enterprises	Trelleborg, Inc.	Riverview Coal, LLC

Parts of the assessment area are heavily rural. As of the 2002 Census of Agriculture, Crittenden County had 748 farms, with 83,857 acres dedicated to farming. The county ranked ninth in the Commonwealth in the inventory of goats. Within Harrison County, 158,980 acres were devoted to farmland comprised of 1,085 farms. Harrison County ranked eighth in tobacco production and is tenth in the sale of sheep, goats, and their products.

Hopkins County is heavily agricultural. Its 678 farms, which comprise 164,163 acres, ranked first in popcorn and sorghum for grain production, sixth in inventory of hog and pigs, and seventh in inventory of broilers. The county ranked 25th among 3,078 counties in the United States in popcorn production. Madison County is also a leading agricultural county in the Commonwealth, with 1,396 farms and 218,304 acres in farmland. The county ranked third in the sale of cattle and calves and sixth in the sale of other crops and hay, cut Christmas trees, and tobacco. It ranked fourth in inventory of cattle and calves and fifth in inventory of goats. The county ranked fourth in production of forage and tobacco and eighth in nursery stock. Mercer County, with its 1,086 farms that take up 133,692 acres, was first in the inventory of goats and third in quail inventory. It ranked fourth in the sale of other crops and hay; fifth in the sale of sheep, goats, and their products; and eighth in Kentucky and 20th in the United States in the sale of horses, ponies, mules, donkeys, and burros. Union County had 328 farms and 208,908 acres of farmland. It ranked first in the sale of grains, oilseeds, dry beans, and dry peas. The county also ranked first in the production of corn for grain and fourth in the production of soybeans and sorghum for grain.[125]

Unemployment rates[126] as of December 2008 were:

Anderson County	7.7%
Crittenden County	8.0%
Franklin County	6.1%
Harrison County	7.6%
Hopkins County	7.2%
Lyon County	9.1%
Madison County	6.4%
Mercer County	7.9%
Union County	10.5%
Commonwealth of Kentucky	7.6%
United States	7.2%

Population Characteristics

According to 2000 Census data, the population in the assessment area was 256,090 and 76.7% were age 18 or older. Of the counties in the assessment area, Madison County had the largest concentration at 27.7%, followed by Franklin County at 18.6%. According to more recent data from the Kentucky Cabinet for Economic Development, the population was estimated to have increased to 271,808. However, the populations in Crittenden, Hopkins, and Union Counties decreased by 1.5%, 0.4%, and 3.9%, respectively. Madison County experienced the greatest percentage increase in population at 16.0%, followed by Anderson County at 11.7%.

125 National Agricultural Statistics Service
126 Kentucky Cabinet for Workforce Development, Labor Force Statistics

Income Characteristics

In 2000, there were 101,172 households within the assessment area with 14.6% of households having incomes below the poverty level. There were 70,217 families, of which 10.4% had incomes below the poverty level. The median household income was $35,159, with the lowest household income of $29,060 found in Crittenden County and the highest, $45,433, in Anderson County. The HUD-adjusted median family income was $43,097, ranging from $36,462 in Crittenden County to $50,837 in Anderson County.

Recent data estimated that the number of households increased to 106,420, with the median household income estimated to be approximately $$43,300. It was estimated that the number of families declined to 69,917. Poverty rates as of 2007 were:

Anderson County	9.3%
Crittenden County	20.1%
Franklin County	13.6%
Harrison County	14.2%
Hopkins County	18.2%
Lyon County	15.0%
Madison County	18.7%
Mercer County	12.9%
Union County	23.1%
Commonwealth of Kentucky	17.2%[127]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

127 Kentucky Cabinet for Economic Development

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	1.7	174	0.2	54	31.0	9,769	13.9
Moderate-income	2	3.4	1,291	1.8	310	24.0	9,072	12.9
Middle-income	18	30.5	18,056	25.7	2,872	15.9	12,917	18.4
Upper-income	38	64.4	50,696	72.2	4,036	8.0	38,459	54.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**59**	**100.0**	**70,217**	**100.0**	**7,272**	**10.4**	**70,217**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	396	22	0.0	5.6	302	76.3	72	18.2
Moderate-income	2,709	995	1.4	36.7	1,388	51.2	326	12.0
Middle-income	29,678	17,501	24.9	59.0	8,939	30.1	3,238	10.9
Upper-income	78,423	51,629	73.6	65.8	20,295	25.9	6,499	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**111,206**	**70,147**	**100.0**	**63.1**	**30,924**	**27.8**	**10,135**	**9.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15	0.1	13	0.1	1	0.2	1	0.3
Moderate-income	410	4.0	382	4.1	15	2.6	13	3.5
Middle-income	2,456	24.1	2,220	24.1	147	25.8	89	23.7
Upper-income	7,295	71.7	6,615	71.7	407	71.4	273	72.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**10,176**	**100.0**	**9,230**	**100.0**	**570**	**100.0**	**376**	**100.0**
	Percentage of Total Businesses:			**90.7**		**5.6**		**3.7**

	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	128	19.8	127	19.8	1	25.0	0	0.0
Upper-income	517	80.2	514	80.2	3	75.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**645**	**100.0**	**641**	**100.0**	**4**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.4**		**0.6**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN ASSESSMENT AREA

Lending Test

The Lending Test performance for the Kentucky nonmetropolitan assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; and a poor record of serving the credit needs of highly economically disadvantaged low-income individuals, consistent with safe and sound operations. No community development loans were made in the assessment area.

In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by home purchase and small business loans. The volume of home improvement and small farm loans were sufficient to conduct an analysis; however, these products received the least amount of weight. The small business loans secured by real estate were added to the other small business lending for purposes of the analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 403 home purchase, 555 refinance, 55 home improvement, 316 small business, and 83 small farm loans, as well as 11 small business loans secured by real estate. Deposits within the assessment area represented 0.7% of Fifth Third's total deposits. Mortgage lending in this assessment area also represented 0.7% of total mortgage loans. Small business and small farm lending constituted 0.5% and 9.6%, respectively, of total lending in these categories.

Geographic Distribution

The distribution of loans among geographies is adequate. Refinance lending received the greatest weight and is considered poor. Home purchase lending is good, but small business lending is poor. Home improvement lending is also poor, but small farm lending is excellent; however, these two products received the least amount of weight. Fifth Third originated at least one loan in every census tract within the assessment area. Additionally, the bank made at least one mortgage loan in all but one middle-income tract. In the low-income tract, there were only 22 housing units, which represented less than 0.1% of the total housing units in the assessment. Therefore, lending opportunities would be negligible in this tract.

Home Purchase Loans

The distribution of home purchase loans among geographies is good. In spite of the limited opportunities, Fifth Third made one home purchase loan in the low-income tract, which slightly exceeded peer. The percentage of lending in moderate-income tracts at 1.2% fell short of the percentage of owner-occupied units in these tracts at 1.4%, as well as the percentage of lending by peer institutions at 2.4%, but is considered good. Three loans were originated in 2007 and two loans in 2008. Lending in middle- and upper-income tracts were comparable to the respective percentages of families.

Refinance Loans

The distribution of refinance loans among geographies is poor. No loans were made in the low-income tract. Within moderate-income tracts, Fifth Third made only one loan, reflecting a poor level of lending. Also, there were no loan modifications involving properties in either the low- or moderate-income tracts. The percentage of lending in middle-income tracts exceeded the percentage of owner-occupied units in these tracts and peer, while lending in upper-income tracts was slightly less than the proxy for demand and lending by peer.

Home Improvement Loans

The geographic distribution of home improvement loans is very poor. No home improvement loans were made in either the low- or the moderate-income tracts, reflecting a very poor performance. The percentage of lending in middle-income tracts was substantially less than the proxy for demand, but lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

The distribution of small business loans among geographies is poor. Fifth Third made no loans in the low-income tract, whereas peer institutions made 0.1% of loans in this tract. Four percent of businesses in the assessment area are located in moderate-income tracts, but only 2.4% of Fifth Third's lending was to businesses in these tracts. Although less than the level of lending by peer, lending in moderate-income tracts was adequate. The percentage of lending in middle-income tracts exceeded the percentage of businesses in these tracts, while lending in upper-income tracts was slightly less than the proxy.

Small Farm Loans

The distribution of small farm loans is excellent. All of the farms in the assessment area are located in the middle- and upper-income tracts. Fifth Third's lending in middle-income tracts exceeded the proxy for demand and the percentage of lending by peer institutions.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of businesses is adequate. Refinance lending, which received the greatest weight, is adequate. Home purchase lending is poor and small business lending is adequate. Home improvement and small farm lending are adequate and good, respectively. Various flexible loan programs are available to assist low- and moderate-income borrowers obtain mortgage financing. Within the assessment area, the bank originated 48 FHA, three VA, and one FSA/RHS loans.

Home Purchase Loans

There is a particular need for home purchase loans for low- and moderate-income borrowers because the Kentucky Housing Corporation has been unable to sell bonds that fund its programs. The distribution of home purchase loans by borrower income is poor. Fifth Third made five loans to low-income borrowers, three in 2007 and two in 2008, which represented 1.2% of the total home purchase lending. However, 13.9% of families in the assessment area are low-income. The percentage of lending was also less than peer, reflecting a very poor level of lending, even after considering the 10.4% poverty rate.

Lending to moderate-income borrowers at 11.2% was less than the proxy for demand at 12.9%, but exceeded lending by peer and is considered good. However, the number of loans originated fell by 59.4% from 2007 to 2008. Although this area did experience a decline in home sales, the decrease was not as great as in other parts of the Commonwealth. The percentage of lending to both middle- and upper-income borrowers exceeded the respective percentages of families.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Lending to low-income borrowers was poor, being substantially less than the percentage of low-income families and less than lending by peer institutions. The number of loans made declined only slightly from year to year.

The percentage of lending to moderate-income borrowers at 7.9% was significantly less than the percentage of moderate-income families, but was comparable to peer and reflected an adequate performance. Twenty-two loans were originated in each of the years under review. Lending to middle- and upper-income families was greater than the respective percentages of families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is adequate. The percentage of lending to low-income borrowers, at 5.5%, was substantially less than the percentage of low-income families and less than peer at 7%, reflecting a poor level of lending. Of the three home improvement loans originated, two were made in 2007 and one in 2008.

Lending to moderate-income borrowers significantly exceeded both the percentage of moderate-income families and lending by peer and is considered excellent. The number of loans originated declined, though, over the two-year period. The percentage of lending to middle-income borrowers was significantly less than the proxy for demand and lending to upper-income borrowers was slightly less than proxy.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. The percentage of lending to small businesses, 53.2%, is significantly less than the percentage of businesses with gross annual revenues of $1 million or less at 90.7%. However, Fifth Third's level of lending exceeded lending by peer institutions and is adequate. Of the loans made to small business, 87.5% were in amounts of $100,000 or less, many of which were in the form of commercial credit card accounts.

Small Farm Loans

Slightly more than 99.0% of the farms in the assessment area have gross annual revenues of $1 million or less; therefore, these farms would constitute the majority of lending opportunities. The bank's lending to small farms, 74.7%, was less than the percentage of farms with revenues of $1 million or less and less than lending by peer, but recognizing that agricultural lending is not a major product line for Fifth Third, this reflected a good level of lending. Of the loans made to small farms, 83.8% were in amounts of $250,000 or less.

Community Development Loans

Fifth Third made no community development loans in this assessment area. However, the loan made to the Kentucky Housing Corporation benefits all areas of the Commonwealth. Therefore, community development lending is considered adequate.

Investment Test

Fifth Third has funded a significant level of qualified investments in the assessment area. The institution funded $594,000 in investments during the evaluation period. Qualified investments increased $563,000 or almost 200-fold since the previous evaluation.

The assessment area does not have a significant number of community development opportunities nor are those that are available concentrated in any particular area. Those opportunities that do exist are primarily addressing the need for affordable housing. In addition, the assessment area's demographic composition suggests few low- and moderate-income geographies in which additional community development opportunities may exist. Finally, the existence of a large Amish population further limits lending opportunities.

However, the institution does have a relatively large presence in the assessment area, as evidenced by the number of banking centers and its share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third efforts related to community development investing indicate they are occasionally in a leadership role in the nonmetropolitan assessment area.

The investments consisted of donations and grants for affordable housing.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has not adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 12 banking centers in the assessment area, including one in moderate-, five in middle-, and six in upper-income census tracts. The number of banking centers in this assessment area represents 1.0% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentage of low-income census tracts in the assessment area and families residing in these geographies is 1.7% and 0.2%, respectively. The percentage of banking centers located in moderate-income census tracts in the assessment area (8.3%) is greater than the percentage of moderate-income geographies (3.4%), as well as the percentage of families (1.8%) living in these areas. As mentioned earlier, enhancing the distribution statistics to some degree is the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

The effect of branch openings and closings during the evaluation period resulted in one fewer banking center in the assessment area, located in an upper-income geography.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted an adequate number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	2 days
Total attendance by individuals	330 individuals
Total number of hours open	11 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	45 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	45 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided seven hours of financial education and literacy, six hours of technical assistance, and 111 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OWENSBORO MSA #29460

The Owensboro, KY MSA #29460 is made up of Daviess, Hancock, and McLean Counties; however, Fifth Third's assessment area is comprised only of the entirety of Daviess County. The county contains four moderate-, 13 middle-, and six upper-income tracts.

Daviess County and its county seat, Owensboro, are situated on the banks of the Ohio River. Owensboro is the third largest city in Kentucky. Downtown Owensboro is undergoing a revitalization project funded and led by the Owensboro Economic Development Corporation and the Downtown Development Corporation. The plan includes:

- 300 to 500 new residential units;
- New 250- to 300-room hotel;
- Multi-purpose indoor events center;
- Restoration of Second Street;
- Mixed-use office and retail/restaurant space;
- Farmer's market;
- Riverfront development; and,
- Arts academy.

The bank has three branches, each of which has a full-service ATM in the assessment area. All of the offices are in Owensboro. Fifth Third ranked tenth among 11 depository institutions in deposit market share. The bank held 3.3% of deposits in the county, which represented 0.1% of its total deposits.[128]

Fifth Third originated 134 mortgage loans, which represented 0.1% of its total mortgage lending from January 2007 through December 2008. Fifth Third Mortgage Company ranked 15th in mortgage loan originations among 111 lenders subject to the Home Mortgage Disclosure Act. The bank ranked 29th in originations. Fifth Third originated 97 small business and one small farm loans, representing 0.1% of small business and 0.1% of small farm loans originated by the bank. Combining the loans originated by the form Michigan and Ohio banks, the bank would have ranked 14th in small business loan. The majority of top ranked lenders were credit card issuers such as Chase Bank, USA, NA; American Express Bank FSB; Citibank South Dakota, NA; Capital One Bank USA, NA; and FIA Card Services, NA.

Community contacts with a community development organization and a farm agency were conducted in the past year. Needs identified included affordable housing and long-term loans.

128 www.fdic.gov

Housing Characteristics

According to data from the 2000 Census, there were 38,432 housing units in the assessment area, of which 65.9% were owner-occupied, 27.8% were renter-occupied, and 6.2% were vacant. One-to-four family units made up 83.4% of the units, 9.7% five-or-more family units, and 6.9% mobile homes. More recent data from the U. S. Census Bureau estimated that housing stock increased to 42,382, with owner-occupancy declining to 64.2% and renter-occupancy increasing to 30.0%. Although one-to-four family units decreased slightly to 83.0%, five-or-more family units increased to 10.7%.[129]

The median age of housing as of 2000 was 32 years, with 17.5% of housing built before 1950. With an estimated 4,190 units built since the 2000 census, the percentage of units built prior to 1950 dropped to 13.8%. Another 59.9%, though, were built prior to 1990.[130] Considering that almost three-quarters of the housing stock is more than 20 years old, many units could be in need of repairs, supporting a need for home improvement and rehabilitation loans.

Data from the 2000 Census shows that the median housing value was $80,591 and the affordability ratio 45.0%. Housing valued at less than $60,000, being more affordable for the low- and moderate-income population, represented 28.3% of the total housing stock. Values are estimated to have increased by 28.2% to $103,300, of which 10.2% were valued at less than $50,000.[131] Although housing values increased significantly, a reasonable stock of affordable housing was still available. The county has not suffered as greatly from foreclosures as other parts of the region; however, foreclosures have affected several areas of the county. Owensboro has had the largest number of foreclosures, but the community of Whitesville has experienced the largest number as a percentage of total housing units.[132]

In the Owensboro area, the median sales price of homes increased from $101,500 in 2007 to $112,203; however, home sales declined by 16.9%.[133] Building permits issued declined by 7%.[134] Consequently, the need for home purchase and construction loans would be reduced.

As of 2000, the median gross rent was $415, of which 31.3% had rents of less than $350. Another 32.7% had rents between $350 and $499. The median gross rent is estimated to have increased to $523, of which 43.8% had rents of less than $500.[135] Based on this data, the county continues to have a reasonable supply of affordable rental units.

129 U. S. Census Bureau 2005 – 2007 American Community Survey
130 Ibid.
131 Ibid.
132 www.realtytrac.com
133 Kentucky Association of Realtors
134 www.housingeconomics.com
135 U. S. Census Bureau 2005 – 2007 American Community Survey

Labor, Employment, and Economic Characteristics

As of 2007, the service sector employed the largest number of people, followed by the trade, transportation, and utilities and manufacturing industries. However, mining was the highest paying industry followed by manufacturing and public administration. The largest employers in the county are US Bank Home Mortgage; Toyotetsu Mid-America, LLC; Southern Star Central Gas Pipeline, Inc.; Specialty Foods Field Packaging Division; and Unilever Foods.

Although very few businesses within the county have closed, numerous businesses located in surrounding counties, to which Daviess County residents commute, have closed. As a result, unemployment has increased. The unemployment rate as of December 2008 was 6.5% as compared to the Commonwealth of Kentucky rate of 7.6% and the national rate of 7.2%.

Population Characteristics

In 2000, the population was 91,545, with 74.2% of the population age 18 or older. The majority of the population at 59.1% lived in the city of Owensboro. As of 2008, the population was estimated to be 97,005, with the concentration in Owensboro declining to 57.2%.[136]

Income Characteristics

As of the 2000 Census, the county was comprised of 36,076 households, of which 25,016 were families. Of the households, 12.7% had incomes below the poverty level and 9.5% of families had incomes below the poverty level. The median household income was $36,702 and the HUD-adjusted median family income was $45,415.

More recent data estimated that households increased to 38,648 and the median household income increased to $45,663. The poverty rate for the total population was 15.3% as of 2007.[137]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

136 Kentucky Cabinet for Economic Development
137 Ibid.

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	4,664	18.6
Moderate-income	4	17.4	3,663	14.6	910	24.8	4,312	17.2
Middle-income	13	56.5	15,271	61.0	1,294	8.5	5,762	23.0
Upper-income	6	26.1	6,082	24.3	160	2.6	10,278	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**23**	**100.0**	**25,016**	**100.0**	**2,364**	**9.4**	**25,016**	**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	6,606	3,063	12.1	46.4	2,918	44.2	625	9.5
Middle-income	24,110	15,723	62.1	65.2	6,911	28.7	1,476	6.1
Upper-income	7,716	6,547	25.8	84.8	871	11.3	298	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**38,432**	**25,333**	**100.0**	**65.9**	**10,700**	**27.8**	**2,399**	**6.2**

	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	907	26.8	789	26.3	95	32.3	23	24.7
Middle-income	1,811	53.5	1,623	54.2	137	46.6	51	54.8
Upper-income	665	19.7	584	19.5	62	21.1	19	20.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,383**	**100.0**	**2,996**	**100.0**	**294**	**100.0**	**93**	**100.0**
	Percentage of Total Businesses:			**88.6**		**8.7**		**2.7**

	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	3	1.2	3	1.2	0	0.0	0	0.0
Middle-income	197	79.8	196	79.7	1	100.0	0	0.0
Upper-income	47	19.0	47	19.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**247**	**100.0**	**246**	**100.0**	**1**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.6**		**0.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OWENSBORO MSA #36980

Lending Test

The Lending Test performance for the Owensboro, KY MSA assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged low-income individuals, consistent with safe and sound operations, and an adequate level of community development loans.

In reaching a conclusion, the greatest weight was given to the evaluation of small business loans, followed by refinance and home purchase loans. It should be noted that although there is a sufficient volume of lending to conduct an analysis, the percentages are somewhat distorted because in each case, there are less than 100 loans. The volume of home improvement and small farm loans was insufficient to conduct a meaningful analysis. The small business loans secured by real estate were added to the other small business lending for purposes of the analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Fifth Third is not a major competitor in the Owensboro MSA. Within the assessment area, the bank originated 54 home purchase, 71 refinance, nine home improvement, 86 small business, and one small farm loans, as well as 11 small business loans secured by real estate. Deposits within the assessment area represented 0.1% of Fifth Third's total deposits. Mortgage lending and small business lending within this assessment area also constituted 0.1% each of total lending.

Geographic Distribution

The distribution of loans among geographies is good. Small business lending, which received the greatest weight, is adequate; however, both refinance and home purchase lending is excellent. At least one mortgage loan was made in each census tract within the assessment area. The assessment area contains no low-income tracts.

Home Purchase Loans

The distribution of home purchase loans among geographies is excellent. The percentage of lending in moderate-income tracts exceeded the percentage of owner-occupied units in these tracts. Although less than the level of lending by peer institutions, the bank is not a major competitor in this market; thus, its performance is excellent. Lending in middle-income tracts also exceeded the proxy for demand, but lending in upper-income tracts was less than the percentage of owner-occupied units in these tracts.

Refinance Loans

The geographic distribution of refinance loans is excellent. Lending in moderate-income tracts was greater than the percentage of owner-occupied units in these tracts and exceeded the percentage of lending by peer. No loan modifications were made in moderate-income tracts. The percentage of lending in middle-income tracts was less than the percentage of owner-occupied housing units, while lending in upper-income tracts exceeded the proxy.

Small Business Loans

The distribution of small business loans among geographies is adequate. The percentage of lending in moderate-income tracts was substantially less than the percentage of businesses in these tracts and almost half the percentage of lending by peer institutions. However, considering competitive factors, the bank's level of lending is adequate. Lending in middle-income tracts was somewhat less than proxy and peer, but lending in upper-income tracts was almost twice the percentage of businesses found in those tracts.

Distribution of Loans by Borrower Income or Revenue Size of the Business

The distribution of loans by borrower income or revenue size of the business is good. Small business and home purchase lending is good, while refinance lending is adequate. Fifth Third offers various flexible lending programs that assist low- and moderate-income borrowers obtain mortgage financing. During this period, the bank originated eight FHA and one FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers was adequate. Although the bank's lending at 11.1% was significantly less than the percentage of low-income families at 18.6%, the performance exceeded lending by peer. Also, in spite of some decline in home sales, the number of loans originated increased from two in 2007 to four in 2008.

The percentage of lending to moderate-income borrowers substantially exceeded the percentage of moderate-income families, reflecting an excellent level of lending. Fifth Third's lending also exceeded lending by peer institutions. However, the number of loans originated decreased from year to year. Lending to middle-income borrowers also exceeded the percentage of middle-income families, while lending to upper-income borrowers fell considerably short of the proxy for demand.

Refinance Loans

Recognizing that Fifth Third is not a major competitor in this assessment area, the distribution of refinance loans by borrower income is adequate. The percentage of lending to low-income borrowers, at 7.0%, was substantially less than the percentage of low-income families and less than peer lending.

Over the period under review, two loans were made in 2007 and three in 2008. Even taking into consideration competitive factors and poverty level, this is a poor level of lending. For 2008, the poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $96,500, which is not considered affordable for families below the poverty level with less than four people. As a result, opportunities to lend to low-income borrowers is somewhat diminished.

Lending to moderate-income borrowers at 12.7% was considerably less than the percentage of moderate-income families at 17.2% and peer at 18.0%, but is considered adequate. The number of loans originated also dropped from year to year. The percentage of lending to middle-income borrowers was considerably higher than the proxy and lending to upper-income borrowers fell somewhat short of the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is good. Combining the two types of small business lending, the percentage of lending was considerably less than the percentage of small businesses, but was twice the level of lending by peer institutions. Only 70.4% of the loans were in amounts of $100,000 or less, with 20.4% in amounts of $100,001-$250,000.

Community Development Loans

Fifth Third made one community development in the amount of $1,000,000, which represented 0.2% by number and 0.1% by dollar amount of the bank's total community development lending. The loan assisted in efforts to provide services for the low- and moderate-income population in the assessment area. Community development lending is considered adequate.

Investment Test

Fifth Third has funded a poor level of qualified investments in the assessment area. The institution funded $11,205 in investments during the evaluation period. Qualified investments increased $1,105 or 10.9% since the previous evaluation.

The assessment area has a number of community development opportunities primarily located in the downtown district of the city of Owensboro based on information available from public websites. However, the institution has an insignificant presence in the assessment area, as evidenced by the number of banking centers and its share of total deposits in the assessment area as of June 30, 2008. Fifth Third's efforts related to community development investing in the Owensboro MSA should be considered in this context.

The investments consisted of donations and grants used for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good. Although retail services are readily accessible, limited community development services were provided in this assessment area.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had three banking centers in the assessment area; one each in a moderate-, middle-, and upper-income census tract. There are no low-income geographies in the assessment area. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. The percentage of banking centers located in moderate-income census tracts (33.3%) in the assessment area is greater than the percentage of moderate-income geographies (15.4%) and the percentage of families (14.6%) living in these areas.

Overall, the net effect of branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a limited level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 30 hours of financial education and literacy, but no technical assistance hours or financial expertise on boards or other committees. Overall, the institution provided the equivalent of less than 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATION IN LEXINGTON MSA #30460

Fifth Third's assessment area includes the entirety of the Lexington-Fayette, KY MSA #30460, which encompasses Bourbon, Clark, Fayette, Jessamine, Scott, and Woodford Counties. The area is comprised of nine low-, 21 moderate-, 41 middle-, 23 upper-, and one unknown-income tracts.

The population of the MSA, according to the 2000 Census, was 408,326, with 63.8% of population concentrated in Fayette County. More recent data from the Kentucky Cabinet for Economic Development estimated the population as of 2008 to be 446,942; however, the concentration in Fayette County has declined to 61.6%. As of 2000, the median household income was $40,612 and 12.2% of the households had incomes below the poverty level. The HUD-adjusted median family income was $51,365, with 8.2% of the families having incomes below the poverty level. The overall poverty rate within the MSA is estimated to be 15.3%.[138]

Fifth Third ranked third in deposit market share among 38 financial institutions with offices in the MSA, holding 12.3% of deposits.[139] Deposits in the assessment area accounted for 1.4% of the bank's total deposits.

Fifth Third originated 1,600 mortgage loans, representing 1.1% of the company's total mortgage loan originations. Fifth Third Mortgage Company ranked sixth among 301 lenders subject to HMDA reporting requirements. The bank ranked 21st and the national bank affiliate ranked 90th. The bank originated 1,033 small business and 169 small farm loans, which represented 1.5% of the bank's small business lending and 19.5% of its small farm lending. Among 60 institutions subject to reporting small business and small farm lending data, the bank would have ranked seventh when combining the originations of the two affiliate banks.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

138 U. S. Census Bureau 2005 – 2007 American Community Survey
139 www.fdic.gov

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	9	9.5	4,516	4.3	1,472	32.6	21,702	20.6
Moderate-income	21	22.1	23,644	22.5	3,186	13.5	18,666	17.8
Middle-income	41	43.2	45,205	43.0	2,950	6.5	22,738	21.6
Upper-income	23	24.2	31,788	30.2	1,002	3.2	42,047	40.0
Unknown-income	1	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	**95**	**100.0**	**105,153**	**100.0**	**8,610**	**8.2**	**105,153**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,673	2,680	2.7	21.1	8,440	66.6	1,553	12.3
Moderate-income	40,349	19,506	19.9	48.3	17,707	43.9	3,136	7.8
Middle-income	76,549	43,092	43.9	56.3	29,134	38.1	4,323	5.6
Upper-income	45,691	32,798	33.4	71.8	10,497	23.0	2,396	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**175,262**	**98,076**	**100.0**	**56.0**	**65,778**	**37.5**	**11,408**	**6.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,024	10.3	1,727	9.8	232	15.2	65	13.1
Moderate-income	3,680	18.8	3,281	18.7	304	19.9	95	19.1
Middle-income	7,620	38.9	6,878	39.1	535	35.0	207	41.6
Upper-income	6,249	31.9	5,672	32.3	449	29.3	128	25.8
Unknown-income	34	0.2	22	0.1	10	0.7	2	0.4
Total Assessment Area	**19,607**	**100.0**	**17,580**	**100.0**	**1,530**	**100.0**	**497**	**100.0**
	Percentage of Total Businesses:			**89.7**		**7.8**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	1.4	13	1.4	0	0.0	0	0.0
Moderate-income	141	14.8	139	15.0	1	4.5	1	50.0
Middle-income	420	44.2	407	43.9	13	59.1	0	0.0
Upper-income	377	39.6	368	39.7	8	36.4	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**951**	**100.0**	**927**	**100.0**	**22**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**97.5**		**2.3**		**0.2**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LEXINGTON-FAYETTE MSA #30460

Lending Test

The lending performance in the Lexington-Fayette MSA assessment area is consistent with the performance in the Commonwealth of Kentucky. Lending activity is adequate with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but two low- and one-unknown income tract, though one low-income tract had limited owner-occupied housing units and the one unknown-income tract had no housing units, limiting mortgage lending opportunities. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business was adequate across all five product categories.

The bank made one community development loan totaling $18.8 million in the assessment area. This loan created 168 affordable housing units using low-income housing tax credits and revitalized a low-income tract. The level of community development lending is relatively high.

Investment Test

Fifth Third's performance in the assessment area is consistent with the Commonwealth of Kentucky rating under the Investment Test. Overall, the institution funded $4.2 million in community development investments, which is a 115.7% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the Commonwealth rating under the Service Test. As of December 31, 2008, there were 15 banking center locations within the assessment area representing 1.2% of the institution's total banking centers and accounting for the largest number within the state. In summary, the percentages of banking centers in the low-income geographies are comparable to the percentage of such tracts and families residing in these geographies. Although the percentage of banking centers in moderate-income geographies is significantly less than the percentage of moderate-income geographies and the percentage of families living in the areas, the distribution of full-service ATMs is significantly higher than the demographics in the low-income geographies and not as significantly below demographics in the moderate-income geographies, mitigating some concerns related to the distribution of banking centers in the assessment area. Somewhat mitigating concerns is the data provided by Fifth Third reflecting that retail services are provided to some degree to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The effect from branch openings and closings during the evaluation period resulted in no change in the number of banking centers in the assessment area, but did change the distribution of banking centers. Specifically, a net one banking center was closed in a moderate-income geography and a net one banking center was opened in a middle-income geography.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	7 days
Total attendance by individuals	658 individuals
Total number of hours open	36 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	123 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	133 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 0.2 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

SUMMARY OF AREAS RECEIVING LIMITED SCOPE REVIEW

Assessment Area	Lending Test	Investment Test	Service Test
Lexington-Fayette MSA	Consistent	Consistent	Below

STATE OF MICHIGAN

CRA RATING for State of Michigan:[140] "Satisfactory"
The lending test is rated: "High Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- A good geographic distribution of loans throughout the assessment area.
- A good distribution among borrowers of different income levels and businesses of different revenue sizes.
- A relatively high level of community development lending.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

Full-scope reviews were conducted for five assessment areas in the State of Michigan, including Detroit-Warren-Flint, Kalamazoo-Portage, Lansing-East Lansing, Niles-Benton Harbor, and nonmetropolitan Eastern and Western Michigan. Limited-scope reviews were conducted for the remaining six assessment areas, including Battle Creek, Bay City, Grand Rapids-Muskegan-Holland, Jackson, Saginaw, and nonmetropolitan Northern Michigan. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

The four assessment areas receiving greater weight in determining the CRA rating for the state include the Detroit-Warren-Flint, Grand Rapids-Muskegan-Holland, Lansing-East Lansing, and Kalamazoo assessment areas.

[140]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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF MICHIGAN

The institution's market share of deposits within its assessment area in the state as of June 30, 2008 represents 8.8% of the total within the state, ranking Fifth Third fourth out of 149 institutions. By comparison, the largest three market shareholders had a combined 45.5% share of the state's deposits. As of December 31, 2008, there were 243 banking centers, 302 full-service ATMs, and 89 cash-only ATMs within the assessment area, including 13 banking centers located within the state.

From an institution-wide basis, deposits in the State of Michigan account for approximately 18.8% of Fifth Third's total deposits as of June 30, 2008. In addition, from January 2007 through December 2008, the institution originated 49,700 mortgage loans and 20,461 small business loans within the assessment area, representing 33.7% and 31.6%, respectively, of the total loans originated by Fifth Third during the evaluation period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF MICHIGAN

Lending Test

The Lending Test for the State of Michigan is rated "High Satisfactory." Fifth Third's lending reflects a good responsiveness to the credit needs of seven of its 11 assessment areas, including the four most heavily weighted assessment areas. However, it should be noted that the good responsiveness in the Detroit-Warren-Flint and Lansing-East Lansing assessment areas was as a result of the level of community development lending. Otherwise, those two markets would have been considered adequate. Four assessment areas, including Bay City, Niles-Benton Harbor, nonmetropolitan Northern, and Saginaw, were adequate.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the State of Michigan is adequate. Fifth Third ranked fourth in deposit share among institutions in Michigan. Within the state, Fifth Third originated 21,567 home purchase, 26,986 refinance, 1,147 home improvement, 20,461 small business, and 107 small farm loans, as well as 992 small business loans secured by real estate. Mortgage loans totaled $7,450,839,000 and small business and small farm lending totaled $3,158,212,000. Although deposits within Michigan constituted 18.8% of the bank's total deposits, 33.0% of Fifth Third's loans were originated in the state.

It should be noted that home purchase and refinance lending originated in the State of Michigan is originated through Fifth Third Mortgage MI LLC, but those loans are sold to Fifth Third Mortgage Company (Ohio) for servicing. As a result, these loans are reported on the HMDA loan application register for both institutions and are double-counted in the numbers discussed above. The impact of this double- counting is discussed below under geographic and borrower distribution.

Lending activity is considered adequate within all of the Michigan assessment areas.

Geographic and Borrower Distribution

The distribution of loans among geographies is good. Geographic distribution was adequate in five of the remaining assessment areas, good in five assessment areas and excellent in one assessment area. Significant gaps were noted in the distribution of loans in the Detroit MSA. Although home purchase and refinance loans were double-counted, it did not impact the lending percentages shown for the State of Michigan assessment areas in Appendix E.

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is good. Borrower distribution is good in six assessment areas and adequate in five assessment areas. Borrower distribution percentages for the assessment areas in the State of Michigan, as shown in Appendix E, were adjusted by subtracting the number of purchased loans reported by Fifth Third Mortgage Company from the total loans, as these loans did not have income information reported.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Fifth Third participates in and offers various flexible lending programs and making loan modifications under its loss mitigation program.

Community Development Loans

Within the State of Michigan, Fifth Third made 176 community development loans totaling $499,936,800, which represented 39.6% by number and 41.3% by dollar amount of the bank's community development lending. Of those loans, 69.2% were in the Detroit MSA assessment area. Although there is a very high level of community development lending by number of loans and dollar volume, the majority of loans were concentrated in the Detroit and Grand Rapids MSA assessment areas with no lending in both nonmetropolitan assessment areas, as well as the Battlecreek and Bay City MSA assessment areas. As a result, the level of community development lending is relatively high.

Investment Test

Fifth Third's performance under the Investment Test within the assessment areas located in the State of Michigan is rated "Outstanding," primarily due to its performance in the Detroit-Warren-Flint CSA. Investments in nine of the 11 assessment areas was considered excellent, while the Lansing-East Lansing assessment area was considered good and the Kalamazoo assessment area was considered adequate.

During the evaluation period, community development investments within the state totaled nearly $90.9 million, which is an increase of 74.3% from the previous evaluation.

Additional information regarding performance under the Investment Test is provided in the respective analyses for each assessment area.

Service Test

Fifth Third's performance in the State of Michigan under the Service test is rated "High Satisfactory." Services in eight of the 11 assessment areas were good, while the remaining three assessment areas were adequate. Refer to the individual assessment area discussions under the Service Test for additional information.

Retail Services

Delivery systems were readily accessible in four assessment areas, accessible in five assessment areas, but unreasonably inaccessible in the Bay City and Saginaw assessment areas. Overall, delivery systems are accessible to all portions of the assessment areas located in the state, including low- and moderate-income geographies. The record of opening and closing of offices has adversely affected the accessibility of its delivery systems, including to low and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals. The institution's performance in the three largest assessment areas by number of banking centers, regardless of whether the assessment area was assessed under a full or limited review, was most heavily weighted in obtaining overall performance for the state.

Community Development Services

Community development services were excellent in two assessment areas, including Detroit, good in two assessment areas including Grand Rapids, adequate in three assessment areas, but poor in the Battle Creek, Jackson, Niles-Benton Harbor, and nonmetropolitan Eastern and Western assessment areas. Overall, the institution provides a relatively high level of community development services throughout the State of Michigan.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DETROIT-WARREN-FLINT CSA #220

The Detroit-Warren-Flint CSA is comprised of the following metropolitan statistical areas in the state: the Ann Arbor MSA, the Detroit-Warren-Livonia MSA, the Flint MSA, and the Monroe MSA. The combined statistical area includes the following counties: Washtenaw County (Ann Arbor MSA); Wayne, Lapeer, Livingston, Macomb, Oakland, and St. Clair Counties (Detroit-Warren-Livonia MSA); Genesee County (Flint MSA); and Monroe County (Monroe MSA). The Detroit-Warren-Livonia MSA is further broken down between two metropolitan divisions (MDs), including the Detroit-Livonia-Dearborn MD and the Warren-Troy-Farmington Hills MD. The assessment area currently does not include Lapeer County. The assessment area is composed of 118 low-income tracts, 359 moderate-income tracts, 656 middle-income tracts, and 387 upper-income tracts. There are also 10 tracts whose income is not known.

As of June 30, 2008, Fifth Third ranked seventh out of 72 institutions with a market share of 4.1% of deposits, according to the FDIC. By way of comparison, the three institutions with the largest market share included LaSalle Bank Midwest, NA (22.0%); Comerica Bank (21.5%); and JPMorgan Chase Bank, NA (15.0%). As of December 31, 2008, there were 92 banking centers, 97 full-service ATMs, and 28 cash-only ATMs within the assessment area, including 25 banking centers located within Wayne County. Deposits in this assessment area account for approximately 6.3% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 13,383 mortgage loans and 7,711 small business loans within the assessment area, representing 9.1% and 11.9%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked tenth among 627 HMDA reporters and the bank ranked 67th in mortgage loan originations. By comparison, JPMorgan Chase Bank, NA ranked first and Countrywide Bank FSB ranked second among HMDA reporters. In small business lending, Fifth Third ranked ninth when combining the former affiliates (with American Express Bank FSB ranking first in originations). Other top lenders included Chase Bank USA, NA; Citibank SD, NA; US Bank, NA ND; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Comerica Bank (ranked ninth) and Wells Fargo Bank NA (tenth).

The combined statistical area, from an economic and demographic perspective, varies considerably from county to county. Discussions with community contacts reveal a significant disparity between the Detroit-Livonia-Dearborn MD and Flint MSAs and the other metropolitan statistical areas and divisions. The Detroit-Livonia-Dearborn MD, dominated by the city of Detroit located in Wayne County, has been severely impacted by the current economic downturn. Foreclosures and job losses in the automotive and ancillary industries have devastated the region. The city of Detroit leads the nation in several unwanted categories, including poverty, high school dropout, and unemployment rates.

The city of Flint, the largest city in the Flint MSA, has issues that mirror what community contacts had to say about the Detroit-Livonia-Dearborn MD. The only pockets of growth in the two areas appear to be driven by recent immigrants (in the city of Dearborn) and growth in the service industry (hospitals and universities in the city of Flint and printing, finance, and education in the city of Livonia). The Ann Arbor MSA, Monroe MSA, and the Warren-Troy-Farmington Hills MD, although impacted significantly by the economic downturn, have fared much better, according to community contacts. Expanding manufacturing businesses, new small business and retail developments, the existence of the University of Michigan's main campus, and various service-related industries (for example, Monroe County is home to various tourist attractions and the state's only port on Lake Erie) have helped lessen the impact in these communities.

Financial institutions have done well at participating in and initiating community development initiatives in the Detroit-Livonia-Dearborn MD and Flint MSA, although, in some cases, the lack of coordination between various parties has lessened the effectiveness. In the other metropolitan statistical areas and divisions financial institutions have also been involved; however, the primary needs in these regions revolve around funding for small and entrepreneurial businesses requiring working capital loans or start-up funds. In this context, it is noted that HUD, which maintains a list of Empowerment Zones and Enterprise (Renewal) Communities, has indicated that areas near downtown Detroit and Flint have been designated as Urban Renewal Communities, while specific areas in downtown Detroit have also been designated an Empowerment Zone. In addition, the State of Michigan has a number of economic development and neighborhood renewal programs. Although detailed information by each county in the assessment area was not available, several of these programs are in place, including one in Monroe County.

Housing Characteristics

There are 2,135,623 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 67.9%, varying significantly from a low of 29.9% in the low-income tracts to a high of 82.8% in the upper-income tracts. Vacant units represent 5.6% of housing stock, while multifamily housing represents 15.6% of stock. In addition, 2.7% of all owner-occupied housing in the assessment area is located in low-income census tracts and 18.7% in moderate-income census tracts, suggesting further that mortgage credit demand in low- and moderate-income areas might be lower comparatively.

Owner- occupancy rates vary significantly between counties as well, with Genesee, Wayne, and Washtenaw Counties below the assessment area average rate. It is noted that the University of Michigan's campus is located in Washtenaw County. The same generally holds true for vacant housing stock, with Genesee, Wayne, and, in this case, St. Clair Counties, typically having percentages much higher than the rest of the counties in the assessment area. Alternatively, with the exception of Washtenaw County, which has the highest rate of multifamily housing stock and Livingston, Monroe, and St. Clair Counties with very low rates, the rates for other counties in the assessment are comparable. This suggests that demand for home purchase and refinance loans may be comparably higher outside Genesee and Wayne Counties, while multifamily lending opportunities are comparatively more prevalent inside Washtenaw County.

The median age of housing stock was 38 years, with 25.4% of housing built prior to 1950. According to 2007 ACS data, 71.1% of the stock in the Ann Arbor MSA, 81.2% in the Detroit-Warren-Livonia MSA, 78.7% in the Flint MSA, and 68.1% in the Monroe MSA was built prior to 1990. Within the largest cities in the assessment area, housing stock is relatively older comparatively. In the cities of Detroit, Ann Arbor, and Flint, 97.0%, 82.3%, and 95.4% of the housing stock, respectively, was built prior to 1990.

According to 2000 Census data, the median housing value in the assessment area was $128,052, with an affordability ratio of 37.0%. The affordability ratio fluctuated from a high of 46.0% in Livingston County to a low of 30.0% in Washtenaw County. Home prices and sales have recently experienced a decline, although more significant than many other parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%. The Michigan Association of Realtors provides data comparing year-to-date home sales for 2007 versus 2008; however, this data is provided by the local associations, which do not necessarily correlate to either a specific county, metropolitan statistical area, or metropolitan division. Notwithstanding this fact, the data reflected that home sales ranged between an increase of 45.0% in the city of Detroit to declines of 3.3% in Monroe County and 0.4% in the city of Ann Arbor (the only portions of the assessment area reflecting declines). Other areas seeing significant sales increases over a one-year period included the city of Dearborn and the counties of Wayne (western portion), Oakland, and Macomb. From a sales price comparison, all areas reflected declines ranging from a low of 13.1% in Livingston County to a high of 52.9% in the city of Detroit. The cities of Dearborn and Flint, and Oakland County also experienced price declines between 25% and 30%.

By comparison, in the State of Michigan, home sales increased by 1.4% while home prices declined by 16.2%. The website www.reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100.0%, while the home price index decreases for the Warren-Farmington Hills-Troy MD, Flint MSA, Monroe MSA, and Detroit-Livonia-Dearborn MD were -7.0%, -8.4%, -3.9%, and -12.6%, respectively (the Ann Arbor MSA registered a 0.2% increase for the period). The data reflects that these four metropolitan statistical areas or divisions had home price decreases that placed them at the bottom of all other metropolitan statistical areas or divisions in the United States. The combination of an increase in sales combined with substantial decrease in prices may indicate an increasing demand for home purchase loans, but weaknesses in the home refinance market.

The CHP reported that the Ann Arbor, Warren, Monroe, Detroit, and Flint metropolitan areas were the 106th, 128th, 144th, 191st, and 199th most expensive, respectively, out of 208 metropolitan markets listed.

Data provided by RealtyTrac for the 100 largest metropolitan areas indicates that the Detroit-Livonia-Dearborn MD foreclosure rates as a percentage of all households for 2007 and 2008 were 4.9% and 4.5%, respectively; rates for the Warren-Farmington Hills-Troy MD were 2.1% and 2.9%, respectively. Comparable data for the United States reflect foreclosure rates of 1.0% and 1.8%, respectively. When compared across all 100 metropolitan areas, the two metropolitan divisions were ranked the 10th and 25th highest for 2008.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Ann Arbor, Detroit-Warren-Livonia, Monroe and Flint MSAs experienced declines in housing permit activity of 40.0%, 63.0%, 47.0%, and 30.0%, respectively, during the period, compared to 50.0% for the State of Michigan and 47.0% for the United States.

From a renter's perspective, the median gross rent was $585, with 13.0% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 19.6% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $827 in the Ann Arbor MSA, $742 in the Detroit-Warren-Livonia MSA, $678 in the Monroe MSA and $619 in the Flint MSA, with 9.2%, 16.1%, 24.6%, and 23.2%, respectively, having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The Detroit-Warren-Livonia MSA has been severely impacted by the decline that the national economy has had on automobile sales, especially beginning in 2008. Large parts of the area have a heavy concentration of automobile manufacturing plants and ancillary industries. The Ann Arbor MSA, which is home to the University of Michigan, has also been impacted, but less severely as the education service industry has had relatively no or little loss in jobs due to the economic decline, according to Crain's Detroit Business. The Ann Arbor MSA is also home to several technological parks that have had a stabilizing effect on employment. According to the Detroit Chamber of Commerce, the increased focus on alternative energy has meant additional funds being deployed to local area research centers. In addition, the life sciences industry in the assessment area is one of the fastest growing in the United States. The Flint MSA has consistently been ranked one of the worst performing areas from an economic standpoint by organizations, such as the Milken Institute. The area has not recovered from the automotive decline in the earlier decades. Retail and healthcare industries, as well as some universities and community colleges, are the largest industries in the area. Finally, the Monroe MSA, which is traditionally dependent on manufacturing, has experienced the closing of several manufacturing plants, including Ford Motor Company and Ace Paper. The Detroit-Warren-Flint CSA is also home to approximately 15 Fortune 500 companies.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Michigan and the Ann Arbor, Detroit-Warren-Livonia, Monroe, and Flint MSAs were 8.4%, 5.9%, 8.8%, 8.9%, and 10.6%, respectively. Within the Detroit-Warren-Livonia MSA, Livingston County had the lowest unemployment rate (6.7%), while St. Clair and Wayne Counties had the highest (10.4% and 9.9%, respectively).

Population Characteristics

The total population within this assessment area was 5,269,634 as of the 2000 Census, with more than half residing in Wayne County (2,061,162) or Oakland County (1,194,156). None of the other counties in the assessment area have more than 500,000 residents, with the exception of Macomb County (788,149). Only 5.7% of the population lives in low-income census tracts, while 23.3% of the population lives in moderate-income census tracts. In addition, approximately 73.7% of the population is 18 years of age or older, which is the legal age to enter into a contract.

Population changes within the assessment area from the 2000 Census to 2008 varied considerably according to the Census Bureau. The largest percentage increases were in Livingston County (16.3%), with an estimated population of 182,575 and Washtenaw County (7.6%), with an estimated population of 347,376. By comparison, Wayne County's population declined by 5.4% to 1,949,929, and Genesee County's by 1.7% to 428,790. All three of the principal cities in the assessment area experienced a decline, including Detroit (8.4%), Flint (6.3%), and Ann Arbor (1.0%). This compares to an increase of 0.7% for the State of Michigan.

Income Characteristics

The assessment area is comprised of 2,016,382 households, of which 1,363,700 are families. The median household income as of the 2000 Census was $49,208, with 10.1% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $59,582, but varied significantly between the counties that comprise the assessment area. Wayne and Genesee Counties registered the lowest median family incomes ($48,805 and $50,090, respectively). By comparison, with the exception of St. Clair County, all of the other counties in the assessment area had median family incomes higher than the overall figure for the assessment area, including Oakland County ($75,540) and Livingston County ($75,284) with the highest. The 2000 median family income for the Ann Arbor MSA, Detroit-Livonia-Warren MD, Warren-Troy-Farmington Hills MD, Monroe MSA, and Flint MSA were $69,771; $48,792; $67,923; $59,647; and $50,097, respectively, increasing to $78,300; $53,800; $76,400; $68,700; and $57,200, respectively, based on more recent 2007 Census data.

Low- and moderate-income families represented 20.3% and 17.5%, respectively, of all families in the assessment area as of the 2000 Census. Low- and moderate-income families are concentrated in Wayne County, representing 43.0% and 35.7%, respectively, of the total number of low- and moderate-income families in the assessment area. Looked at from a county level, Wayne County, along with St. Clair and Genesee Counties, also had the highest number of low-income families as a percentage of families of all income levels. However, St. Clair, Macomb, and Monroe Counties (in that order) had the highest number of moderate-income families as a percentage of all income levels.

Low-income families are relatively evenly distributed between moderate- and middle-income census tracts (38.0% and 38.7%, respectively), while moderate-income families are primarily located in middle-income census tracts (49.9%). As significant, 19.9% of middle-income families and 10.6% of upper-income families are in moderate-income census tracts.

Poverty rates,[141] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Genesee County, MI	10.2%	16.8%
Livingston County, MI	2.4%	5.5%
Macomb County, MI	4.0%	8.3%
Monroe County, MI	4.8%	7.8%
Oakland County, MI	3.8%	8.6%
St. Clair County, MI	5.8%	11.9%
Washtenaw County, MI	5.1%	12.7%
Wayne County, MI	12.7%	20.8%
State of Michigan	7.4%	13.9%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

141 www.ers.usda.gov

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	118	7.7	62,781	4.6	21,011	33.5	276,436	20.3
Moderate-income	359	23.5	291,741	21.4	48,211	16.5	239,112	17.5
Middle-income	656	42.9	624,235	45.8	30,168	4.8	296,966	21.8
Upper-income	387	25.3	384,943	28.2	7,775	2.0	551,186	40.4
Unknown-income	10	0.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,530**	**100.0**	**1,363,700**	**100.0**	**107,165**	**7.9**	**1,363,700**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	126,105	37,713	2.6	29.9	70,815	56.2	17,577	13.9
Moderate-income	501,658	271,557	18.7	54.1	189,362	37.7	40,739	8.1
Middle-income	976,900	700,425	48.3	71.7	232,654	23.8	43,821	4.5
Upper-income	530,877	439,306	30.3	82.8	73,269	13.8	18,302	3.4
Unknown-income	83	0	0.0	0.0	37	44.6	46	55.4
Total Assessment Area	**2,135,623**	**1,449,001**	**100.0**	**67.8**	**566,137**	**26.5**	**120,485**	**5.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10,625	4.8	9,118	4.6	1,160	6.8	347	6.9
Moderate-income	40,814	18.6	36,100	18.3	3,594	21.1	1,120	22.2
Middle-income	102,212	46.6	92,016	46.7	7,813	45.8	2,383	47.2
Upper-income	65,144	29.7	59,587	30.2	4,378	25.7	1,179	23.4
Unknown-income	531	0.2	402	0.2	109	0.6	20	0.4
Total Assessment Area	**219,326**	**100.0**	**197,223**	**100.0**	**17,054**	**100.0**	**5,049**	**100.0**
	Percentage of Total Businesses:			**89.9**		**7.8**		**2.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	0.5	9	0.4	1	2.9	0	0.0
Moderate-income	159	7.6	155	7.5	4	11.8	0	0.0
Middle-income	1,386	66.0	1,363	66.0	22	64.7	1	100.0
Upper-income	543	25.8	537	26.0	6	17.6	0	0.0
Unknown-income	3	0.1	2	0.1	1	2.9	0	0.0
Total Assessment Area	**2,101**	**100.0**	**2,066**	**100.0**	**34**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.3**		**1.6**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DETROIT-WARREN-FLINT CSA #220

Lending Test

The Lending Test performance for the Detroit, MI MSA assessment area is good, considering community development lending. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; and an adequate record of serving the credit needs of highly economically disadvantaged areas, low-income individuals, and businesses with gross annual revenues less than $1 million, consistent with safe and sound operations. The bank was a leader in the origination of community development loans.

In reaching a conclusion, the greatest weight was given to the evaluation of small business loans, followed by refinance, home purchase loans, real estate secured small business, and home improvement loans. Although a large volume of loans were originated in this market, Fifth Third is not among the top competitors in this market.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 5,763 home purchase, 7,365 refinance, 255 home improvement, 7,711 small business, and one small farm loans, as well as 276 small business loans secured by real estate. Deposits within the assessment area represented 6.3% of Fifth Third's total deposits. Mortgage lending and small business lending within this assessment area constituted 9.1% and 11.9%, respectively, of total lending.

Geographic Distribution

The distribution of loans among geographies is adequate. Although, the distribution of the small business lending was good, mortgage lending distribution was only adequate and there were significant gaps in the distribution of lending, particularly in low- and moderate-income tracts. Of the 1,520 census tracts (excluding the no-income tracts), Fifth Third did not make loans in 53 (44.9%) low-, 59 (16.4%) moderate-, 18 (2.7%) middle-, and four (1.0%) upper-income tracts. The bank made no mortgage loans in 77 (65.3%) low-, 114 (31.8%) moderate-, 41 (6.3%) middle-, and 15 (3.9%) upper-income tracts. However, 12 low-, seven moderate-, four middle-, and two upper-income tracts had renter-occupancy rates in excess of 75.0%. Four of the tracts with high renter-occupancy also had a population of less than 500 and fewer than 100 housing units. In addition, one low-, two moderate-, two middle, and two upper-income tracts had populations of less than 500 and/or less than 100 housing units. Lending opportunities would be limited in these tracts.

Home Purchase Loans

The distribution of home purchase loans among geographies is adequate. The percentage of lending in low-income tracts at 1.5% was significantly less than the percentage of owner-occupied units in these tracts at 2.7%, but exceeded lending by peer institutions at 1.0%. As would be expected with the weakened housing market and decline in housing values, the number of loans originated decreased by 51.8%. Taking into consideration the level of competition, economic conditions, and the 33.5% poverty rate in low-income tracts, the bank's level of lending is adequate. For 2008, poverty level ranged from $10,991 to $44,346, depending on family size, while the average house price in the MSA for 2008 was $164,900, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished.

Lending in moderate-income tracts at 14.1% was considerably less than the percentage of owner-occupied units in these tracts at 19.3%, but exceeded peer at 12.9% and is considered good. Also, the number of loans originated increased slightly from 2007 to 2008, in spite of problems in the housing market. The percentage of lending in both middle- and upper-income tracts exceeded the respective proxies for demand.

Refinance Loans

The geographic distribution of refinance loans is adequate. Lending in low-income tracts was substantially less than the percentage of owner-occupied units in these tracts and half the percentage of lending by peer institutions. The number of loans originated remained comparable from year to year; however, the bank made 16 loan modifications in low-income tracts, which represented 4.0% of modifications in the MSA and exceeded the percentage of owner-occupied units. Recognizing market conditions and the level of modifications, the level of lending in low-income tracts was adequate.

The percentage of lending in moderate-income tracts at 10.3% was significantly less than the proxy and somewhat less than peer at 12.2%, but is considered adequate. The number of loans originated decreased by 46.3%; however, 21.0% of loan modifications involved properties in these tracts. Lending in middle- and upper-income tracts both exceeded the respective percentages of owner-occupied units in these tracts.

Home Improvement Loans

The distribution of home improvement loans by geography is adequate. Home improvement lending in low-income tracts reflected the highest percentage of lending among the lending products. The percentage of lending in low-income tracts at 1.6% was significantly less than the proxy for demand and less than peer, but is adequate. Lending volume remained the same during the two-year period.

Lending in moderate-income tracts at 12.5% was also adequate, being appreciably lower than the percentage of owner-occupied units in these tracts and lending by peer institutions at 19.0%. The number of loans originated also dropped slightly from 2007 to 2008. The percentage of lending in both middle- and upper-income tracts was greater than the respective percentages of owner-occupied units.

Small Business Loans

The distribution of small business loans among geographies is good. Lending in low-income tracts was significantly less than the percentage of businesses located in these tracts and less than peer. However, the number of loans originated increased slightly from year to year. Considering the fact that the bank is not a major competitor in this market, the level of lending is adequate.

The percentage of lending in moderate-income tracts was less than the proxy, but exceeded peer and was good. Lending volume declined somewhat from 2007 to 2008. Again, lending in middle- and upper-income tracts exceeded the respective proxies for demand.

Small Business Loans Secured by Real Estate

The geographic distribution of small business loans secured by real estate is good. The distribution of loans was similar to the distribution of small business loans, with lending in low-income tracts significantly less than the percentage of businesses in these tracts. Also, the number of loans originated remained comparable over the two-year period. The level of lending was adequate.

The percentage of lending in moderate-income tracts was good, although less than the proxy. Lending volume decreased significantly, but commercial real estate also suffered a decline in value. Lending in middle-income tracts was also less than the percentage of businesses in these tracts, while lending in upper-income tracts exceeded the proxy for demand.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenues size of businesses is adequate. All lending categories are considered adequate, except home purchase lending, which is good. Various loan programs offered by Fifth Third provide flexible options for low- and moderate-income borrowers. Within the assessment area, the bank originated 183 FHA loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers at 7.1% was substantially lower than the percentage of low-income families at 20.3% and lending by peer institutions at 13.3%. In spite of the weak housing market, though, the number of loans originated increased from 2007 to 2008. As a result, the level of lending is considered adequate.

Lending to moderate-income borrowers exceeded the percentage of moderate-income families and peer and is considered excellent. The number of loans originated also increased from year to year. The percentage of lending to middle- and upper-income borrowers was comparable to the respective proxies for demand.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Loan modifications were not included in the analysis, since income information was not available. Lending to low-income borrowers at 4.2% was lower than the level of home purchase lending, substantially less than the percentage of low-income families and less than the percentage of lending by peer. As such, the performance was poor. With the decline in housing values, the number of loans made declined over the two-year period.

The percentage of lending to moderate-income borrowers exceeded the proxy and peer and is considered excellent. A similar trend was noted in the percentage of lending to middle- and upper-income borrowers.

Home Improvement Loans

The distribution of home improvement loans by borrower income is adequate. Loans with no income information comprised 37.6% of home improvement loans. Home improvement lending to low-income borrowers was slightly higher than home purchase and refinance lending, but still poor. The percentage of loans was substantially lower than the proxy and half the percentage of lending by peer. The number of loans originated also declined by more than 50.0%.

The percentage of lending to moderate-income borrowers exceeded the percentage of moderate-income families, but was still less than peer. Lending volume declined, but considering competitive factors, the level of lending was excellent. Lending to middle- and upper-income was just short of the respective percentages of families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. As indicated by community contacts, there is a particular need in the assessment area for working capital and start-up loans for small businesses. The percentage of lending to small businesses at 54% was considerably less than the percentage of businesses with revenues of $1 million or less at 89.9%, but almost twice the level of lending by peer institutions. Of the loans made to small businesses, 77.5% were in amounts of $100,000 or less and 11.0% were in amounts of $100,001-$250,000. Much of the smaller dollar lending was in the form of commercial credit card accounts.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans by revenue size of the business is adequate. The percentage of real estate-secured lending was slightly less than the percentage of small business lending but still exceeded peer. Of the loans made to small businesses, though, only 65% were in amounts of $250,000 or less.

Community Development Loans

Fifth Third is a leader in the origination of community development loans. The bank made 117 loans totaling $346,086,257, which represented 26.3% by number and 28.6% by dollar amount of total community development lending. Of these 117 loans, 16 were for affordable housing totaling $49.8 million, 23 were for community services totaling $17.4 million, three were for economic development of small businesses totaling $8.0 million, and 75 were for revitalization of low- and moderate-income geographies totaling $270.8 million. The affordable housing loans financed multi-family housing unit projects, many of which involved low-income housing and other tax credits. The loans for economic development addressed needs relating to job creation and retention, providing working capital, and initiatives to address weaknesses in the area's economy. Further, community service loans supported the establishment of charter schools and other services that assisted low- and moderate-income individuals.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $44.6 million in investments during the evaluation period. Qualified investments increased $23.8 million or 114.6% since the previous evaluation.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Empowerment Zones and Enterprise Communities) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The assessment area's demographic composition suggests large sections of low- or moderate-income geographies in which additional community development opportunities may also exist. Finally, with the ongoing economic impact from the housing and automotive industries declines, large sections of the population are in need of community development services, such as home foreclosure counseling. Although the institution has a large presence in the assessment area, as evidenced by the number of banking centers, its share of total deposits in the assessment area as of June 30, 2008 is relatively small. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Detroit-Warren-Flint CSA.

The investments consisted of new market tax credits and direct and indirect equity fund investments for affordable housing and, to a limited extent, donations and grants for revitalizing and stabilizing low- and moderate-income geographies and community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good, primarily based on the retail service distribution.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 92 banking centers in the assessment area, including two in low-, 13 in moderate-, 45 in middle-, and 32 in upper-income census tracts. The number of banking centers in this assessment area represents 7.6% of all the institution's banking centers, accounting for the largest number within the state. The percentage of banking centers located in low-income census tracts (2.2%) was significantly less than the percentage of low-income geographies (7.7%) in the assessment area, but not substantially less than the percentage of families living in these geographies (4.6%). The percentage of banking centers located in moderate-income census tracts (14.1%) in the assessment area is also significantly less than the percentage of moderate-income geographies (23.5%) and the percentage of families (21.4%) living in these areas. As mentioned earlier, mitigating some concerns regarding the distribution statistics is the fact that the distribution of full-service ATMs in low-income tracts is comparable to the percentage of families located in these areas, thus enhancing the availability of retail delivery systems.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of five banking centers in the assessment area, including a reduction of two banking centers in moderate-income, but an increase of five in middle-income and two in upper-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	21 days
Total attendance by individuals	2,940 individuals
Total number of hours open	101 hours
Total number of Fifth Third employees that worked the E-bus	62 employees
Total number of free credit reports provided by Fifth Third	911 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	977 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 875 hours of financial education and literacy, 311 hours of technical assistance, and 466 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.9 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KALAMAZOO-PORTAGE MSA #28020

The Kalamazoo-Portage MSA includes Kalamazoo and Van Buren Counties. The assessment area encompasses the entire metropolitan statistical area. The assessment area is composed of four low-income tracts, 19 moderate-income tracts, 37 middle-income tracts, and 16 upper-income tracts.

As of June 30, 2008, Fifth Third ranked second out of 22 institutions with a market share of 23.1% of deposits, according to the FDIC. By way of comparison, the institution with the largest market share was the former National City Bank, NA (24.2%). As of December 31, 2008, there were 18 banking centers, 19 full-service ATMs, and four cash-only ATMs within the assessment area, including nine banking centers located within the city of Kalamazoo. Deposits in this assessment area account for approximately 1.1% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 3,469 mortgage loans and 1,092 small business loans within the assessment area, representing 2.4% and 1.7%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked first among 289 HMDA reporters and the bank ranked 20th in mortgage loan originations. In small business lending, Fifth Third ranked sixth when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Citibank SD, NA; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were the former National City Bank, NA (10th) and Comerica Bank (11th).

The city of Kalamazoo is the largest city in the assessment area by a wide margin. The majority of businesses and manufacturers are located in the city or Kalamazoo County. Community contacts stated that the metropolitan statistical area has weathered the national economic decline fairly well. There have been layoffs from the former National City organization due to its acquisition and several smaller auto parts manufacturers; however, the region is mostly known for its strong base in the life science and medical equipment industries. These two industries have grown or remained relatively stable throughout the evaluation period. A second stabilizing factor has been the relatively large base of jobs due to the presence of Western Michigan University and several medical centers. Community contacts stated that the areas of concentrated poverty and low-income are primarily the neighborhoods surrounding the downtown portions of the city of Kalamazoo. Those areas farther out and into Van Buren County are primarily residential or rural farming areas that include a number of bedroom communities. One community contact also mentioned that the foreclosure crises is readily noticeable in the area, as many formerly middle-income borrowers have been availing of the organizations free home counseling services as a result of layoffs.

Financial institutions have been actively involved in the community, helping to revitalize the city of Kalamazoo's downtown area, including the low- and moderate-income neighborhoods through both loans and investments. In addition, the State of Michigan has a number of economic development and neighborhood renewal programs. Although specific information by county was not available, several of these programs were in place in the assessment area and, specifically, the city of Kalamazoo.

Housing Characteristics

There are 133,225 housing units in the assessment area based on the 2000 Census, with a majority (99,250) located in Kalamazoo County. The owner-occupancy rate in the assessment area is 62.9%, varying from a low of 26.5% in low-income tracts to a high of 80.1% in the upper-income tracts. In this regard, community contacts noted that several of the low- and moderate-income tracts surrounding the city of Kalamazoo are primarily used for off-campus student housing. Vacant housing units represent 8.8% of housing stock, while multi-family housing represents 17.4% of the housing stock (including 40.9% of all housing stock in low-income census tracts). Although the percentage of owner-occupied housing is comparable across both counties in the assessment area, the percentage of vacant housing is much higher in Van Buren County (17.6%) than in Kalamazoo County (5.8%). Alternatively, multifamily housing is a higher percentage in Kalamazoo County (21.5%) than in Van Buren County (5.5%). Looked at another way, 21,304 of the 23,178 multifamily stock is in Kalamazoo County.

The median age of housing stock was 33 years, with 25.8% of housing built prior to 1950. According to 2007 ACS data, 76.1% of the stock was built prior to 1990. Within the largest city in the assessment area, though, housing stock is relatively older comparatively. In the city of Kalamazoo, 89.5% of the housing stock was built prior to 1990.

Approximately 1.7% of all owner-occupied housing in the assessment area is located in low-income census tracts and 17.4% in moderate-income census tracts, suggesting mortgage credit demand in low-income areas might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $100,319, with an affordability ratio of 40.0%. The affordability ratio was somewhat higher in Van Buren County than Kalamazoo County. Home prices and sales have recently experienced a decline comparable to many other parts of the country. According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%. The Michigan Association of Realtors provides data comparing year-to-date home sales for 2007 versus 2008 by local associations, which do not necessarily correlate to a specific county, metropolitan statistical area, or metropolitan division. The data reflected that home sales decreased by 5.9% in the greater Kalamazoo area.

From a sales price comparison, the association reported that prices declined by 9.7%. By comparison, in the State of Michigan home sales increased by 1.4%, while home prices declined by 16.2%. In addition, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100.0%, while the home price index increase for the Kalamazoo-Portage MSA was 13.9%. The combination of decline in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

The CHP reported that the Kalamazoo metropolitan area was tied for the 180th most expensive out of 208 metropolitan markets listed.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Kalamazoo-Portage MSA experienced a decline in housing permit activity of 50.0% during the period, compared to 50.0% for the State of Michigan, and 47.0% for the United States.

From a renter's perspective, the median gross rent was $518, with 14.5% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 29.0% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $628, with 26.5% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The Kalamazoo-Portage MSA includes many automotive components companies due to its close proximity to the Detroit-Warren-Livonia MSA; however, it is also relatively diversified with industries, such as pharmaceutical and medical, cereals, paper products, and financial services, according to the website www.city-data.com. Large employers in the area include Pfizer Corporation, Western Michigan University, and the former National City Bank, NA (now owned by PNC Bank). The assessment area is also home to one Fortune 500 company.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Michigan and the metropolitan statistical area were 8.4% and 6.9%, respectively. Unemployment rates for 2008 for the counties comprising the Kalamazoo- Portage MSA were 6.4% in Kalamazoo County and 8.4% in Van Buren County.

Population Characteristics

The total population within this assessment area was 314,866 as of the 2000 Census, including 5.9% of the population in low- and 21.2% of the population in moderate-income census tracts. A significant majority of the population resides in Kalamazoo County (238,603). In addition, approximately 75.0% of the population is 18 years of age or older.

It is estimated that the population has increased by 3.1% in Kalamazoo County and 2.0% in Van Buren County as of 2008, according to the Census Bureau. For the largest city in the assessment area however, the trend has been towards a decline. The city of Kalamazoo (population 72,161) has experienced a decline of 6.5% from 2000 to 2008. This compares to an increase of 0.7% for the State of Michigan.

Income Characteristics

The assessment area is comprised of 121,533 households of which 78,629 are families. The median household income as of the 2000 Census was $41,501, with 11.4% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $51,807. The median family incomes for each of the counties in the Kalamazoo-Portage MSA are significantly different, with Kalamazoo County's figure at $53,953 compared to $45,824 for Van Buren County. The median family income for the metropolitan statistical area has increased to $58,900 based on more recent 2007 Census data.

Low- and moderate-income families represented 19.0% and 18.6%, respectively, of all families in the assessment area as of the 2000 Census. Low- and moderate-income families are concentrated in Kalamazoo County, representing 69.0% and 69.8%, respectively, of the total number of low- and moderate-income families in the assessment area. In addition, the majority of low- and moderate-income families are located in middle-income census tracts (49.7% and 55.8%, respectively). These statistics suggest that community development needs are primarily located in Kalamazoo County.

Poverty rates,[142] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Kalamazoo County, MI	6.5%	16.2%
Van Buren County, MI	7.8%	16.8%
State of Michigan	7.4%	13.9%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

142 www.ers.usda.gov

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	4	5.3	2,223	2.8	663	29.8	14,944	19.0
Moderate-income	19	25.0	14,454	18.4	1,935	13.4	14,653	18.6
Middle-income	37	48.7	42,252	53.7	2,200	5.2	18,268	23.2
Upper-income	16	21.1	19,700	25.1	604	3.1	30,764	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**76**	**100.0**	**78,629**	**100.0**	**5,402**	**6.9**	**78,629**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,268	1,394	1.7	26.5	3,364	63.9	510	9.7
Moderate-income	29,757	14,539	17.4	48.9	11,615	39.0	3,603	12.1
Middle-income	70,718	45,785	54.7	64.7	18,621	26.3	6,312	8.9
Upper-income	27,482	22,019	26.3	80.1	4,124	15.0	1,339	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**133,225**	**83,737**	**100.0**	**62.9**	**37,724**	**28.3**	**11,764**	**8.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	342	2.6	293	2.5	41	4.0	8	2.9
Moderate-income	2,975	23.0	2,627	22.6	276	26.8	72	25.9
Middle-income	6,614	51.2	5,948	51.2	520	50.5	146	52.5
Upper-income	2,990	23.1	2,745	23.6	193	18.7	52	18.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**12,921**	**100.0**	**11,613**	**100.0**	**1,030**	**100.0**	**278**	**100.0**
	Percentage of Total Businesses:			**89.9**		**8.0**		**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	118	22.6	106	21.5	12	42.9	0	0.0
Middle-income	299	57.4	290	58.8	9	32.1	0	0.0
Upper-income	104	20.0	97	19.7	7	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**521**	**100.0**	**493**	**100.0**	**28**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**94.6**		**5.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KALAMAZOO-PORTAGE MSA #28020

Lending Test

The Lending Test performance for the Kalamazoo MSA assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals, consistent with safe and sound operations; and an adequate level of community development lending.

Fifth Third is one of the leading financial institutions in this market. In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans. Although fewer loans were originated, there was a sufficient volume of home improvement loans and small business loans secured by real estate to conduct a meaningful analysis. However, conclusions regarding these loans received the least amount of weight. The nominal volume of small farm lending precluded any meaningful analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 1,687 home purchase, 1,644 refinance, 138 home improvement, 1,092 small business, and eight small farm loans, as well as 76 small business loans secured by real estate. Deposits within the assessment area represented 1.1% of Fifth Third's total deposits, while mortgage lending comprised 2.4% of all mortgage loans and small business lending also made up 1.7% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is good. Home purchase lending, which received the greatest weight, is adequate as is refinance lending. Small business lending, though, is excellent. Home improvement and real estate-secured small business lending received the least weight and are considered adequate and good, respectively. Fifth Third made at least one loan in every census tract within the assessment area. At least one mortgage loan was originated in all but two low-income tracts, one of which had a renter-occupancy rate of 88.4%, limiting lending opportunities within the tract.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. The percentage of lending in low-income tracts at 0.9% was significantly less than the percentage of owner-occupied units in these tracts at 1.7%, but exceeded the percentage of lending by peer institutions at 0.1%. Taking into consideration the 29.8% poverty rate in low-income tracts, the bank's level of lending is adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $146,500, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. The number of loans originated decreased by 75.0% from 2007 to 2008, as would be expected with the weaknesses in the housing market.

Lending in moderate-income tracts at 12.2% was somewhat stronger, but still considerably less than the percentage of owner-occupied units, 17.4%, in these tracts. Additionally, although Fifth Third ranked first in the origination of mortgage loans in the assessment area, its percentage of lending was lower than peer. However, considering economic conditions, the level of lending is adequate. Lending volume declined by 17.0% over the two-year period. The percentage of lending in middle-income tracts was appreciably less than the proxy for demand, while lending in upper-income tracts significantly exceeded the percentage of owner-occupied units in these tracts.

Refinance Loans

The distribution of refinance loans among geographies is adequate. Recognizing Fifth Third's predominance in this market, lending in low-income tracts was adequate. The percentage of lending, at 0.6%, was substantially lower than the percentage of owner-occupied units, but equal to peer. However, the number of loans originated increased from two in 2007 to eight in 2008. Also, of the loan modifications made involving properties in the assessment area, 4.0% were in low-income tracts.

The percentage of lending in moderate-income tracts was somewhat less than the proxy, but higher than peer institutions, reflecting a good level of lending. The number of loans originated declined; however, 26.0% of loan modifications involved properties in these tracts. The combination of lending and modification activity is good. Lending in middle-income tracts was also somewhat less than the percentage of owner-occupied units, but lending in upper-income tracts exceeded the proxy for demand.

Home Improvement Loans

The geographic distribution of home improvement loans is adequate. No loans were made in the low-income tracts reflecting a very poor performance. Among peer institutions, 1.9% of home improvement loans were made in low-income tracts.

Lending in moderate-income tracts, though, exceeded the percentage of owner-occupied units in these tracts and was slightly higher than peer. Additionally, the number of loans originated increased from year to year. The level of lending was excellent. The percentage of lending in middle-income tracts was comparable to proxy, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

The geographic distribution of small business loans is excellent. The percentage of lending in low-income tracts by number of loans was less than the proxy for demand, but higher than the percentage of lending by peer. However, by dollar volume, the percentage of lending exceeded the percentage of businesses in these tracts, evidence of the bank's efforts to invest funds in low-income areas. As such, the level of lending is excellent.

Lending in moderate-income tracts exceeded the percentage of businesses in these tracts and lending by peer institutions, which reflected an excellent level of lending. The percentage of lending in middle-income tracts was slightly less than proxy, while lending in upper-income tracts was greater than the proxy for demand.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans is good. Although the percentage of lending, at 1.3%, was half the percentage of businesses in low-income tracts, the percentage of lending by dollar volume at 1.9% was good. As in the low-income tracts, the percentage of lending by dollar volume in moderate-income tracts was higher than the percentage of lending by number of loans. Both, though, were somewhat less than the percentage of businesses in these tracts, but still good. The percentage of lending in both middle- and upper-income tracts exceeded the respective proxies for demand.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good. Mortgage lending is considered good, while small business lending is adequate. Fifth Third offers various flexible lending programs to assist low- and moderate-income borrowers obtain financing. During the period under review, the bank made 133 FHA, 13 VA, and 10 FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. Lending to low-income borrowers at 4.8% was substantially less than the percentage of low-income families at 19% and less than the percentage of peer lending at 11.4%. Also given the number of loans originated did increase from year to year and the poverty level, the level of lending is considered adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $146,500, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished.

The percentage of lending to moderate-income borrowers exceeded the percentage of moderate-income families and lending by peer and is excellent. Lending volume by number of loans, though, did decrease by 15.9% from 2007 to 2008. Lending to both middle- and upper-income borrowers was comparable to the respective proxies for demand.

Refinance Loans

The distribution of refinance loans by borrower income is good. The percentage of refinance lending to low-income borrowers was the same as for home purchase loans and is considered adequate. Lending was less than the percentage of lending by peer institutions and decreased significantly from year to year.

The percentage of lending to moderate-income borrowers exceeded the proxy for demand and peer and is considered excellent. From 2007 to 2008, though, the number of loans originated declined by 27.9%. Lending to middle- and upper-income borrowers was comparable to the percentages of respective families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is good. Of these loans, 18.8% had no income information. Although the percentage of lending to low-income borrowers at 9.4% was significantly less than the percentage of low-income families and peer, considering poverty level, it is considered adequate.

The percentage of lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families. However, the bank's lending was less than the percentage of lending by peer institutions and decreased over the two-year period. Lending to middle- and upper-income borrowers was somewhat less than the respective proxies.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. The percentage of lending to small businesses at 50.6% was considerably less than the percentage of businesses with gross annual revenues of less than $1 million at 89.9%, but greater than lending by peer institutions. Of loans made to small businesses, though, only 71.4% were in amounts of $100,000 or less, many of which were in the form of commercial credit card accounts. Another 16.8% were in amounts of $100,001-$250,000.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans between small businesses and those with revenues greater than $1 million is adequate. The percentage of lending was slightly higher than the percentage of small business lending to businesses with revenues of $1 million or less. Of these loans, 90.2% were in amounts of $250,000 or less.

Community Development Loans

Fifth Third originated six community development loans totaling $6,410,000, which constituted 1.3% by number and 0.5% by dollar amount of the bank's total community development lending. The majority of the funding supported affordable housing and services for low- and moderate-income residents. Community development lending is adequate.

Investment Test

Fifth Third has funded an adequate level of qualified investments in the assessment area. The institution funded $637,000 in investments during the evaluation period. Qualified investments decreased by $353,000 or 35.6% since the previous evaluation.

The assessment area has some community development opportunities, as evidenced by the various designations (i.e., Renewal Communities) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The assessment area's demographic composition suggests several low- or moderate-income geographies in which additional community development opportunities may exist. The institution also has a relatively large presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third rarely acts in a leadership role in the Kalamazoo-Portage MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing, and to a limited extent donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good. Although retail services are readily accessible, only an adequate level of community development services was noted.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 18 banking centers in the assessment area, including four in moderate-, 11 in middle-, and three in upper-income census tracts. The number of banking centers in this assessment area represents 1.5% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentages of low-income census tracts and families living in these geographies were 5.3% and 2.8%, respectively.

The percentage of banking centers located in moderate-income census tracts (22.2%) in the assessment area is comparable to both the percentage of moderate-income geographies (25.0%) and the percentage of families (18.4%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change to the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides an adequate level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 131 hours of financial education and literacy, but no technical assistance hours or financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LANSING-EAST LANSING MSA #29620

The Lansing-East Lansing MSA includes the counties of Clinton, Eaton, and Ingham. The assessment area encompasses the entire metropolitan statistical area. The assessment area is composed of nine low-income tracts, 25 moderate-income tracts, 58 middle-income tracts, and 23 upper-income tracts. There are also two tracts with no income designation.

As of June 30, 2008, Fifth Third ranked first out of 24 institutions with a market share of 17.4% of deposits, according to the FDIC. By way of comparison, the next two institutions with the largest market share included the former National City Bank, NA (12.9%) and LaSalle Bank Midwest NA (10.7%). As of December 31, 2008, there were 16 banking centers, 19 full-service ATMs, and 12 cash-only ATMs within the assessment area, including four banking centers located within the city of Lansing. Deposits in this assessment area account for approximately 1.2% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 4,420 mortgage loans and 1,324 small business loans within the assessment area, representing 3.0% and 2.0%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company (including Fifth Third Mortgage MI LLC) ranked 1st among 303 HMDA reporters and the bank ranked 31st in mortgage loan originations. By comparison, JPMorgan Chase Bank, NA ranked second and Countrywide Bank FSB ranked third among HMDA reporters. In small business lending, Fifth Third ranked sixth when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Capital One Bank USA NA; and Citibank SD NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Independent Bank (11th) and Citizens Bank (12th).

Community contacts stated that the metropolitan statistical area has fared the national economic decline relatively well. The area has a large auto and auto parts supplies industry that has been impacted by the decline; however, because they are the home to both the state government and Michigan State University, the impact has been less severe. Expansion has also been occurring in the insurance industry, as many employers are growing and hiring. There has also been a transition from manufacturing to technology jobs. Community contacts also stated that affordable housing and access to lending are the primary community development needs in the assessment area. Financial institutions continue to perform a satisfactory job of meeting these needs, although it appears that loans are harder to obtain given the tighter lending standards. In addition, the State of Michigan has a number of economic development and neighborhood renewal programs. Although specific information by county was not available, several of these programs were in place in the assessment area, primarily near the city of Lansing.

Housing Characteristics

There are 181,804 housing units in the assessment area based on the 2000 Census, with a majority (115,056) located in Ingham County. The owner-occupancy rate in the assessment area is 63.8%, varying from a low of 19.7% in low-income tracts to a high of 71.1% in upper-income census tracts. Vacant housing units represent 5.2% of housing stock, while multi-family housing represents 19.8% of the housing stock, including 51.9% in low-income census tracts. The percentage of owner-occupied housing is lower than that of the assessment area in Ingham County (57.3%), while vacancy and multifamily percentages are significantly higher than those in the other counties at 5.62% and 24.3%, respectively.

The median age of housing stock was 34 years, with 25.7% of housing built prior to 1950. Homes were oldest in Ingham County (median age of 35 years) and newest in Eaton County (28 years). According to 2007 ACS data, 77.7% of the stock was built prior to 1990. Within the largest city in the assessment area, housing stock is relatively older comparatively. In the city of Lansing, 81.7% of the housing stock was built prior to 1990.

Approximately 1.7% of all owner-occupied housing in the assessment area is located in low-income census tracts and 13.9% in moderate-income census tracts, suggesting mortgage credit demand in these census tracts might be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $106,238 with an affordability ratio of 41.0%. Affordability ratios were relatively comparable throughout the three-county region comprising the assessment area. Home prices have recently experienced a decline, although more significant than many other parts of the country. Sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%, according the National Association of Realtors. The Michigan Association of Realtors provides data comparing year-to-date home sales for 2007 versus 2008 by local associations that do not necessarily correlate to a specific county, metropolitan statistical area, or metropolitan division. The data reflected that home sales increased by 3.2% in the greater Lansing area. From a sales price comparison, the association reported that prices declined by 22.4%. By comparison, in the State of Michigan home sales increased by 1.4%, while home prices declined by 16.2%. In addition, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100%, while the home price index increase for the Lansing-East Lansing MSA was 7.6%. The combination of decline in home prices with an increase in sales may indicate a decline in the demand for home refinance loans, but an increase in demand for home purchase loans.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Lansing-East Lansing MSA experienced a decline in housing permit activity of 34.0% during the period, compared to 50.0% for the State of Michigan and 47.0% for the United States.

From a renter's perspective, the median gross rent was $544, with 11.8% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 27.3% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $681, with 16.6% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The city of Lansing is the capital of the State of Michigan and home to many of the state's government offices. The Lansing-East Lansing MSA is well-diversified with all types of industries, including service, wholesale, retail, education, and manufacturing. The education industry is anchored by Michigan State University's main campus. The assessment area is also home to approximately one Fortune 500 company.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Michigan and the metropolitan statistical area were 8.4% and 6.8%, respectively. Unemployment rates for 2008 for the three counties comprising the Lansing-East Lansing MSA were 6.1% in Clinton County, 6.4% in Eaton County, and 7.2% in Ingham County.

Population Characteristics

The total population within this assessment area was 447,728 as of the 2000 Census, with a majority residing in Ingham County (279,320). Approximately 5.7% of the population lives in low- and 17.0% in moderate-income census tracts. In addition, approximately 75.3% of the population is 18 years of age or older, which is the legal age to enter into a contract.

According to the Census Bureau, the population in the assessment area has grown; however, this has occurred primarily in Clinton County (7.7% to 69,726) and Eaton County (3.0% to 106,781), while Ingham County's has declined by 0.7% to 277,528. The decline can be attributed directly to declines in the city of Lansing, which has experienced a 4.3% loss to 114,276, suggesting migration of individuals and families towards the outlying suburbs. This compares to a population increase of 0.7% for the State of Michigan.

Income Characteristics

The assessment area is comprised of 172,525 households of which 110,774 are families. The median household income as of the 2000 Census was $44,468, with 11.1% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $55,552. The median family income is highest in Clinton County ($60,491) and lowest in Ingham County ($53,063). The median family income for the Lansing-East Lansing MSA has increased to $64,000 based on more recent 2007 Census data.

Low- and moderate-income families represented 18.7% and 18.5%, respectively, of all families in the assessment area as of the 2000 Census. Low-income families as a percentage of all families in the county are higher than the assessment area average in Ingham County (21.6%). Moderate-income families' percentages in each county are comparable to that of the assessment area as a whole. In addition, the majority of low- and moderate-income families are located in middle-income census tracts (51.2% and 61.9%, respectively), suggesting that community development needs are dispersed throughout the assessment area.

Poverty rates,[143] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	**2007**
Clinton County, MI	3.3%	7.1%
Eaton County, MI	4.1%	8.4%
Ingham County, MI	8.3%	18.1%
State of Michigan	7.4%	13.9%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

143 www.ers.usda.gov

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	9	7.7	3,565	3.2	1,022	28.7	20,751	18.7
Moderate-income	25	21.4	17,149	15.5	2,604	15.2	20,487	18.5
Middle-income	58	49.6	65,760	59.4	2,792	4.2	26,074	23.5
Upper-income	23	19.7	24,300	21.9	679	2.8	43,462	39.2
Unknown-income	2	1.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	**117**	**100.0**	**110,774**	**100.0**	**7,097**	**6.4**	**110,774**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,134	1,992	1.7	19.7	6,896	68.0	1,246	12.3
Moderate-income	31,543	16,075	13.9	51.0	13,291	42.1	2,177	6.9
Middle-income	102,198	70,927	61.2	69.4	26,632	26.1	4,639	4.5
Upper-income	37,867	26,907	23.2	71.1	9,631	25.4	1,329	3.5
Unknown-income	62	0	0.0	0.0	62	100.0	0	0.0
Total Assessment Area	**181,804**	**115,901**	**100.0**	**63.8**	**56,512**	**31.1**	**9,391**	**5.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	876	4.6	757	4.4	86	6.7	33	6.4
Moderate-income	3,401	17.9	2,962	17.2	333	25.9	106	20.6
Middle-income	9,798	51.6	9,015	52.4	532	41.4	251	48.7
Upper-income	4,566	24.0	4,185	24.3	291	22.6	90	17.5
Unknown-income	364	1.9	286	1.7	43	3.3	35	6.8
Total Assessment Area	**19,005**	**100.0**	**17,205**	**100.0**	**1,285**	**100.0**	**515**	**100.0**
	Percentage of Total Businesses:			**90.5**		**6.8**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	12	1.3	11	1.2	1	8.3	0	0.0
Middle-income	802	87.7	791	87.7	11	91.7	0	0.0
Upper-income	99	10.8	99	11.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**914**	**100.0**	**902**	**100.0**	**12**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.7**		**1.3**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LANSING-EAST LANSING MSA #29620

Lending Test

The Lending Test performance for the Lansing MSA assessment area is good considering community development lending. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals, consistent with safe and sound operations; and an excellent level of community development lending.

Fifth Third is the leading financial institution in this market, ranking first in deposit share and mortgage loan originations. In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by home purchase and small business loans. Although fewer loans were originated, there was a sufficient volume of home improvement loans and small business loans secured by real estate to conduct a meaningful analysis. However, conclusions regarding these loans received the least amount of weight. The nominal volume of small farm lending precluded any meaningful analysis. Although more weight is given to borrower distribution, a large portion of the mortgage loans were purchased, for which no income information is available. Therefore, less weight was given to the evaluation of mortgage loans under the category of borrower distribution.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 1,937 home purchase, 2,415 refinance, 68 home improvement, 1,324 small business, and 11 small farm loans, as well as 96 small business loans secured by real estate. Deposits within the assessment area represented 1.2% of Fifth Third's total deposits, while mortgage lending comprised 3.0% of all mortgage loans and small business lending made up 2.0% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is adequate. The bank's performance among all loan products is adequate, except small business lending, which is poor. The bank made at least one loan in all but two low- and one moderate-income tracts. At least one mortgage loan was made in all but three low- and one moderate-income tracts. All four tracts had renter-occupancy rates greater than 75.0% and one low- and one moderate-tract had fewer than 25 housing units, limiting lending opportunities within these tracts.

Home Purchase

As the top-ranked mortgage lender in this market, the distribution of home purchase loans among geographies is adequate. The percentage of lending in low-income tracts at 1.1% was substantially less than the percentage of owner-occupied housing units at 1.7% in low-income tracts and less than half the level of lending by peer institutions. However, taking into consideration the 28.7% poverty rate in low-income tracts, the level of lending is adequate. For 2008, poverty level ranged from $10,991 to $44,346, depending on family size, while the average house price in the MSA for 2008 was $153,500, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. The number of loans originated decreased from 2007 to 2008, reflecting the downturn in the home sales market.

Lending in moderate-income tracts at 12.5% was less than the proxy for demand, which was 13.9%, but considered good. Also, the number of loans originated declined by only 18.0%, despite the weakness in the housing market. However, Fifth Third's lending was less than peer in spite of the bank being the largest lender in the market. The percentage of lending in middle-income tracts was slightly less than the percentage of owner-occupied units, while lending in upper-income tracts exceeded proxy.

Refinance Loans

The geographic distribution of refinance loans is adequate. Lending in low-income tracts at 1.4% was good, although somewhat lower than the percentage of owner-occupied units in these tracts and less than lending by peer institutions. Lending volume declined over the two-year period; however, 2.0% of the loan modifications made under the bank's loss mitigation program involved properties in low-income tracts.

The percentage of lending in moderate-income tracts at 11.8% was significantly less than the percentage of owner-occupied units and peer. The number of loans originated decreased, but loan modifications in the moderate-income tracts comprised 23.0% of modifications in the assessment area. Considering the actual refinance lending and modification activity, the lending level is adequate. Lending in middle-income tracts was less than the percentage of owner-occupied units, but lending in upper-income tracts exceeded the proxy for demand.

Home Improvement Loans

The distribution of home improvement loans among geographies is adequate. Fifth Third originated only one home improvement loan in low-income tracts in the assessment area. However, because home improvement lending is not a major product line, this loan represented 1.5% of lending in the assessment area. Because 1.7% of housing units in low-income tracts are owner-occupied, the percentage of lending was relatively close to the proxy for demand. Taking into consideration the bank's lending strategy, but also recognizing that lending in low-income tracts was less than peer, the lending level is adequate.

The percentage of lending in moderate-income tracts at 11.8% was also somewhat less than the percentage of owner-occupied units and peer, but good. The number of loans originated declined from 2007 to 2008. Lending in middle-income tracts exceeded the percentage of owner-occupied units, but lending in upper-income tracts was considerably less than proxy.

Small Business Loans

The geographic distribution of small business loans is poor. The percentage of lending in low-income tracts 2.1% was poor, substantially less than the percentage of businesses located in these tracts at 4.6% and less than peer at 3.8%. Lending in moderate-income tracts at 14.2% was appreciably less than the proxy for demand at 17.9% and slightly less than the percentage of lending by peer, but still adequate. The percentage of lending in both middle- and upper-income tracts exceeded the respective percentages of businesses.

Small Business Loans Secured by Real Estate

The geographic distribution of small business loans secured by real estate is adequate. Lending in low-income tracts was substantially less than the proxy for demand and is considered poor. However, the percentage of lending in moderate-income tracts was just slightly less than the percentage of businesses in these tracts, reflecting a good level of lending. Lending in middle-income tracts was also slightly less than proxy, while lending in upper-income tracts exceeded the proxy for demand.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenues size of businesses is adequate. The distortion in lending percentages resulting from the double-counting explained above was taken into consideration in reaching conclusions. Home purchase and refinance lending are considered good, with home improvement and both forms of small business lending considered adequate. Various flexible loan programs are offered to assist low- and moderate-income borrowers obtain credit. Within the assessment area, Fifth Third originated 179 FHA, 16 VA, and 12 FSA/RHS loans

Home Purchase Loans

The distribution of the home purchase loans by borrower income is good. The percentage of lending to low-income borrowers at 5.7% was substantially less than the percentage of low-income families at 18.7% and peer, reflecting an adequate level of lending. The volume of lending remained comparable from year to year.

Lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families and peer. Additionally, the number of loans originated decreased by only 8.6% from 2007 to 2008, a reflection of the downturn in home sales. The percentage of lending to middle-income families exceeded the proxy for demand; however, lending to upper-income borrowers was significantly less than the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans was good. The level of refinance lending to low-income borrowers was lower than the percentage for home purchase loans and less than peer. Also, there was a significant decline in the number of loans originated. However, lending to low-income borrowers is adequate.

The percentage of lending to moderate-income borrowers was excellent, exceeding the proxy for demand and the percentage of lending by peer. In addition, the number of loans originated declined by 27.9%. Lending to middle- and upper-income borrowers was comparable to the percentages of respective families.

Home Improvement Loans

Fewer home improvement loans were purchased by the bank; therefore, the distribution by borrower income is more reflective of the bank's performance, which is adequate. The percentage of lending to low-income borrowers at 4.4% was substantially less than the proxy for demand and a third of the percentage of lending by peer. The bank made only three loans to low-income borrowers, which is considered poor.

Lending to moderate-income borrowers exceeded the percentage of moderate-income families but was lower than the level of lending by peer. Also, of the 14 loans made to moderate-income borrowers, 11 were made in 2007 and three in 2008. Although Fifth Third is the largest mortgage lender in the assessment, home improvement lending is not a strategic line of business. Therefore, the level of lending is considered good. The percentage of lending to middle-income borrowers exceeded the proxy for demand, but lending to upper-income borrowers was considerably less than the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. The percentage of lending to small businesses at 52.6% was significantly lower than the percentage of businesses with gross annual revenues of $1 million or less at 90.5% in the assessment area, but higher than lending by peer. Of the loans made to small businesses, 73.7% were in amounts of $100,000 or less, many of which were in the form of commercial credit card accounts. Another 17.4% were in amounts between $100,001-$250,000.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans by revenue size is adequate. Real estate-secured lending was greater than the percentage of small business lending, but still considerably less than the percentage of businesses with revenues of $1 million or less. Of the loans made to small businesses, only 80.0% were in amounts of $250,000 or less.

Community Development Loans

Within the assessment area, Fifth Third made eight community development loans totaling $75,510,000, which represented 1.8% by number and 6.2% by dollar amount of the bank's community development lending. The majority of the monies addressed the development of affordable housing for low- and moderate-income residents. Community development lending is considered excellent.

Investment Test

Fifth Third has funded a significant level of qualified investments in the assessment area. The institution funded $1.9 million in investments during the evaluation period. Qualified investments decreased $4.2 million or 69.4% since the previous evaluation.

The assessment area does have community development opportunities, according to information obtained from the websites of local governmental agencies. The assessment area's demographic composition suggests several low- or moderate-income geographies in which community development opportunities may exist, especially near the downtown areas surrounding the city of Lansing. The institution also has a significant presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third's efforts related to community development investing indicate a leadership role in the Lansing-East Lansing MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing, and, to a limited extent, donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good, primarily based on the retail service distribution.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has improved the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 16 banking centers in the assessment area, including one in low-, two in moderate-, eight in middle-, and five in upper-income census tracts. The number of banking centers in this assessment area represents 1.3% of all the institution's banking centers. The percentage of banking centers located in low-income census tracts (6.3%) is comparable to the percentage of low-income geographies (7.7%) in the assessment area and higher than the percentage of families living in these geographies (3.2%).

The percentage of banking centers located in moderate-income census tracts (12.5%) in the assessment area is however less than the percentage of moderate-income geographies (21.4%), but comparable to the percentage of families (15.5%) living in these areas. As mentioned earlier, mitigating some concerns regarding the distribution statistics is the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period resulted in a decrease of one banking center in the assessment area, including a new banking center in a low-income geography, but one fewer in both middle-income and upper-income geographies.

Community Development Services

The institution provides an adequate level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 160 hours of financial education and literacy, two hours of technical assistance, but no hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NILES-BENTON HARBOR MSA #35660

The Niles-Benton Harbor MSA encompasses Berrien County. The assessment area encompasses the entire metropolitan statistical area. The assessment area is composed of four low-income tracts, five moderate-income tracts, 29 middle-income tracts, and ten upper-income tracts.

As of June 30, 2008, Fifth Third ranked first out of 10 institutions with a market share of 33.0% of deposits, according to the FDIC. By way of comparison, the next two institutions with the largest market share included Chemical Bank (22.5%) and JPMorgan Chase Bank NA (9.6%). As of December 31, 2008, there were 13 banking centers, 12 full-service ATMs, and six cash-only ATMs within the assessment area, including two located in the city of Niles and one in the city of Benton Harbor. Deposits in this assessment area account for approximately 0.9% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 1,835 mortgage loans and 706 small business loans within the assessment area, representing 1.2% and 1.1%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked first (including Fifth Third Mortgage MI LLC) among 252 HMDA reporters and the bank ranked 20th in mortgage loan originations. By comparison, United FCU ranked second and JPMorgan Chase Bank, NA ranked third among HMDA reporters. In small business lending, Fifth Third ranked sixth when combining the former affiliates (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Citibank SD, NA; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Chemical Bank (ranked seventh) and Horizon Bank (ninth).

Community contacts stated that the metropolitan statistical area has not been materially impacted by the national economic issues, as it did not benefit from the strong national economy during the years preceding the decline. Berrien County includes three cities, Benton Harbor, St. Joseph, and Niles that are relatively dissimilar. Benton Harbor has had high unemployment and limited economic potential for many years due to both the decline in manufacturing that occurred during the 1970s and 1980s in areas such as the steel industry and a lack of an educated workforce. St. Joseph, alternatively, is the opposite of Benton Harbor, with a diverse service industry base, tourism, educated work force, and local government offices. The city of Niles' economy is impacted heavily by what is happening in the South Bend-Mishawaka MSA lying just across the Michigan-Indiana border. According to community contacts, Benton Harbor has the majority of community development needs in the assessment area. Community development organizations are highly involved in the city, as are financial institutions. There continues to be a need for micro-business lending for potential borrowers who want to capitalize on the improvements planned for the city of Benton Harbor by local government officials (including the development of a new high-end golf course community and facade improvements for the downtown district.

In addition, the State of Michigan has a number of economic development and neighborhood renewal programs. Although specific information by county was not available, several of these programs were in place in the assessment area, primarily near the cities of Benton Harbor and Niles.

Housing Characteristics

There are 73,445 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 62.5%, varying from a low of 25.1% in low-income tracts to a high of 74.8% in the upper-income tracts. Vacant housing units represent 13.5% of housing stock, while multi-family housing represents 9.6% of the housing stock.

The median age of housing stock was 40 years, with 32.7% of housing built prior to 1950. According to 2007 ACS data, 82.5% of the stock was built prior to 1990. Comparable data for the largest cities within the assessment area however is not available.

Approximately 2.3% of all owner-occupied housing in the assessment area is located in low-income census tracts and 6.8% in moderate-income census tracts, suggesting mortgage credit demand in these areas might be lower comparatively. Alternatively, approximately 30.0% of multifamily housing for the assessment area as a whole is located in either low- or moderate-income census tracts.

According to 2000 Census data, the median housing value in the assessment area was $93,279, with an affordability ratio of 40.0%. Home prices and sales have recently experienced a decline comparable to many other parts of the country. Sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%, according the National Association of Realtors. The Michigan Association of Realtors provides data comparing year-to-date home sales for 2007 versus 2008 by local associations which do not necessarily correlate to a specific county, metropolitan statistical area, or metropolitan division. The data reflected that home sales decreased by 13.7% in the western Michigan Lakeshore region, which includes communities along the west coast of Michigan from Muskegon County to Berrien County. From a sales price comparison, the association reported that prices declined by 14.3%. By comparison, in the State of Michigan home sales increased by 1.4% while home prices declined by 16.2%. In addition, the website reedconstructiondata.com provided information regarding the cumulative percentage change in the home price index between 2001 and the third quarter of 2008. The largest home price index increase over the period was approximately 100.0%, while the home price index increase for the Niles-Benton Harbor MSA was 24.9%. The combination of decline in both categories may indicate a decline in the demand for both home purchase and home refinance loans.

Lastly, the website www.housingeconomics.com provided information by state and metropolitan area for the one-year period ending June 30, 2009. The Niles-Benton Harbor MSA experienced a decline in housing permit activity of 52% during the period, compared to 50.0% for the State of Michigan, and 47.0% for the United States.

From a renter's perspective, the median gross rent was $476, with 17.8% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 35.4% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $551, with 39.3% having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The Niles-Benton Harbor MSA has a mix of manufacturing, wholesale and retail trade, construction, and local or state government jobs. The largest employers in the assessment area include Lakeland Hospitals, Whirlpool, and Andrews University. The Niles-Benton Harbor MSA is also home to one Fortune 500 company.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Michigan and the metropolitan statistical area were 8.4% and 8.1%, respectively.

Population Characteristics

The total population within this assessment area was 162,453 as of the 2000 Census. Approximately 6.0% of the population lives in low- and 10.0% in moderate-income census tracts. In addition, approximately 74.0% of the population is 18 years of age or older, which is the legal age to enter into a contract.

It is estimated that the population has decreased by 1.8% to 159,481 as of 2008, according to the Census Bureau. This compares to an increase of 0.7% for the State of Michigan.

Income Characteristics

The assessment area is comprised of 63,644 households of which 43,579 are families. The median household income as of the 2000 Census was $38,512, with 11.6% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $46,594. The median family income for the assessment area has increased to $51,900 based on more recent 2007 Census data.

Low- and moderate-income families represented 20.2% and 17.9% of all families, respectively, in the assessment area as of the 2000 Census. Low- and moderate-income families are heavily concentrated in middle-income census tracts (56.0% and 67.5%, respectively), with a relatively equal distribution between low-, moderate-, and upper-income census tracts for the remainder. These statistics suggest that community development opportunities are located throughout the county, despite a belief by some community contacts that community development needs are concentrated in the city of Benton Harbor, where the majority of low- and moderate-income census tracts are located.

Poverty rates,[144] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	**2007**
Berrien County, MI	9.3%	15.4%
State of Michigan	7.4%	13.9%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

144 www.ers.usda.gov

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	4	8.3	2,221	5.1	1,042	46.9	8,818	20.2
Moderate-income	5	10.4	3,971	9.1	884	22.3	7,799	17.9
Middle-income	29	60.4	27,653	63.5	1,827	6.6	9,588	22.0
Upper-income	10	20.8	9,734	22.3	287	2.9	17,374	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**48**	**100.0**	**43,579**	**100.0**	**4,040**	**9.3**	**43,579**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,217	1,060	2.3	25.1	2,399	56.9	758	18.0
Moderate-income	6,830	3,133	6.8	45.9	3,043	44.6	654	9.6
Middle-income	47,904	30,884	67.2	64.5	9,802	20.5	7,218	15.1
Upper-income	14,494	10,848	23.6	74.8	2,400	16.6	1,246	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**73,445**	**45,925**	**100.0**	**62.5**	**17,644**	**24.0**	**9,876**	**13.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	584	7.4	524	7.3	40	8.2	20	10.2
Moderate-income	831	10.5	759	10.5	46	9.4	26	13.2
Middle-income	4,776	60.5	4,396	60.9	261	53.5	119	60.4
Upper-income	1,707	21.6	1,534	21.3	141	28.9	32	16.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**7,898**	**100.0**	**7,213**	**100.0**	**488**	**100.0**	**197**	**100.0**
	Percentage of Total Businesses:			**91.3**		**6.2**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.5	2	0.5	0	0.0	0	0.0
Moderate-income	2	0.5	1	0.3	1	5.9	0	0.0
Middle-income	340	82.1	325	81.9	15	88.2	0	0.0
Upper-income	70	16.9	69	17.4	1	5.9	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**414**	**100.0**	**397**	**100.0**	**17**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**95.9**		**4.1**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NILES-BENTON HARBOR MSA #35660

Lending Test

The Lending Test performance for the Niles-Benton Harbor MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; a poor record of serving the credit needs of highly economically disadvantaged areas; an adequate record of serving low-income individuals, consistent with safe and sound operations; and an adequate level of community development lending.

Fifth Third is ranked first in deposit share and mortgage loan originations and is one of the leading small business lenders in the MSA. In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by home purchase and small business loans. There was a sufficient volume of home improvement loans to conduct a meaningful analysis; however, conclusions regarding these loans received the least amount of weight. Small business loans secured by real estate were combined with other small business loans. The nominal volume of small farm lending precluded any meaningful analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 782 home purchase, 993 refinance, 60 home improvement, 706 small business, and 17 small farm loans, as well as 24 small business loans secured by real estate. Deposits within the assessment area represented 0.9% of Fifth Third's total deposits, while mortgage lending comprised 1.2% of all mortgage loans and small business lending made up 1.1% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is adequate. Refinance loans, which received the greatest weight with home purchase and small business loans, are adequate. Home improvement lending is poor; however, it received the least amount of weight. Fifth Third originated at least one loan in every census tract within the assessment area. The bank also made at least one mortgage loan in all but one moderate- and three middle-income tracts.

Home Purchase Loans

The distribution of home purchase loans by geography is adequate. Fifth Third made only two home purchase loans in low-income tracts, although 2.3% of owner-occupied housing is in these tracts. The level of lending is very poor.

The percentage of lending in moderate-income tracts at 5.5% was less than the percentage of owner-occupied units in these tracts at 6.8%, but good. The bank's lending exceeded peer, but decreased from year to year, as would be expected with the weakened housing market. Lending in middle-income tracts was comparable to the proxy for demand, while lending in upper-income tracts was appreciably less than the percentage of owner-occupied units.

Refinance Loans

The geographic distribution of refinance loans is adequate. The percentage of lending in low-income tracts at 0.8% was substantially less than the percentage of owner-occupied units in these tracts and less than lending by peer institutions. In addition, the bank made no loan modifications in the low-income tracts. The level of lending is poor.

Lending in moderate-income tracts at 4.1% was significantly less than the proxy for demand, but only lower than peer by 0.1%. The number of loans originated declined from 2007 to 2008, but 14.0% of loan modifications involved properties in the moderate-income tracts. Taking these modifications into consideration, the level of lending is considered adequate. The percentage of lending in middle-income tracts exceeded the percentage of owner-occupied units, but lending in upper-income tracts fell short of the proxy for demand.

Home Improvement Loans

The geographic distribution of home improvement loans is poor. Fifth Third originated one loan in a low-income tract. Because of the low volume of home improvement lending, this loan represented 1.7% of total home improvement lending, which is considerably less than proxy, but equal to peer. Recognizing that home improvement lending is not a major product line of the bank and the 46.9% poverty rate in low-income tracts, the level of lending is adequate.

Lending in moderate-income tracts at 4.1% was substantially lower than the proxy and less than peer, reflecting a poor level of lending. Two loans were made in moderate-income tracts. The percentage of lending in middle-income tracts was greater than the proxy, but lending in upper-income tracts was substantially lower than the percentage of owner-occupied housing units in upper-income tracts.

Small Business Loans

The distribution of small business loans among geographies is adequate. Lending in low-income tracts at 6.3% was less than the percentage of businesses located in these tracts at 7.4%, but higher than the percentage of lending by peer institutions. The bank's level of lending is good. The percentage of lending in moderate-income tracts at 7.8% was considerably lower than the percentage of businesses in these tracts at 10.5%, but slightly higher than peer, reflecting an adequate penetration of moderate-income tracts. Lending in middle-income tracts was just short of the proxy for demand and lending in upper-income tracts exceeded the percentage of businesses in these tracts.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income or revenue size of the business is good. Because of the number of loans sold by Fifth Third Mortgage Company to the bank, the percentages are distorted. This anomaly is taken into consideration in reaching conclusions regarding the borrower distribution of home purchase and refinance loans. Refinance and home purchase lending are considered good, with small business and home improvement lending considered adequate. Fifth Third offers flexible lending programs that assist low- and moderate-income borrowers obtain credit. Within the assessment area, the bank originated 54 FHA, seven VA, and three FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers at 4.9% was substantially lower than the percentage of low-income families at 20.2% and lending by peer institutions, reflecting an adequate level of lending. Lending did decrease from 2007 to 2008, resulting from declining home sales.

Lending to moderate-income borrowers exceeded the percentage of moderate-income families and lending by peer and was excellent. Also, lending volume declined over the two-year period. The percentage of lending to middle- and upper-income borrowers was comparable to the respective proxies for demand.

Refinance Loans

The distribution of refinance loans by borrower income is good. Lending to low-income borrowers at 4.1% was adequate, again substantially less than the percentage of low-income families and somewhat lower than peer. The number of loans originated remained comparable from year to year.

The percentage of lending to moderate-income borrowers exceeded the proxy and the percentage of lending by peer institutions. Additionally, the number of loans originated increased from 2007 to 2008, reflecting an excellent level of lending. Lending to middle- and upper-income borrowers was comparable to the respective percentages of families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is adequate. Only 21.7% of loans had no income information. The percentage of lending to low-income borrowers at 8.3% was significantly less than the percentage of low-income families, but considering poverty levels, was adequate. Lending was lower, though, than the percentage of lending by peer at 12.6%.

Lending to moderate-income borrowers was somewhat short of proxy at 15.0%, but just slightly lower than the percentage of lending by peer, reflecting a good level of lending. The number of loans originated remained comparable from year to year. The percentage of lending to middle-income borrowers was significantly less than the percentage of middle-income families, but lending to upper-income borrowers exceeded the proxy for demand.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. The percentage of lending at 53.3% was significantly less than the percentage of small businesses located in the assessment area at 91.3%, but higher than lending by peer. Of the non-real estate secured loans made to small businesses, 80.4% were in amounts of $100,000 or less and 11.1% in amounts of $100,001-$250,000. Many of the smaller dollar loans were in the form of commercial credit card accounts. Of the real estate-secured loans, 72.7% were in amounts of $250,000 or less.

Community Development Loans

Fifth Third made three community development loans totaling $8,250,000, which represented 0.7% by number and dollar amount of the bank's total community development lending. The loans funded projects for affordable housing and services for low- and moderate-income residents. The level of lending is considered adequate.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $4.1 million in investments during the evaluation period. Qualified investments increased $1.5 million or 56.6% since the previous evaluation.

The assessment area does have community development opportunities according to information obtained from the websites of local governmental agencies. The assessment area's demographic composition suggests several moderate-income geographies in which additional community development opportunities may exist. The institution also has a significant presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Niles-Benton Harbor MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is adequate. Although retail services are accessible, a limited level of community development services were noted.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 13 banking centers in the assessment area, including two in moderate-, nine in middle-, and two in upper-income census tracts. The number of banking centers in this assessment area represents 1.1% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentages of low-income census tracts and families living in these geographies were 8.3% and 5.1%, respectively. The percentage of banking centers located in moderate-income census tracts (15.4%) in the assessment area is higher than both the percentage of moderate-income geographies (10.4%) and the percentage of families (9.1%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a limited level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 55 hours of financial education and literacy; but no technical assistance hours or financial expertise on boards or other committees. Overall, the institution provided the equivalent of less than 0.1 ANP in these three other general activities during the evaluation period.

NONMETROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN EASTERN AND WESTERN MICHIGAN ASSESSMENT AREA

The assessment area encompasses the following counties in the western, south-central, and eastern portions of Michigan: Allegan, Hillsdale, Montcalm, Oceana, St. Joseph, and Shiawassee. The assessment area is composed of five moderate-income tracts, 63 middle-income tracts, and 14 upper-income tracts. There are no low-income tracts in the assessment area.

As of June 30, 2008, Fifth Third ranked first out of 33 institutions with a market share of 18.2% of deposits, according to the FDIC. By way of comparison, the next two institutions with the largest market share included Chemical Bank (10.4%) and Citizens Bank (8.5%). As of December 31, 2008, there were 12 banking centers, 16 full-service ATMs, and three cash-only ATMs within the assessment area. Deposits in this assessment area account for approximately 0.9% of the institution's total deposits.

From January 2007 through December 2008, the institution originated 3,327 mortgage loans and 1,015 small business loans within the assessment area, representing 2.3% and 1.6%, respectively, of the total loans originated by the institution during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company (including Fifth Third Mortgage MI LLC) ranked first among 360 HMDA reporters and the bank ranked 19th in mortgage loan originations. By comparison, JPMorgan Chase Bank, NA ranked second and Countrywide Bank FSB ranked third among HMDA reporters. In small business lending, Fifth Third ranked sixth (with Chase Bank USA, NA ranking first in originations). Other top lenders included American Express Bank FSB; Citibank SD, NA; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were Macatawa Bank (7th) and Huntington National Bank (10th).

Community contacts stated that the assessment area has been indirectly impacted by national and state economic issues. The primary impact from a national perspective has been the tightening of lending standards and the increased cost of credit for small businesses that populate this region simultaneous with the decline in sales and payment on these businesses' accounts receivable. The primary impact from the state level has been the significant drop-off in business from auto related industries that operated in these areas. Residents of many of the towns located in the assessment area have lost jobs and either does not or cannot commute to jobs in nearby metropolitan areas. Community groups noted that the most significant need is for flexible small business lending to assist these businesses. Affordable housing needs are limited because, while housing is not relatively expensive, many residents find housing with families or neighbors when necessary. In addition, the few areas where affordable housing is needed are finding it difficult to obtain state funding given the larger demands of metropolitan areas, such as Detroit. Financial institutions have on occasion provided assistance by sitting on various committees; however, these institutions provide very little in the way of funding or substantive technical assistance according to the community contacts.

Housing Characteristics

There are 159,980 housing units in the assessment area based on the 2000 Census. The owner-occupancy rate in the assessment area is 69.5%; varying from a low of 55.9% in moderate-income tracts to a high of 83.4% in the upper-income tracts. There are no low-income census tracts. Vacant housing units represent 14.0% of housing stock, while multi-family housing represents 5.1% of the housing stock. From a county-by-county perspective, Shiawassee County had the highest number of owner-occupied housing as a percentage of all housing stock within the county (74.1%), while Oceana County had the lowest (53.9%). St. Joseph County had the highest number of multifamily housing as a percentage of all housing stock within the county (6.9%), while Oceana County had the lowest (1.5%).

The median age of housing stock was 34 years, with 31.7% of housing built prior to 1950. The oldest housing stock was in Hillsdale and St. Joseph Counties (both with a median age of 38 years) and the newest housing stock was in Allegan County (27 years).

Approximately 2.8% of all owner-occupied housing in the assessment area is located in moderate-income census tracts, suggesting mortgage credit demand may be lower comparatively.

According to 2000 Census data, the median housing value in the assessment area was $93,205 with an affordability ratio of 43.0%. Affordability ratios were relatively comparable throughout the assessment area, with the highest in St. Joseph County (47.0%) and lowest in Allegan County (41.0%). According to recently available data from the National Association of Realtors, sales of single family homes declined by 11.9% in the United States in 2008, while the median sales price of an existing single-family home in the United States declined by 13.8%. The Michigan Association of Realtors provides data comparing year-to-date home sales for 2007 versus 2008 by local associations, which do not necessarily correlate to a specific county, metropolitan statistical area, or metropolitan division. The data reflected that home sales decreased by 0.9% in Hillsdale County, increased by 1.2% in a region that included Oceana County, decreased by 11.8% in Shiawassee County, and decreased by 21.3% in St. Joseph County. From a sales price comparison, the associations reported that prices declined by 18.5%, 11.3%, 14.1%, and 11.9%, respectively in the regions listed above. By comparison, in the State of Michigan home sales increased by 1.4%, while home prices declined by 16.2%. The combination of decline in both categories for many of the counties in the assessment area may indicate a decline in the demand for both home purchase and home refinance loans.

From a renter's perspective, the median gross rent was $472, with 20.0% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 29.2% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $620 in Allegan County and $587 in Shiawassee County, with 19.3% and 37.5%, respectively, having rents less than $500 per month (similar data for other counties in the assessment area was not compiled by the ACS during the recent mid-term Census).

Labor, Employment, and Economic Characteristics

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%, with a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable average annual unemployment rates for the State of Michigan and the assessment area were 8.4%, 7.7% in Allegan County, 10.6% in Hillsdale County, 11.8% in Montcalm County, 10.8% in Oceana County, 8.9% in St. Joseph County, and 10.1% in Shiawassee County.

Population Characteristics

The total population within this assessment area was 374,440 as of the 2000 Census, with Allegan County having the highest individual population (105,665) and Oceana County having the lowest individual population (26,873). Approximately 3.5% of the population lives in moderate-income census tracts. In addition, approximately 72.4% of the population is 18 years of age or older, which is the legal age to enter into a contract.

According to the Census Bureau, population changes in the counties that comprise the assessment area have varied. Population growth was highest in Allegan County at 6.9% and lowest in Shiawassee County, where population declined by 1.1%; however, the majority of counties experienced little (around 2.0%) to no growth. This compares to an increase of 0.7% for the State of Michigan.

Income Characteristics

The assessment area is comprised of 137,757 households of which 101,463 are families. The median household income as of the 2000 Census was $41,329, with 9.0% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $47,323 compared to $44,067 for nonmetropolitan areas of the State of Michigan. The median family income varied significantly from a low of $40,602 in Oceana County to a high of $51,908 in Allegan County. The median family income for nonmetropolitan areas of the state has increased to $50,200, based on more recent 2007 census data.

Low- and moderate-income families represented 15.1% and 17.6%, respectively, of all families in the assessment area as of the 2000 Census. Low- and moderate-income families are relatively equally distributed between the counties in the assessment area, although Allegan County has the highest numbers (3,489 and 4,213 respectively) and Oceana County has the lowest numbers (1,607 and 1,463 respectively). In addition, low- and moderate-income families are heavily concentrated in middle-income census tracts (82.7% and 81.9%, respectively), with a relatively equal distribution between moderate- and upper-income census tracts for the remainder. These statistics suggest that community development opportunities are located throughout the assessment area.

Poverty rates,[145] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
Allegan County, MI	5.0%	10.7%
Hillsdale County, MI	5.2%	13.7%
Montcalm County, MI	7.4%	17.8%
Oceana County, MI	11.0%	18.8%
St. Joseph County, MI	8.2%	14.6%
Shiawassee County, MI	5.7%	13.5%
State of Michigan	7.4%	13.9%

Portions of Oceana County was designated as distressed (due to high unemployment rates) and underserved middle-income tracts for 2007 and 2008. In addition, portions of Hillsdale, Montcalm, and Shiawassee Counties were designated as distressed (due to high unemployment rates) middle-income tracts for both years. The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

145 www.ers.usda.gov

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	15,328	15.1
Moderate-income	5	6.1	3,314	3.3	595	18.0	17,826	17.6
Middle-income	63	76.8	79,035	77.9	5,321	6.7	24,571	24.2
Upper-income	14	17.1	19,114	18.8	680	3.6	43,738	43.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**82**	**100.0**	**101,463**	**100.0**	**6,596**	**6.5**	**101,463**	**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	5,607	3,135	2.8	55.9	1,995	35.6	477	8.5
Middle-income	128,960	86,775	78.1	67.3	21,670	16.8	20,515	15.9
Upper-income	25,413	21,201	19.1	83.4	2,858	11.2	1,354	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**159,980**	**111,111**	**100.0**	**69.5**	**26,523**	**16.6**	**22,346**	**14.0**

	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	564	3.7	524	3.8	31	3.4	9	1.9
Middle-income	11,860	78.0	10,760	77.8	699	77.4	401	83.5
Upper-income	2,782	18.3	2,539	18.4	173	19.2	70	14.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**15,206**	**100.0**	**13,823**	**100.0**	**903**	**100.0**	**480**	**100.0**
	Percentage of Total Businesses:			**90.9**		**5.9**		**3.2**

	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	6	0.4	6	0.4	0	0.0	0	0.0
Middle-income	1,321	82.3	1,289	82.2	32	86.5	0	0.0
Upper-income	278	17.3	273	17.4	5	13.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,605**	**100.0**	**1,568**	**100.0**	**37**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**97.7**		**2.3**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN EASTERN AND WESTERN MICHIGAN ASSESSMENT AREA

Lending Test

The Lending Test performance for the nonmetropolitan Eastern and Western Michigan assessment area is good. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged low-income individuals and businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and a poor level of community development lending.

Fifth Third is ranked first in deposit share and mortgage loan originations and is one of the leading small business lenders in the assessment area. In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by home purchase and small business loans. There was a sufficient volume of home improvement loans and loans secured by real estate to conduct a meaningful analysis; however, conclusions regarding these loans received the least amount of weight. The minimal volume of small farm lending precluded any meaningful analysis. Also, although generally more weight is given to borrower distribution, a large portion of the mortgage loans were purchased, for which no income information is available. Therefore, less weight was given to the evaluation of mortgage loans under the category of borrower distribution.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 1,189 home purchase, 2,006 refinance, 132 home improvement, 1,015 small business, and 22 small farm loans, as well as 55 small business loans secured by real estate. Deposits within the assessment area represented 0.9% of Fifth Third's total deposits, while mortgage lending comprised 2.3% of all mortgage loans and small business lending also made up 1.6% of total small business lending.

Geographic Distribution

The distribution of loans among geographies is good. In evaluating the bank's performance, the greatest weight was given to refinance lending, which is good. Home purchase lending is adequate, while small business lending is excellent. Home improvement lending is poor, but it received the least amount of weight. There are no low-income tracts within the assessment area. Within the assessment area, there are 38 distressed or underserved middle-income tracts, which comprise 46.3% of the tracts in the assessment area. Twelve tracts in Hillsdale County, 13 tracts in Montcalm County, and eight tracts in Shiawassee County are designated as distressed due to unemployment. Five tracts in Oceana County are both distressed due to unemployment and underserved due to the remote rural location.

The bank made at least one loan in all but one middle-income census tract. At least one mortgage loan was made in all but three middle-income tracts. The bank originated or purchased 738 loans in distressed/underserved middle-income tracts, which represented 16.7% of total lending.

Home Purchase Loans

The distribution of home purchase loans among geographies is adequate. The percentage of lending in moderate-income tracts at 1.9% was significantly less than the percentage of owner-occupied units in these tracts at 2.8%, but adequate. The bank's lending was also less than lending by peer institutions, which was comparable to the proxy. Lending in middle-income tracts was just short of the percentage of owner-occupied units in these tracts, but the percentage of lending in upper-income tracts exceeded the proxy for demand.

Refinance Loans

Taking into consideration loan modifications, the geographic distribution of refinance loans is good. Lending in moderate-income tracts at 1.7% was considerably less than proxy and slightly less than peer at 1.9%. However, 9.0% of loan modifications in the assessment area involved properties in the moderate-income tracts. The percentage of lending in middle-income tracts was slightly lower than proxy while lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Home Improvement Loans

The distribution of home improvement loans among geographies is poor. One home improvement loan was made in a moderate-income tract, whereas peer institutions originated 1.9% of loans in low-income tracts. The percentage of lending in middle- and upper-income tracts slightly exceeded the respective percentages of owner-occupied units.

Small Business Loans

The distribution of small business loans among geographies is excellent. Lending in moderate-income tracts exceeded the percentage of businesses located in these tracts and lending by peer institutions. The percentage of lending in middle-income tracts was less than the percentage of businesses and lending in upper-income tracts exceeded proxy.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans is excellent. The percentage of lending in moderate-income tracts was more than twice the percentage of businesses in these tracts. Lending in middle-income tracts was considerably less than the proxy, but still good while lending in upper-income tracts exceeded the proxy for demand.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good. As in other Michigan assessment areas, loans originated by the mortgage company and sold to the bank have resulted in double-counting, distorting the percentages within home purchase and refinance lending. Refinance lending, which received the greatest weight, as well as home purchase and home improvement lending are good, while small business lending is adequate. The bank offers various flexible loan programs to assist low- and moderate-income borrowers. Only data regarding the number of FHA, VA, and FSA/RHS loans made in all nonmetropolitan areas was available. Within the two nonmetropolitan assessment areas, the bank made 211 FHA, 14 VA, and 36 FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers at 3.4% was substantially less than the percentage of low-income families at 15.1% and the percentage of lending by peer. The number of loans originated decreased slightly from year to year, reflecting the downturn in the housing market. The level of lending is considered adequate.

Lending to moderate-income borrowers exceeded the percentage of moderate-income families and was excellent. The bank's level of lending exceeded peer and the lending volume remained the same from 2007 to 2008. The percentage of lending to middle- and upper-income borrowers was comparable to the respective proxies for demand.

Refinance Loans

The distribution of refinance loans by borrower income is good. Lending to low-income borrowers at 3.0% was substantially lower than the percentage of low-income families and lending by peer, reflecting a poor performance. The number of loans originated increased over the two year period.

The percentage of lending to moderate-income borrowers was excellent and exceeded the proxy for demand and peer institutions. Lending remained comparable from year to year. Lending to middle- and upper-income borrowers was comparable to the respective percentages of middle- and upper-income families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is good. All but 15.9% of loans had income information. The percentage of lending to low-income borrowers at 8.3% was significantly less than the percentage of low-income families and peer at 11.4%. The number of loans originated was comparable from year to year. Acknowledging that home improvement lending is not a strategic product line for the bank, the level of lending is adequate.

Lending to moderate-income borrowers was excellent, slightly exceeding the percentage of moderate-income families and comparable to peer. However, lending decreased somewhat from 2007 to 2008. The percentage of lending to middle-income borrowers was slightly less than proxy, but lending to upper-income borrowers was appreciably lower than the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. The percentage of lending to small businesses at 58.0% was significantly less than the percentage of businesses with revenues of $1 million or less, 90.9%, but higher than lending by peer institutions. Of the loans made to small businesses, 84.0% were in amounts of $100,000 or less, many of which were commercial credit card accounts. Another 10.9% were in amounts between $100,001-$250,000.

Small Business Loans Secured by Real Estate

The distribution of real estate secured small business loans is adequate. The percentage of lending was slightly less than other forms of small business lending. Of the loans made to small businesses, 80.7% were in amounts of $250,000 or less.

Community Development Loans

Within this assessment area, Fifth Third originated three community development loans totaling $200,599, which represented 0.7% by number and less than 0.1% by dollar amount of the bank's total community development lending. The majority of funds were for the purpose of developing affordable housing for low- and moderate-income residents. The bank's community development loans reflect a poor level of lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $3.7 million in investments during the evaluation period. Qualified investments increased $1.8 million or 93.0% since the previous evaluation.

Community development opportunities within the assessment area are not concentrated in one particular area, based on information obtained from demographic data and community contacts. There are no low-income and few moderate-income geographies in which community development opportunities may exist. Nevertheless, the institution has a significant presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits as of June 30, 2008. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the western and eastern nonmetropolitan portions of the state.

The investments consisted of new market tax credits and direct and indirect equity fund investments for affordable housing, and to a limited extent donations and grants for revitalizing and stabilizing low- and moderate-income geographies and community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good. Although retail services were readily accessible, a limited level of community development services was noted.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 12 banking centers in the assessment area, including one in moderate-, eight in middle-, and three in upper-income census tracts. There are no low-income geographies in the assessment area. The number of banking centers in this assessment area represents 1.0% of all the institution's banking centers. The percentage of banking centers located in moderate-income census tracts (8.3%) in the assessment area is higher than the percentage of moderate-income geographies (6.1%) and the percentage of families (3.3%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change to the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a limited level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. In addition, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BATTLE CREEK MSA #12980

The Battle Creek MSA includes Calhoun County. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 137,985 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 7.7%. The 2000 median family income in the assessment area was $47,067, but has increased to $52,800 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked fourth out of 13 institutions with an 11.3% market share of deposits according to the FDIC. The institution's deposits within this assessment area account for approximately 0.2% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.5% and 0.4% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 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	2.5	642	1.8	198	30.8	7,019	19.2
Moderate-income	10	25.0	7,759	21.3	1,220	15.7	6,829	18.7
Middle-income	20	50.0	18,957	52.0	1,231	6.5	8,211	22.5
Upper-income	8	20.0	9,112	25.0	290	3.2	14,411	39.5
Unknown-income	1	2.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	**40**	**100.0**	**36,470**	**100.0**	**2,939**	**8.1**	**36,470**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,130	466	1.2	41.2	545	48.2	119	10.5
Moderate-income	14,282	7,665	19.4	53.7	5,035	35.3	1,582	11.1
Middle-income	29,766	20,812	52.7	69.9	6,753	22.7	2,201	7.4
Upper-income	13,460	10,542	26.7	78.3	2,282	17.0	636	4.7
Unknown-income	53	0	0.0	0.0	0	0.0	53	100.0
Total Assessment Area	**58,691**	**39,485**	**100.0**	**67.3**	**14,615**	**24.9**	**4,591**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	107	2.1	90	1.9	14	3.7	3	2.1
Moderate-income	1,114	21.4	997	21.3	89	23.5	28	19.7
Middle-income	2,688	51.7	2,414	51.6	201	53.2	73	51.4
Upper-income	1,170	22.5	1,083	23.1	55	14.6	32	22.5
Unknown-income	122	2.3	97	2.1	19	5.0	6	4.2
Total Assessment Area	**5,201**	**100.0**	**4,681**	**100.0**	**378**	**100.0**	**142**	**100.0**
	Percentage of Total Businesses:			**90.0**		**7.3**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4	1	0.4	0	0.0	0	0.0
Moderate-income	2	0.7	2	0.8	0	0.0	0	0.0
Middle-income	244	91.4	242	92.7	2	33.3	0	0.0
Upper-income	20	7.5	16	6.1	4	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**267**	**100.0**	**261**	**100.0**	**6**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**97.8**		**2.2**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BATTLE CREEK MSA #12980

Lending Test

The lending performance in the Battle Creek MSA assessment area is consistent with the performance in the State of Michigan. Lending activity is adequate with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but one middle-income tract. The distribution of loans among geographies is good. The distribution of loans by borrower income and the revenue size of the business is good.

The bank made no community development loan in the assessment area. The level of community development lending is considered very poor.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Michigan rating under the Investment test. Overall, the institution funded $4.8 million in community development investments, which is a 383.1% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service test. As of December 31, 2008, there were three banking center locations within the assessment area representing 0.3% of the institution's total banking centers. In summary, the percentages of banking centers in the low- and moderate-income geographies in the assessment area are higher than the percentage of tracts and families residing in these areas. This assessment is made despite the fact that there are no banking centers in a low-income census tract because, demographically, there are very few families residing in these areas as well.

The net effect from branch openings and closings during the evaluation period reduced the number of banking centers in the assessment area by one, in an upper-income geography.

The E-bus did not operate during the evaluation period in the assessment area. In addition, the institution provided the equivalent of less than 0.1 ANP in the three general other categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BAY CITY MSA #13020

The Bay City MSA includes Bay County. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 110,157 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 7.9%. The 2000 median family income in the assessment area was $47,967, but has increased to $54,400 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked seventh out of nine institutions with a 1.5% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for less than 0.1% of the bank's total deposits; while mortgage and small business lending activity represents approximately 0.1% and 0.1% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 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	5,660	18.7
Moderate-income	9	33.3	5,181	17.1	769	14.8	5,944	19.7
Middle-income	14	51.9	20,104	66.5	1,090	5.4	6,618	21.9
Upper-income	4	14.8	4,944	16.4	178	3.6	12,007	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**27**	**100.0**	**30,229**	**100.0**	**2,037**	**6.7**	**30,229**	**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	9,697	5,340	15.3	55.1	3,626	37.4	731	7.5
Middle-income	29,621	23,515	67.5	79.4	4,759	16.1	1,347	4.5
Upper-income	7,105	5,994	17.2	84.4	696	9.8	415	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**46,423**	**34,849**	**100.0**	**75.1**	**9,081**	**19.6**	**2,493**	**5.4**

	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	955	23.2	859	23.2	66	22.2	30	27.0
Middle-income	2,514	61.2	2,259	61.0	197	66.3	58	52.3
Upper-income	642	15.6	585	15.8	34	11.4	23	20.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**4,111**	**100.0**	**3,703**	**100.0**	**297**	**100.0**	**111**	**100.0**
	Percentage of Total Businesses:			**90.1**		**7.2**		**2.7**

	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	2	0.7	2	0.7	0	0.0	0	0.0
Middle-income	208	75.1	207	75.0	1	100.0	0	0.0
Upper-income	67	24.2	67	24.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**277**	**100.0**	**276**	**100.0**	**1**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.6**		**0.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BAY CITY MSA #13020

Lending Test

The lending performance in the Bay City MSA assessment area is below the performance in the State of Michigan. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all tracts. The distribution of loans among geographies is good. The geographic distribution was excellent for home purchase and home improvement lending, good for refinance lending, but adequate for small business lending. The distribution of loans by borrower income and the revenue size of the business is adequate. The borrower distribution was good for home purchase lending, but adequate for refinance, home improvement, and small business lending.

The bank made no community development loan in the assessment area. The level of community development lending is considered very poor.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Michigan rating under the Investment Test. Overall, the institution funded $16.3 million in community development investments, which is more than a 300-fold increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there was one banking center located in a middle-income census tract within the assessment area, representing less than 0.1% of the institution's total banking centers. Consequently, the percentage of banking centers in the moderate-income geographies (there are no low-income geographies) in the assessment area is significantly less than the percentages of tracts and families residing in these areas.

The net effect from branch openings and closings during the evaluation period did not change the number or distribution of banking centers in the assessment area.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	3 days
Total attendance by individuals	215 individuals
Total number of hours open	17 hours
Total number of Fifth Third employees that worked the E-bus	12 employees
Total number of free credit reports provided by Fifth Third	65 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	81 sessions

In addition, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GRAND RAPIDS-MUSKEGON-HOLLAND CSA #266

The Grand Rapids-Muskegon-Holland CSA consolidates the Allegan micropolitan statistical area, and the Grand Rapids-Wyoming, Holland-Grand Haven, and Muskegon-Norton Shores MSAs. The consolidated statistical area includes Allegan, Barry, Ionia, Kent, Newaygo, Ottawa, and Muskegon Counties. The assessment area encompasses all counties in the consolidated statistical area, with the exception of Allegan County.

The total population within the assessment area was 1,148,996 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rates for the Grand Rapids-Wyoming, Holland-Grand Haven, and Muskegon-Norton Shores MSAs were 7.2%, 7.0%, and 8.8%, respectively. The 2000 median family income in the assessment area was $53,239, including $52,945 in the Grand Rapids-Wyoming MSA; $59,880 in the Holland-Grand Haven MSA; and $45,652 in the Muskegon-Norton Shores MSA. Comparable figures from more recent 2007 Census data reflect increases to $59,100; $69,000; and $53,400, respectively.

As of June 30, 2008, according to the FDIC Fifth Third ranked first out of 29 institutions with a 27.9% market share of deposits in the Grand Rapids-Wyoming MSA, second out of 18 institutions with a 18.6% market share of deposits in the Holland-Grand Haven MSA, and second out of 13 institutions with a 21.4% market share of deposits in the Muskegon-Norton Shores MSA. The institution's deposits within this assessment area account for approximately 6.3% of the bank's total deposits, while mortgage and small business lending activity represents approximately 11.4% and 8.0% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

0.0

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	3.8	5,333	1.8	1,686	31.6	51,592	17.4
Moderate-income	46	19.3	41,507	14.0	6,234	15.0	56,209	19.0
Middle-income	140	58.8	194,291	65.6	8,526	4.4	75,082	25.3
Upper-income	43	18.1	55,137	18.6	1,377	2.5	113,385	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**238**	**100.0**	**296,268**	**100.0**	**17,823**	**6.0**	**296,268**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,381	3,446	1.1	36.7	4,689	50.0	1,246	13.3
Moderate-income	74,673	37,995	12.1	50.9	28,430	38.1	8,248	11.0
Middle-income	290,219	211,452	67.3	72.9	61,100	21.1	17,667	6.1
Upper-income	74,223	61,462	19.6	82.8	8,548	11.5	4,213	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**448,496**	**314,355**	**100.0**	**70.1**	**102,767**	**22.9**	**31,374**	**7.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	947	2.0	778	1.8	143	3.4	26	2.3
Moderate-income	7,137	14.9	6,212	14.6	704	16.7	221	19.2
Middle-income	29,320	61.2	26,182	61.5	2,451	58.1	687	59.6
Upper-income	10,512	21.9	9,371	22.0	922	21.8	219	19.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**47,916**	**100.0**	**42,543**	**100.0**	**4,220**	**100.0**	**1,153**	**100.0**
	Percentage of Total Businesses:			**88.8**		**8.8**		**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	54	3.2	54	3.4	0	0.0	0	0.0
Middle-income	1,434	86.3	1,374	86.0	60	92.3	0	0.0
Upper-income	174	10.5	169	10.6	5	7.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,662**	**100.0**	**1,597**	**100.0**	**65**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**96.1**		**3.9**		

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRAND RAPIDS-MUSKEGON-HOLLAND CSA #266

Lending Test

The lending performance in the Grand Rapids-Muskegon-Holland CSA assessment area is consistent with the performance in the State of Michigan. Lending activity is adequate, with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all tracts. The distribution of loans among geographies is good. The distribution of loans by borrower income and the revenue size of the business is good. The bank made 30 community development loans totaling $60 million in the assessment area. Of this total, $41 million revitalized low- and moderate-income tracts, while $15 million developed affordable housing. Projects converted empty commercial buildings into multi-use buildings for commercial, retail, medical, and residential facilities and involved the use of low-income housing, new market, and historic tax credits. The level of community development lending is considered good.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Michigan rating under the Investment Test. Overall, the institution funded $13.6 million in community development investments, which is a 23.8% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were 65 banking center locations within the assessment area representing 5.4% of the institution's total banking centers. In summary, the percentage of banking centers in the low-income geographies is higher than both the percentages of tracts and families. In moderate-income geographies, the percentage of banking centers is less than the percentage of tracts and families residing in these areas; however, the percentage of full-service ATMs are comparable to the percentage of families, thus enhancing access to services to a certain extent. As previously noted, concerns related to the distribution of banking centers in the assessment area are somewhat mitigated by data provided by Fifth Third reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period resulted in the reduction of two banking centers in the assessment area, including one less in a moderate-income geography, an increase of one in a middle-income geography, and two fewer in upper-income geographies.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.3 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON MSA #27100

The Jackson MSA includes Jackson County. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 158,422 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 8.7%. The 2000 median family income in the assessment area was $50,960, but has increased to $59,700 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked fifth out of 12 institutions with a 4.5% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for approximately 0.1% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.4% and 0.5% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

Combined Demographics Report

0.0

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.4	654	1.6	263	40.2	7,339	17.8
Moderate-income	8	21.6	5,464	13.3	834	15.3	7,894	19.2
Middle-income	23	62.2	30,900	75.1	1,555	5.0	10,150	24.7
Upper-income	3	8.1	4,148	10.1	23	0.6	15,783	38.3
Unknown-income	1	2.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	**37**	**100.0**	**41,166**	**100.0**	**2,675**	**6.5**	**41,166**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,685	263	0.6	15.6	1,297	77.0	125	7.4
Moderate-income	9,091	5,177	11.6	56.9	3,293	36.2	621	6.8
Middle-income	46,057	34,303	77.1	74.5	8,031	17.4	3,723	8.1
Upper-income	6,073	4,759	10.7	78.4	1,045	17.2	269	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**62,906**	**44,502**	**100.0**	**70.7**	**13,666**	**21.7**	**4,738**	**7.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	429	7.3	361	6.8	47	9.9	21	13.2
Moderate-income	811	13.7	723	13.7	72	15.2	16	10.1
Middle-income	4,218	71.4	3,768	71.4	333	70.1	117	73.6
Upper-income	449	7.6	422	8.0	23	4.8	4	2.5
Unknown-income	2	0.0	1	0.0	0	0.0	1	0.6
Total Assessment Area	**5,909**	**100.0**	**5,275**	**100.0**	**475**	**100.0**	**159**	**100.0**
	Percentage of Total Businesses:			**89.3**		**8.0**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4	1	0.4	0	0.0	0	0.0
Moderate-income	5	1.9	5	1.9	0	0.0	0	0.0
Middle-income	257	96.3	256	96.2	1	100.0	0	0.0
Upper-income	4	1.5	4	1.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**267**	**100.0**	**266**	**100.0**	**1**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.6**		**0.4**		

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON MSA #27100

Lending Test

The lending performance in the Jackson MSA assessment area is consistent with the performance in the State of Michigan. Lending activity is adequate with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but one unknown-income tract. The distribution of loans among geographies is excellent. The distribution of loans by borrower income and the revenue size of the business is good.

The bank made no community development loans in the assessment area. The level of community development lending is considered very poor.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Michigan rating under the Investment Test. Overall, the institution funded $1.0 million in community development investments, which is an 88.0% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were three banking center locations within the assessment area representing 0.3% of the institution's total banking centers. In summary, despite the fact that none of the banking centers are located in low-income census tracts, there are demographically few families in these geographies and the institution does have one full-service ATM that provides some access to its services. In moderate-income geographies in the assessment area, the percentage of banking centers is above the percentage of both tracts and families residing in these areas.

The net effect from branch openings and closings during the evaluation period resulted in one fewer banking centers in the assessment area, located in a low-income geography.

The E-bus did not operate during the evaluation period in the assessment area. In addition, the institution provided the equivalent of less than 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

NONMETROPOLITAN STATEWIDE AREA

(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN NORTHERN MICHIGAN ASSESSMENT AREA

The nonmetropolitan assessment area includes the following counties in northern Michigan in their entirety: Antrim, Benzie, Charlevoix, Clare, Crawford, Emmet, Grand Traverse, Isabella, Kalkaska, Lake, Leelanau, Mason, Mecosta, Midland, Missaukee, Oscoda, Otsego, Roscommon, and Wexford.

The total population within the assessment area was 587,039 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the counties in the assessment area ranged from a low of 6.0% in Isabella County to a high of 13.2% in Oscoda County. The 2000 median family income in the assessment area was $44,613, ranging from a low of $32,086 in Lake County to a high of $55,483 in Midland County.

As of June 30, 2008, Fifth Third ranked first out of 32 institutions with a 16.5% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for approximately 1.8% of the bank's total deposits, while mortgage and small business lending activity represents approximately 3.1% and 4.0% of the bank's overall lending volume, respectively, for this evaluation period.

Portions of Antrim, Charlevoix, Crawford, Emmet, Mason, Otsego, and Roscommon Counties were designated as distressed (due to high unemployment rates) and underserved middle-income tracts for 2007 and 2008. In addition, portions of Benzie, Clare, Kalkaska, Mecosta, Missaukee, and Wexford Counties were designated as distressed (due to high unemployment rates) middle-income tracts for both years. Lastly, portions of Isabella County were designated as distressed (due to high levels of poverty) middle-income tracts for 2008. The following table indicates the 2008 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	27,355	17.3
Moderate-income	30	18.6	23,228	14.7	2,852	12.3	30,744	19.5
Middle-income	108	67.1	105,225	66.6	7,050	6.7	36,498	23.1
Upper-income	21	13.0	29,503	18.7	952	3.2	63,359	40.1
Unknown-income	2	1.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	**161**	**100.0**	**157,956**	**100.0**	**10,854**	**6.9**	**157,956**	**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	67,024	26,871	14.9	40.1	9,322	13.9	30,831	46.0
Middle-income	212,591	119,856	66.7	56.4	33,076	15.6	59,659	28.1
Upper-income	47,064	33,030	18.4	70.2	6,753	14.3	7,281	15.5
Unknown-income	24	0	0.0	0.0	21	87.5	3	12.5
Total Assessment Area	**326,703**	**179,757**	**100.0**	**55.0**	**49,172**	**15.1**	**97,774**	**29.9**

	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	3,875	12.7	3,474	12.5	237	13.4	164	17.4
Middle-income	20,925	68.4	19,041	68.3	1,234	70.0	650	69.0
Upper-income	5,773	18.9	5,355	19.2	291	16.5	127	13.5
Unknown-income	9	0.0	7	0.0	1	0.1	1	0.1
Total Assessment Area	**30,582**	**100.0**	**27,877**	**100.0**	**1,763**	**100.0**	**942**	**100.0**
	Percentage of Total Businesses:			**91.2**		**5.8**		**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	95	6.9	93	6.8	2	8.0	0	0.0
Middle-income	1,086	78.4	1,069	78.5	17	68.0	0	0.0
Upper-income	205	14.8	199	14.6	6	24.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,386**	**100.0**	**1,361**	**100.0**	**25**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.2**		**1.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN NORTHERN MICHIGAN ASSESSMENT AREA

Lending Test

The lending performance in the Non-MSA Northern assessment area is below the performance in the State of Michigan. Lending activity is adequate with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but one moderate- and one unknown-income tract. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made no community development loans in the assessment area. The level of community development lending is considered very poor.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Michigan rating under the Investment Test. Overall, the institution funded $12.0 million in community development investments, which is a 111.8% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were eighteen banking center locations within the assessment area representing 1.5% of the institution's total banking centers. In summary, the percentage of banking centers in moderate-income geographies (there are no low-income geographies) is comparable to both the percentages of moderate-income geographies in the assessment area and families living in these areas.

The net effect of branch openings and closings during the evaluation period resulted in the reduction of five banking centers in the assessment area, including two banking centers in moderate-income and three in middle-income geographies.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.8 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SAGINAW MSA #40980

The Saginaw MSA includes Saginaw County. The assessment area encompasses the entire metropolitan statistical area.

The total population within the assessment area was 210,039 of the 2000 Census. According to the U.S. Department of Labor, the 2008 average annual unemployment rate for the metropolitan statistical area was 8.6%. The 2000 median family income in the assessment area was $46,488, but has increased to $52,300 based on more recent 2007 Census data.

As of June 30, 2008, Fifth Third ranked 12th out of 16 institutions with a 1.2% market share of deposits, according to the FDIC. The institution's deposits within this assessment area account for less than 0.1% of the bank's total deposits, while mortgage and small business lending activity represents approximately 0.3% and 0.3% of the bank's overall lending volume, respectively, for this evaluation period.

The following table indicates the 2008 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	8	14.3	6,500	11.6	2,561	39.4	12,137	21.6
Moderate-income	7	12.5	5,686	10.1	1,312	23.1	9,748	17.4
Middle-income	31	55.4	31,073	55.3	1,957	6.3	11,381	20.3
Upper-income	10	17.9	12,900	23.0	355	2.8	22,893	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**56**	**100.0**	**56,159**	**100.0**	**6,185**	**11.0**	**56,159**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,592	5,036	8.5	47.5	4,195	39.6	1,361	12.8
Moderate-income	9,732	5,327	9.0	54.7	3,475	35.7	930	9.6
Middle-income	45,775	34,833	58.7	76.1	8,922	19.5	2,020	4.4
Upper-income	19,406	14,189	23.9	73.1	4,453	22.9	764	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**85,505**	**59,385**	**100.0**	**69.5**	**21,045**	**24.6**	**5,075**	**5.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	693	9.0	614	8.8	58	9.4	21	12.4
Moderate-income	855	11.1	756	10.9	78	12.6	21	12.4
Middle-income	4,205	54.4	3,775	54.4	330	53.2	100	59.2
Upper-income	1,975	25.6	1,794	25.9	154	24.8	27	16.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**7,728**	**100.0**	**6,939**	**100.0**	**620**	**100.0**	**169**	**100.0**
	Percentage of Total Businesses:			**89.8**		**8.0**		**2.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	0	0.0	1	33.3	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	306	81.2	305	81.6	1	33.3	0	0.0
Upper-income	70	18.6	69	18.4	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**377**	**100.0**	**374**	**100.0**	**3**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.2**		**0.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAGINAW MSA #40980

Lending Test

The lending performance in the Saginaw MSA assessment area is below the performance in the State of Michigan. Lending activity is adequate with the percentage of loans made in the assessment area comparable to the percentage of deposits held in the market. Fifth Third made loans in all but three low- and one moderate-income tracts. The distribution of loans among geographies is adequate. The distribution of loans by borrower income and the revenue size of the business is adequate.

The bank made one community development loan totaling $1.7 million in the assessment area. The level of community development lending is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Michigan rating under the Investment Test. Overall, the institution funded $2.1 million in community development investments, which is a 41.4% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there were two banking center locations within the assessment area representing 0.2% of the institution's total banking centers. In summary, although more than 20.0% of the families live in the low- and moderate-income geographies in the assessment area, neither of the banking centers are located in these areas.

The net effect of branch openings and closings during the evaluation period did not result in any change to the number or distribution of banking centers in the assessment area.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	2 days
Total attendance by individuals	115 individuals
Total number of hours open	11 hours
Total number of Fifth Third employees that worked the E-bus	12 employees
Total number of free credit reports provided by Fifth Third	71 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	85 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 0.1 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

SUMMARY OF METROPOLITAN AREAS RECEIVING LIMITED SCOPE REVIEW

Assessment Area	Lending Test	Investment Test	Service Test
Battle Creek MSA	Consistent	Consistent	Consistent
Bay City MSA	Below	Consistent	Below
Grand Rapids-Muskegon-Holland CSA	Consistent	Consistent	Consistent
Jackson MSA	Consistent	Consistent	Consistent
Northern Nonmetropolitan AA	Below	Consistent	Consistent
Saginaw MSA	Below	Consistent	Below

STATE OF MISSOURI

CRA RATING for State of Missouri:[146] "Satisfactory"
The lending test is rated: "High Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "Low Satisfactory"

The major factors supporting this rating include:

- A good responsiveness to the credit needs of the community.
- A good geographic distribution of loans in the assessment area.
- A good distribution among borrowers of different income levels and businesses of different revenue sizes.
- A very poor level of community development loans.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that is unreasonably inaccessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the St. Louis MSA assessment area, which represents Fifth Third's entire banking operations for the State of Missouri. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

[146]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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF MISSOURI (ST. LOUIS MSA #41180)

The multi-state St. Louis MO-IL MSA includes the following counties in Illinois: Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, and St. Clair; the following counties in Missouri: Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis, Warren, and Washington; and the city of St. Louis. Since the institution has limited banking operations in the multi-state metropolitan statistical area, it has taken St. Charles and St. Louis Counties and the city of St. Louis as its assessment area (hereinafter, the St. Louis MSA). The institution does not include any part of the State of Illinois within its assessment area. The assessment area is composed of 42 low-income tracts, 80 moderate-income tracts, 117 middle-income tracts, and 100 upper-income tracts. There are also four tracts with no income designation.

Fifth Third's market share of deposits accounts for approximately 0.2% of the market within the assessment area, which ranks the bank 43rd out of 65 institutions, according to the FDIC Summary of Deposit report. By way of comparison, the largest institution by market share (U. S. Bank, NA) holds a 21.6% market share. As of December 31, 2008, there were 12 banking centers and 13 full-service ATMs within the assessment area, including five banking centers located within the city of St. Louis. Deposits account for 0.1% of the bank's total deposits.

From January 2007 through December 2008, the bank originated 546 mortgage loans and 263 small business loans within the assessment area, representing 0.3% and 0.3%, respectively, of the total loans originated by the bank during the evaluation period. On an institution-by-institution basis, Fifth Third Mortgage Company ranked 51st among 556 HMDA reporters and the bank ranked 154th in mortgage loan originations. By comparison, Countrywide Bank FSB ranked first and JPMorgan Chase Bank, NA ranked second among HMDA reporters. In small business lending, Fifth Third ranked 25th (with American Express Bank FSB ranking first in originations). Other top lenders included Chase Bank USA, NA; Citibank SD, NA; FIA Card Services, NA; and Capital One Bank USA, NA, which are primarily issuers of commercial credit card accounts. The leading issuers of small business loans were U.S. Bank NA (8th) and Wells Fargo Bank NA (11th).

Assessment area statistics are skewed by the presence of the city of St. Louis. Although by population, St. Louis County is the largest, there is a heavy concentration of low- and moderate-income census tracts and individuals in the city of St. Louis based on 2000 Census data. Consequently, significant statistical differences between different regions within the assessment area are highlighted where possible.

A number of community contacts were conducted in order to provide additional information regarding the assessment area. The community contacts provided context to the demographic and economic characteristics discussed below. In summary, the contacts stated that the assessment area's economy has been impacted in some regions by the downturn in the automobile industry through job losses. Individuals in these areas have had a hard time locating entry-level manufacturing jobs to replace lost income. However, in other industries the impact has not been as severe.

Affordable housing is readily available according to one contact; however, others noted that the majority of the stock is of poor quality and requires considerable repair work. Foreclosures have increased in the assessment area, with more individuals who were middle-income coming in to community organizations' offices seeking assistance. Financial institutions are adequately addressing community needs; however, several community contacts stated that there is now an increased need for foreclosure and homebuyer counseling to ensure that families are aware of the risks and rewards of homeownership. Financial institutions can also assist by lending money to finish partially completed homes that are unsold as a result of the housing crisis. HUD has designated portions of the city of St. Louis an Enterprise Community. It is also noted that the Missouri Department of Economic Development, which developed its own state-level tax assistance program, has designated sections of this assessment area an Enterprise Zone.

Housing Characteristics

There are approximately 705,000 housing units in the assessment area; however, the majority of units (approximately 425,000) are located in St. Louis County based on the 2000 Census. Within the three counties in the assessment area, owner-occupancy rates vary significantly from a high of 79.0% in St. Charles County to a low of 39.1% in the city of St. Louis (St. Louis County has owner-occupancy rates comparable to St. Charles County). From an income perspective, 20.4% of owner-occupied homes were located in either a low- or moderate-income census tract. These figures suggest mortgage credit demand in the city of St. Louis, as well as low- and moderate-income areas might be lower.

Approximately 10.7% of multi-family homes are located in low-income tracts and 20.2% in moderate-income census tracts, with approximately 59.5% of all multi-family housing located in St. Louis County.

The median age of housing stock was 37 years, with 27.9% of housing built prior to 1950, as of the 2000 Census. The median age of housing stock is significantly higher in the city of St. Louis (median age 59 years) than in either St. Louis County (37 years) or St. Charles County (16 years). According to 2007 ACS data, 52.5% of the stock in St. Charles County, 85.5% in St. Louis County, and 95.2% in the city of St. Louis was built prior to 1990.

According to 2000 Census data, the median housing value in the assessment area was $106,403, with an affordability ratio of 41.0%. Affordability is comparable throughout the assessment area. Home prices and sales have generally experienced a decline that has been relatively comparable to many other parts of the country. According to recently available data from the National Association of Realtors, the median sales price of an existing single-family home in the United States declined by 5.8% in 2007 and 13.8% in 2008, compared to declines of 11.0% in St. Louis County and 5.1% in St. Charles County, but an increase of 11.4% in the city of St. Louis for the 12-month period ending August 2009, according to the website www.stltoday.com. Comparable data on a calendar basis for 2007 or 2008 was not available. Sales of single family homes declined by 11.9% during 2008 in the United States versus 11.3%, 2.4%, and 5.2%, respectively, for the three counties/cities in the St. Louis MO-IL MSA. The combination of decline in both categories for several of the regions of the assessment area may indicate a decline in the demand for both home purchase and home refinance loans.

According to RealtyTrac, the St. Louis MO-IL MSA the foreclosure rate as a percentage of all households for 2007 and 2008 were 1.3% and 1.8%, respectively. Comparable data for the United States reflect foreclosure rates of 1.0% and 1.8%, respectively. When compared across all 100 metropolitan areas that were tracked, the St. Louis metropolitan statistical area was ranked the 45th highest for 2008.

The CHP reported that the St. Louis metropolitan area was tied for the 155th most expensive out of 208 markets listed.

Lastly, the website www.housingeconomics.com noted that the St. Louis MO-IL MSA experienced a decline in housing permit activity of 76.0% during the period, compared to 44.0% for the State of Missouri and 35.0% for the United States.

From a renter's perspective, the median gross rent was $540, with 15.1% of the rental units having rents of less than $350 per month as of the 2000 Census. Another 25.2% of rental units had rents of $350 to less than $500 per month. Based on 2007 ACS data, the median rent has increased to $790 in St. Charles County, $740 in St. Louis County, and $611 in the city of St. Louis, with 12.3%, 12.1%, and 27.5%, respectively, having rents less than $500 per month.

Labor, Employment, and Economic Characteristics

The St. Louis MO-IL MSA, home to approximately ten Fortune 500 companies, including Emerson Electric and Anheuser-Busch, is one of the 20 largest metropolitan statistical areas in the United States. The city of St. Louis is the second largest in the State of Missouri. The assessment area is home to a diverse base of manufacturing, service, and retail businesses. The metropolitan statistical area is also home to manufacturing plants operated by General Motors, Ford Motor Company, and Chrysler Corporation and has been impacted indirectly by the decline in the automotive industry. The assessment area's location along the Mississippi River also makes it important in the country's transportation industry, according to the website www.city-data.com.

According to the U.S. Department of Labor, the average annual unemployment rate in the United States during 2008 was 5.8%. However, employment over the two-year period has declined from a low of 4.6% in January 2007 to a high of 7.2% in December 2008. Comparable annual 2008 unemployment figures for the State of Missouri and the St. Louis MO-IL MSA are 6.1% and 6.6%, respectively. Unemployment rates for counties within the assessment area are 5.4% for St. Charles County and 5.9% in St. Louis County, while the unemployment rate for the city of St. Louis was 7.8% during 2008.

Population Characteristics

The total population within this assessment area was 1,648,387 as of the 2000 Census, compared to 2,698,687 for the multi-state metropolitan statistical area. Approximately 27.3% of the population lives in either low- or moderate-income census tracts. In addition, approximately 74.0% of the population is 18 years of age or older, which is the legal age to enter into a contract.

By far the largest region in the assessment area by population is St. Louis County (1,016,315), while both St. Charles County and the city of St. Louis split the remainder of the assessment area population relatively equally.

Population changes through 2008 within the assessment area varied, according to the Census Bureau, with the St. Charles County the only area experiencing an increase (23.1%) to an estimated population of 349,407. The city and county of St. Louis experienced declines of 0.3% and 2.4%, respectively. By comparison, the State of Missouri experienced an increase of 4.4% and the United States experienced an increase of 8.0% during this time period.

Income Characteristics

The assessment area is comprised of 653,719 households of which 427,756 are families. The median household income as of the 2000 Census was $45,587, with 9.8% of the households having incomes below the poverty level. The 2000 median family income in the assessment area was $56,927; however, this fluctuated between a high of $64,415 in St. Charles County and $61,680 in St. Louis County to $32,585 in the city of St. Louis. The median family income for the St. Louis MSA has increased to $63,300 based on more recent 2007 Census data.

Low- and moderate-income families represented 18.4% and 16.9%, respectively of all families in the assessment area as of the 2000 Census; however, low- and moderate-income family percentages were highest in the city of St. Louis (40.9% and 21.2%, respectively). Looked at another way, a significant percentage of low and moderate income families were within the city of St. Louis, despite the fact overall populations were considerably higher in St. Louis County. Of the total of 78,554 low income families and 72,300 moderate income families in the assessment area, approximately 40.5% and 22.8%, respectively, are located in the city of St. Louis, which suggests that community development needs may be more concentrated in this region.

Poverty rates,[147] based on median family income from the 2000 Census and more recent 2007 data from the USDA, for the counties in the assessment area and the applicable states were:

	2000	2007
St. Charles County, MO	2.8%	4.6%
St. Louis County, MO	5.0%	8.6%
City of St. Louis, MO	20.8%	23.0%
State of Missouri	8.6%	13.3%

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

147 www.ers.usda.gov

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	42	12.2	25,106	5.9	8,627	34.4	78,554	18.4
Moderate-income	80	23.3	82,188	19.2	13,268	16.1	72,300	16.9
Middle-income	117	34.1	161,645	37.8	7,380	4.6	90,439	21.1
Upper-income	100	29.2	158,817	37.1	2,764	1.7	186,463	43.6
Unknown-income	4	1.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	**343**	**100.0**	**427,756**	**100.0**	**32,039**	**7.5**	**427,756**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	56,582	15,960	3.5	28.2	26,469	46.8	14,153	25.0
Moderate-income	154,603	76,069	16.8	49.2	60,355	39.0	18,179	11.8
Middle-income	273,335	182,171	40.3	66.6	78,295	28.6	12,869	4.7
Upper-income	220,958	177,847	39.3	80.5	35,800	16.2	7,311	3.3
Unknown-income	139	6	0.0	4.3	79	56.8	54	38.8
Total Assessment Area	**705,617**	**452,053**	**100.0**	**64.1**	**200,998**	**28.5**	**52,566**	**7.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,779	5.7	3,202	5.5	454	6.5	123	7.5
Moderate-income	11,664	17.5	10,134	17.5	1,129	16.1	401	24.4
Middle-income	23,707	35.6	20,487	35.4	2,638	37.7	582	35.4
Upper-income	27,151	40.8	23,926	41.3	2,689	38.4	536	32.6
Unknown-income	301	0.5	205	0.4	92	1.3	4	0.2
Total Assessment Area	**66,602**	**100.0**	**57,954**	**100.0**	**7,002**	**100.0**	**1,646**	**100.0**
	Percentage of Total Businesses:			**87.0**		**10.5**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.0	3	0.7	1	8.3	0	0.0
Moderate-income	10	2.4	10	2.5	0	0.0	0	0.0
Middle-income	184	43.9	180	44.2	4	33.3	0	0.0
Upper-income	220	52.5	213	52.3	7	58.3	0	0.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	**419**	**100.0**	**407**	**100.0**	**12**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**97.1**		**2.9**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF MISSOURI (ST. LOUIS MSA #41180)

Lending Test

The Lending Test performance for the St. Louis metropolitan area is good. Fifth Third's performance reflects a good responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; a good distribution among borrowers of different income levels and businesses of different revenue sizes; a good record of serving the credit needs of highly economically disadvantaged areas; but an adequate record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. The bank made no community development loans, which is considered a very poor level of community development lending.

The bank is a minor competitor within the St. Louis market, ranking 43rd in deposit share, 51st in mortgage loan originations, and 25th in small business lending; therefore, lending volumes are relatively small. In reaching a conclusion about Fifth Third's performance, the greatest consideration was given to refinance lending, following by small business and home purchase loans. The low volume of home improvement lending precluded any meaningful analysis. Also, because the bank originated only two small business loans secured by real estate, these loans were added to the other small business lending for analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Considering Fifth Third's limited presence in this assessment area, lending activity is good. Within the St. Louis assessment area, Fifth Third originated 169 home purchase, 366 refinance, 11 home improvement, and 263 small business, as well as two small business loans secured by real estate. Deposits within the assessment area comprised 0.1% of Fifth Third's total deposits. Lending levels were slightly higher with both mortgage and small business lending representing 0.3% of the respective loan types.

Geographic Distribution

The distribution of loans among geographies is good. Refinance lending received the greatest weight and is good. Small business lending is adequate, while home purchase lending is excellent. Within the assessment area, Fifth Third made no loans in 28 (66.7%) low-, 30 (37.5%) moderate-, 31 (26.5%) middle-, and nine (9.0%) upper-income tracts. No mortgage loans were made in 29 low-, 32 moderate, 40 middle-, and 14 upper-income tracts. Of these tracts, one low- and one moderate-income had renter-occupancy rates in excess of 75.0%, limiting lending opportunities in those tracts. Although there were significant gaps in the distribution of lending, the bank does not have a major presence in this assessment area.

Home Purchase Loans

The distribution of home purchase loans among geographies is excellent. The percentage of lending in low-income tracts, at 7.7%, was more than twice the percentage of owner-occupied units in these tracts and three times the level of lending by peer institutions. Despite a 20.5% decline in home sales in the St. Louis MSA, the number of loans originated increased from two in 2007 to 11 in 2008. The bank's level of lending is excellent.

Lending in moderate-income tracts at 17.2% was comparable to the percentage of owner-occupied units and exceeded peer, reflecting a good penetration in moderate-income tracts. Also, the volume of lending increased substantially from year to year. The percentage of lending in middle-income tracts was somewhat less than the proxy for demand, while lending in upper-income tracts was comparable to the percentage of owner-occupied units in these tracts.

Refinance Loans

The geographic distribution of refinance loans is good. The percentage of lending in low-income tracts, at 2.2%, was significantly less than the percentage of owner-occupied units at 3.5%, but only 0.1% less than the percentage of lending by peer. Of the eight loans originated, one was made in 2007 and the other seven in 2008. The bank's performance in low-income tracts is considered adequate.

Lending in the moderate-income tracts was good, being somewhat less than the percentage of proxy, but higher than lending by peer institutions. The number of loans originated increased by 76.1% over the two-year period and 44.0% of loan modifications involved properties in moderate-income tracts. The percentage of lending in middle-income tracts was considerably less than the percentage of owner-occupied units in these tracts, but lending in upper-income tracts exceeded the proxy for demand.

Small Business Loans

The distribution of small business loans among geographies is adequate. The percentage of lending in low-income tracts at 1.9% was substantially less than the percentage of businesses located in these tracts at 5.7% and significantly lower than lending by peer. However, recognizing that the bank is not a major competitor in this market, the level of lending is considered adequate. Lending in moderate-income tracts at 10.2% was considerably less than the percentage of businesses in these tracts at 17.5%, but closer to the level of lending by peer and is good, considering competitive factors. The percentage of lending in middle-income tracts was less than the proxy, while lending in upper-income tracts exceeded the proxy for demand.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is good. Refinance lending, which received the greatest weight, is good and small business lending is adequate. Home purchase lending, though, is excellent. Fifth Third offers a variety of flexible lending products to assist low- and moderate-income borrowers obtain credit. During the period under review, the bank made 45 FHA loans and one VA loan.

Home Purchase

The distribution of home purchase loans among borrowers of different incomes is excellent. The percentage of lending to low-income borrowers is comparable to the percentage of low-income families and more than twice the level of lending by peer institutions. Also, although home sales had declined substantially from 2007 to 2008, the number of loans made to low-income borrowers increased from four to 27 over the same period. Considering the bank's minor presence in this assessment area, the level of lending is excellent.

Lending to moderate-income borrowers exceeded the percentage of moderate-income families, reflecting an excellent penetration. The percentage of lending was also slightly higher than peer but remained comparable from year to year. The percentage of lending to both middle- and upper-income borrowers was less than the respective proxies for demand.

Refinance Loans

The distribution of refinance loans by borrower income is good. Lending to low-income borrowers at 6.8% was substantially lower than the percentage of low-income families, but higher than peer. Also, the number of loans originated more than doubled from year to year. Taking these factors into consideration, the level of lending is adequate.

The percentage of lending to moderate-income borrowers fell short of the percentage of moderate-income families, but was equal to peer, reflecting a good level of lending. The lending volume increased by 7.4% over the period under review. Both lending to middle- and upper-income borrowers exceeded the respective percentages of families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. The percentage of lending at 52.5% was significantly less than the percentage of small businesses in the assessment area, but exceeded the percentage of lending by peer. The bank's willingness to make small dollar loans is indicated by the fact that 92.8% of loans made to small businesses were in amounts of $100,000. Many of these credits were in the form of commercial credit card accounts.

Community Development Loans

No community development loans were made in the assessment area, reflecting a very poor level of lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $2.0 million in investments during the evaluation period. Qualified investments increased $1.8 million or 635.7% since the previous evaluation.

The assessment area has a significant number of community development opportunities as evidenced by the various designations (e.g. Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the assessment area's demographic composition suggests a relatively large number of low- or moderate-income geographies in which community development opportunities may exist. However, the institution has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Nevertheless, Fifth Third's efforts related to community development investing indicated a strong leadership role in the St. Louis MSA.

The investments consisted of indirect equity fund investments for affordable housing, and donations and grants for both affordable housing and community development services.

Service Test

Fifth Third's performance in the State of Missouri under the Service Test is considered adequate. Although retail services unreasonably inaccessible, the rating is enhanced by the relatively high level of community development services.

Retail Services

Delivery systems are unreasonably inaccessible to portions of the assessment area, including low- and moderate-income geographies. The record of opening and closing of offices has adversely affected the accessibility of its delivery systems, including to low and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Fifth Third had a total of 12 banking centers within this assessment area as of December 31, 2008, including one in moderate-income, two in middle-income, and nine in upper-income census tracts. The number of banking centers in this assessment area represents 1.0% of all the institution's banking centers. The institution does not have any banking centers in low-income geographies, where the percentage of low-income tracts in the assessment area is 12.2% and the percentage of families living there is 5.9%. Within moderate-income tracts, the distribution of banking centers (8.3%) was lower than the percentage of moderate-income tracts in the assessment area (23.3%) and the percentage of families living in moderate-income geographies (19.2%). It was noted that some of the concerns regarding the distribution of banking centers in low- and moderate-income geographies are somewhat mitigated by the fact that with one full-service ATM within the low-income tract, the distribution of ATMs is comparable to the percentage of families living in these geographies, helping to enhance the delivery of retail services. However, Fifth Third's branch distribution is skewed toward middle- and upper-income geographies.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of nine banking centers in the assessment area, including one banking center in a moderate-income and a middle-income geography and seven in upper-income geographies.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	6 days
Total attendance by individuals	805 individuals
Total number of hours open	23 hours
Total number of Fifth Third employees that worked the E-bus	8 employees
Total number of free credit reports provided by Fifth Third	26 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	273 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 72 hours of financial education and literacy, 13 hours of technical assistance, and 132 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

STATE OF OHIO

CRA RATING for State of Ohio:[148] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of its assessment areas.
- An adequate distribution of loans among geographies in the assessment area.
- An adequate distribution of loans among borrowers of different income levels and businesses of different revenue sizes.
- An adequate level of community development lending.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A leadership role in providing community development services.

SCOPE OF EXAMINATION

Full-scope reviews were conducted for five assessment areas in the State of Ohio, including Columbus, Lima, Sandusky, Springfield, and Toledo. Limited-scope reviews were conducted for the remaining five assessment areas, including Canton, Cleveland-Akron-Elyria, Dayton, and the two nonmetropolitan assessment areas. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

The four assessment areas receiving greater weight in determining the CRA rating for the state include the Columbus, Cleveland-Akron-Elyria, Dayton, and Toledo assessment areas.

[148]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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Lending activity accounted for 19.3% of the bank's total lending activity, while deposits accounted for 45.6% of the bank's total deposits. As of June 30, 2008, the bank ranked second among 287 insured institutions, in deposit market share with 14.0% of the deposits within the state.[149] In 2008, there were 263 banking center locations, 319 full-service ATMs, and 161 cash-only ATMs within the State of Ohio.

149 www.fdic.gov

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

Lending Test

The Lending Test for the State of Ohio is rated "Low Satisfactory." Fifth Third's lending reflects an adequate responsiveness to the credit needs of seven of its ten assessment areas, including the two most heavily weighted assessment areas. Lending was good in Dayton, nonmetropolitan Ohio Valley, and Toledo.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity within the State of Ohio is adequate. Fifth Third is among the largest financial institutions in the state, ranking second in deposit share. Within the State of Ohio, Fifth Third originated 15,531 home purchase, 14,181 refinance, 1,176 home improvement, 10,061 small business, and 175 small farm loans, as well as 572 small business loans secured by real estate. Mortgage loans totaled $4,095,648 and small business and small farm lending totaled $1,949,743. Although deposits within Ohio constituted 45.6% of the bank's total deposits and the bank ranks second in the state in deposit share, only 19.3% of Fifth Third's loans were originated in Ohio. Additionally, several representatives of community and economic development organizations raised concerns regarding the company's level of credit activity, particularly in conjunction with low-income borrowers and geographies. These concerns were borne out by low levels of lending in these categories in several assessment areas.

However, within seven assessment areas lending activity is adequate. In the Cleveland-Akron-Elyria CSA, one of the bank's major markets in the state, lending activity is poor. Lending activity was good in the two nonmetropolitan assessment areas.

Geographic and Borrower Distribution

The distribution of loans among geographies is adequate. Although within the majority of assessment areas geographic distribution was either good or adequate, the distribution within the Canton, OH MSA is poor. The distribution of loans among borrowers of different income levels and businesses of different revenue sizes is adequate in all assessment areas, except Canton and nonmetropolitan Ohio Valley, which are good.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Fifth Third participates in and offers various flexible lending programs as well as making loan modifications under its loss mitigation program.

Community Development Loans

Within the State of Ohio, Fifth Third originated 71 community development loans totaling $184,419,914, reflecting an adequate level of community development lending. Although a leader in community development lending in the Toledo and Dayton MSAs, there was a poor level of lending in the nonmetropolitan Northwest Ohio assessment area, no community development lending in the Lima and Sandusky MSAs, and only an adequate level of community development lending in the remaining five assessment areas.

Investment Test

Fifth Third's performance under the Investment Test within the assessment areas located in the State of Ohio is rated "Outstanding". Investments in eight of the ten assessment areas was considered excellent, while the Canton-Massillon assessment area was considered good and the Sandusky assessment area was considered poor.

During the evaluation period, community development investments within the state totaled nearly $119.3 million, which is an increase of 53.0% from the previous evaluation. In addition to the qualified investments made inside the bank's assessment areas within the state, Fifth Third funded nearly $1.3 million in investments in Ohio counties adjacent to several of its individual assessment areas.

Additional information regarding performance under the Investment Test is provided in the respective analyses for each assessment area.

Service Test

Fifth Third's performance in the State of Ohio under the Service test is rated "High Satisfactory." Services were excellent in the Columbus assessment area, good in seven of the assessment areas and adequate in the Canton and Springfield assessment areas. Refer to the individual assessment area discussions under the Service Test for additional information.

Retail Services

Delivery systems were excellent in two assessment areas, good in four assessment areas, adequate in two assessment areas, but poor in the Canton and Springfield assessment areas. Overall, delivery systems are accessible to all portions of the assessment areas located in the state, including low- and moderate-income geographies. The record of opening and closing of offices has not adversely affected the accessibility of its delivery systems, including to low and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Community Development Services

Community development services were excellent in five assessment areas, including Columbus, Cleveland-Akron-Elyria, Dayton, and Toledo; good in three assessment areas; and adequate in two assessment areas. Overall, the institution is a leader in providing community development services throughout the State of Ohio.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS MSA #18140

The Columbus, OH MSA is made up of Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, and Union Counties in central Ohio. However, Fifth Third's assessment area does not include Morrow County, which is the northernmost county in the MSA. Within the assessment area portion of the MSA, there are 35 low-, 101 moderate-, 148 middle-, 94 upper-, and 1 unknown-income tracts.

The Columbus MSA is located in the center of the state and its central city, Columbus, is the capital of the State of Ohio. Columbus, which is also the largest city in the state as of the 2000 Census, is located in Franklin County. Not only is Columbus the home of Ohio State University, one of the largest colleges in the country, but more than 100 colleges are located within the greater Columbus area.

The counties within the MSA are quite diverse. Franklin County and the areas immediately adjacent to it are urban; however, as you travel further from Franklin County, the area becomes more rural. Delaware County, just to the north of Franklin County, is particularly bifurcated with extensive development and high-income housing in the southern portion of the county and pockets of low- and moderate-income areas and poverty in the northern part of the county. Union County is a rural/urban mix with industry concentrated along Route 33.

The city of Columbus is a PIA as a result of Inner City Distress. In addition, Pickaway County is a Labor Surplus County. The Columbus, Ohio Empowerment Zone is comprised of 21 census tracts that cover approximately 14 square miles. The zone includes an area southwest of Groveport and an area along the eastern portion of I-670. Additionally, all of the major communities within the assessment area have been designated Enterprise Communities. Both the city of Columbus and Franklin County are entitlement communities, thereby recipients of CDBG funding. The city and the county were also recipients of the first round of Neighborhood Stabilization monies.

The bank has 60 branch offices throughout this assessment area, 85 full-services ATMs, and 38 cash-only ATMs. Within the seven counties that comprise Fifth Third's assessment area, it ranked third among 60 depository institutions with 11.4% of deposits. Huntington National Bank ranked first with 27.4%, followed by JP Morgan Chase Bank, NA with 21.8%. Deposits within the assessment area made up 5.3% of the bank's total deposits.

During the period under review, Fifth Third originated 8,574 mortgage loans, representing 5.8% of total lending. The bank's affiliate, Fifth Third Mortgage Company, ranked third among 481 reporters in the origination of HMDA-reportable loans behind JP Morgan Chase Bank, NA and Countrywide Bank, FSB. Combining the originations of the former Ohio and Michigan banks, the combined entity ranked 31st in loan originations. Among lenders required to report data regarding small business and small farm lending, Fifth Third ranked 11th, the two former banks having originated 2,290 small business loans and nine small farm loans. These loans comprised 3.4% of total small business lending and 1% of total small farm lending. Among the top ten originators, the majority were credit card issuers, including Chase Bank USA, NA; American Express Bank FSB; Citibank South Dakota, NA; and Capital One Bank USA, NA. Among those banks having offices within the Columbus MSA, Fifth Third ranked third following Huntington National Bank and Park National Bank.

Numerous community contacts with representatives of both community and economic development organizations have been conducted within the MSA over the past year. Three needs echoed by several contacts were the need for funding, more participation and volunteer activity with community development organizations and activities, and assistance with financial education efforts. Other needs identified included affordable housing and more involvement on the part of banks in affordable housing programs, branches in low- and moderate-income neighborhoods, loan pools in some of the smaller communities, and localized decision-making on the part of financial institutions.

Housing Characteristics

Based on 2000 Census data, there were 668,284 housing units within the assessment area. Of these units, 58.6% were owner-occupied, 34.9% were rentals, and 6.5% were vacant. The high rate of rentals, particularly in Franklin County where the rate is 40.2%, can be attributed partly to housing for the large student population. One-to-four family units comprised 78.3% of the housing stock, 19.3% were five-or-more units, and 2.4% were mobile homes. Slightly more than 30.0% of the stock was two-or-more unit housing, a further reflection of the high rate of rentals. More recent data from the U. S. Census Bureau American Community Survey estimates that as of 2007, total housing units equaled 751,934. Vacancies increased to 11.5%. The composition of housing based on the number of units did not change appreciably.

The median age of housing stock, as of 2000, was 30 years, compared to the 38 years for the entire State of Ohio. However, in Delaware County, the southern portion of which has seen significant development in the past 20 years, the median age was 11 years. Within the assessment area, 20.8% of the homes were built prior to 1950, ranging from 14.5% in Delaware County to 29.0% in Madison County. More recent data indicates that approximately 18.9% of the homes were built prior to 1950 and another 51.3% were built between 1950 and 1989. However, within Delaware County, 61.4% of homes have been built since 1990. With 70.0% of the housing within the assessment area built prior to 1990, functional obsolescence is a concern and can be indicative of a need for home improvement loans.[150]

150 U. S. Census Bureau, 2005-2007 American Community Survey

According to 2000 Census data, the median housing value was $118,906. The affordability ratio for the assessment area was 36.0%; however, it ranged from 35.0% in Delaware County to 44.0% in Madison County. Additionally, housing values ranged from $100,400 in Madison County to $188,000 in Delaware County. Within the assessment area, only 10.5% of the homes were valued at $60,000 or less, supporting the comments of various contacts expressing a need for affordable housing. Licking, Madison, Pickaway, and Union Counties had the largest stock of affordable housing at 13.4%, 15.7%, 19.2%, and 11.1% respectively. The more recent survey data estimates the median housing value to be $167,400, with only 2.6% of housing valued at $50,000 or less. Again, the availability of affordable housing varies significantly by county, with Delaware County having less than 1.0% of its housing stock valued at less than $50,000 and Fairfield County having 10.8% of its stock valued at less than $50,000.[151] Although it is not surprising that the city of Columbus has suffered from a high foreclosure rate, even communities outside of the central city have experienced high levels of foreclosures.

Although the median sales price of homes within the Columbus MSA declined throughout 2007 and 2008, the drop at 5.9% was not as great as in other parts of the state.[152] However, according to data from the Columbus Board of Realtors, home sales decreased from the end of 2007 to the end of 2008 by approximately 22.0%. As a consequence, there would be a reduced need for home purchase loans. A similar decline occurred in the issuance of building permits.[153]

As of 2000, the median gross rent was $585, ranging from $494 in Pickaway County to $639 in Delaware County. Within the assessment area, 11.3% of rental units had rents of less than $350, with another 20.1% having rents between $350 and $499. However, data from the U. S. Census Bureau's American Community Survey estimates that only 15.3% had rents of less than $500. Although the estimated median rent had increased to $699, the range of median rents had narrowed from $653 in Madison County to $758 in Union County.

Labor, Employment, and Economic Characteristics

With Columbus being the seat of state government, the government sector plays a major role as an area employer. However, the trade, transportation, and utility sector employ the largest number of people in the seven-county area followed by local, state, and federal government. The business and professional service industry is the third largest employer. However, due to the diversity within the counties, leading employment sectors vary. The following table shows the primary employment sectors for each of the seven counties as of 2006.

151 Ibid
152 National Association of Realtors, "Median Sales Price of Existing Single-Family Homes for Metropolitan Areas
153 www.housingeconomics.com

County	Leading Employment Sectors		
	1st	2nd	3rd
Delaware	Trade, transportation, & utilities	Professional & business services	Leisure & hospitality
Fairfield	Government	Trade, transportation, & utilities	Manufacturing
Franklin	Trade, transportation, & utilities	Professional & business services	Government
Licking	Trade, transportation, & utilities	Government	Manufacturing
Madison	Trade, transportation, & utilities	Government	Manufacturing
Pickaway	Government	Manufacturing	Trade, transportation, & utilities
Union	Manufacturing	Professional & business services	Trade, transportation, & utilities

Attractions such as the Columbus Zoo and Aquarium, Zoombezi Bay Waterpark, and the Polaris Fashion Place are factors contributing to the high level of leisure and hospitality employment in Delaware County. Manufacturing is the leading employer in Union County as a result of Honda of American Manufacturing, Inc. and Scotts Miracle-Gro Company being based in the county.

Although the trade, transportation, and utilities sector is among the largest employers in the area, this sector pays lower average weekly wages. Among the highest paying industries are government, professional and business services, and manufacturing.[154] However, many of the area manufacturers have made cuts in employment. Honda is no longer building motorcycles in the United States. In Licking County, Boeing Guidance Repair Center, Arvin Meritor, and Longaberger Basket Company have all laid off workers. Those jobs that do exist are paying less. On a more positive note, Union County has benefitted from the $23 million expansion of Scotts Miracle-Gro Company. As of December 2008, the unemployment rates[155] for the respective counties compared to the State of Ohio and the national rate were as follows:

- Delaware County 5.1%
- Fairfield County 6.4%
- Franklin County 6.1%
- Licking County 7.2%
- Madison County 7.4%
- Pickaway County 8.1%
- Union County 6.1%
- State of Ohio 7.7%
- United States 7.2%

154 Ohio Department of Development, Office of Policy, Research, and Strategic Planning
155 Ohio Department of Job and Family Services, Ohio Labor Market Information

Both Madison and Pickaway Counties have a strong agricultural base, with cropland making up more than 81% of land use. As of 2007, there were 718 farms encompassing 247,913 acres in Madison County and 832 farms covering 288,905 acres in Pickaway County. As of 2007, Madison County ranked third in the State of Ohio in corn for grain production and fourth in soybean production. Pickaway County ranked ninth in corn for grain production. Additionally, Union County ranked ninth in soybean production and as of 2008, Licking County ranked third in sheep inventory.[156]

Population Characteristics

Based on the 2000 Census, the assessment area's population was 1,581,066, with 74.4% of the population age 18 or older, of legal age to enter into a contract in the State of Ohio. More recent data from the Ohio Department of Development estimates that, as of 2007, the population had increased to 1,719,817. As of 2000, approximately two-thirds of the assessment area population resided in Franklin County and almost two-thirds of the county's population lived in the city of Columbus. Based on estimated 2007 data, the population concentration in Franklin County decreased slightly; however, the concentration within the city of Columbus remained the same.

Income Characteristics

As of 2000, the assessment area was comprised of 625,237 households, of which 404,868 were families. The median household income was $44,989 and 10.0% of the households had incomes below the poverty level. At the county level, the majority of median household incomes were comparable to the assessment area. However, the median household incomes in Delaware and Union Counties were $67,258 and $51,743, respectively. The HUD-adjusted median family income was $54,941, with 7.0% of the families having incomes below the poverty level. In the case of the median family income, only Delaware County differed significantly with a median income of $76,453. Poverty levels for both households and families also reflected a wide range among the counties. The following table illustrates these variances.

County	Households Below Poverty	Families Below Poverty
Delaware	4.0%	2.9%
Fairfield	6.5%	4.5%
Franklin	11.3%	8.2%
Licking	8.0%	5.5%
Madison	8.4%	6.2%
Pickaway	9.6%	7.6%
Union	5.8%	3.7%
State of Ohio	*10.7%*	7.8%

156 2007 Ohio Department of Agriculture Annual Report and Statistics

As of 2007, there were an estimated 665,517 households of which 427,992 were families. The median household income was estimated to have increased to approximately $58,576. However, the median household incomes in Franklin and Pickaway Counties were significantly lower at $47,770 and $50,833, respectively. Delaware and Union Counties had higher median household incomes at $80,526 and $67,455, respectively. Poverty rates remained relatively constant except for Fairfield, Franklin, and Licking Counties where poverty rates increased an average of 2.0%.[157]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

157 U. S. Census Bureau, 2005-2007 American Community Survey

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	4,820	7.3	4,058	6.9	553	10.3	209	10.8
Moderate-income	12,074	18.4	10,656	18.2	1,032	19.3	386	19.9
Middle-income	26,023	39.6	23,270	39.8	1,946	36.4	807	41.5
Upper-income	22,850	34.7	20,493	35.0	1,816	34.0	541	27.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**65,767**	**100.0**	**58,477**	**100.0**	**5,347**	**100.0**	**1,943**	**100.0**
	Percentage of Total Businesses:			**88.9**		**8.1**		**3.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	0.3	4	0.2	1	5.3	0	0.0
Moderate-income	109	5.7	105	5.5	4	21.1	0	0.0
Middle-income	1,414	73.9	1,405	74.1	9	47.4	0	0.0
Upper-income	386	20.2	381	20.1	5	26.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,914**	**100.0**	**1,895**	**100.0**	**19**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.0**		**1.0**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS MSA #18140

Lending Test

The Lending Test performance for the Columbus MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas and low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations, and an adequate level of community development loans.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans. Although there were a sufficient number of home improvement loans and small business loans secured by real estate to conduct a separate analysis, because of the limited number of loans, these loans were given the least amount of weight. There was an insufficient number of loans to conduct a meaningful analysis of small farm lending.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 5,081 home purchase, 3,334 refinance, 163 home improvement, 2,164 small business, and nine small farm loans, as well as 126 small business loans secured by real estate. Deposits within the assessment area represented 5.3% of Fifth Third's total deposits while mortgage lending comprised 5.8% of all mortgage loans and small business lending made up 3.4% of total small business lending.

Geographic Distribution

The distribution of loans by geography is good. The distribution was good in all product categories, except real estate-secured small business lending, which was excellent. During the period under review, the bank made loans in all but two low-, one moderate-, one middle-, and one upper-income tracts. The bank made no mortgage loans in seven low-, two moderate-, two middle-, and one upper-income tracts. Of these tracts, though, four low-, two moderate-, and two middle-income tracts had renter occupancy rates in excess of 75.0%. Additionally, one low- and one middle-income tract had a population of less than 100 people and less than 50 housing units.

Home Purchase Loans

The geographic distribution of home purchase loans is good. The percentage of lending in low-income tracts, at 2.3%, was slightly less than the percentage of owner-occupied units at 2.9% in these tracts. Also, Fifth Third's lending marginally exceeded the percentage of lending by peer institutions. The bulk of the home purchase lending at 61.0% occurred in 2007, reflecting the downturn in the housing market in 2008. The bank's performance in low-income tracts is good.

The percentage of lending in moderate-income tracts, although somewhat less than the percentage of owner-occupied units, is also good. Lending volume decreased from 2007 to 2008, but overall, the percentage of lending by Fifth Third exceeded peer institutions. Lending in middle-income tracts was slightly less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts exceeds proxy.

Refinance Loans

The distribution of refinance loans by geography is good. Considering the fact that the poverty rate in low-income tracts was 32.3%, the percentage of refinance lending in low-income tracts was good. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $166,500, which is not considered affordable for the majority of families below the poverty level. As a result, opportunities to lend in low-income tracts is somewhat diminished. The percentage of lending by Fifth Third at 2.6% was slightly less than the percentage of owner-occupied units and comparable to peer. The number of loans originated decreased from 49 in 2007 to 38 in 2008. However, the bank made 12 loan modifications in low-income tracts, representing 3.0% of all modifications in the assessment area, which exceeded the percentage of owner-occupied housing units.

The percentage of lending in moderate-income tracts at 12.0% was considerably less than the percentage of housing units at 17.5% in these tracts, but was still good, considering that 87 loan modifications were made in moderate-income tracts representing 25.0% of all modifications in the assessment area and substantially exceeding the percentage of owner-occupied units. The bank's lending level fell short of the percentage of lending by peer institutions and volumes declined from 2007 to 2008. Lending in middle-income tracts was also significantly less than the percentage of owner-occupied units in these tracts, while lending in upper-income substantially exceeded the proxy for demand.

Home Improvement Loans

The geographic distribution of home improvement loans is good. Lending in low-income tracts was excellent, with the percentage of lending exceeding the percentage of owner-occupied units. The percentage of lending by Fifth Third was slightly less than the lending level of peer institutions. Lending volume was comparable, though, from year to year.

The percentage of lending in moderate-income tracts at 10.4% was considerably less than the percentage of owner-occupied units and peer at 17.0%, but still adequate. Again, the volume of lending remained comparable from 2007 to 2008. The percentage of lending in both middle- and upper-income tracts exceeded the percentage of owner-occupied housing units within the respective tracts.

Small Business Loans

The distribution of small business loans by geography is good. The penetration in low-income tracts at 6.1% was less than the percentage of businesses located in these tracts at 7.3%, but still good. Lending levels remained comparable from year to year and the percentage of lending by the bank exceeded lending by peer institutions.

The percentage of lending in moderate-income tracts at 14.5%, was also good, although less than the percentage of businesses at 18.4% located in these tracts. Fifth Third's lending level exceeded peer, but the number of loans originated declined from 2007 to 2008. Lending in middle-income tracts also fell short of the percentage of businesses in these tracts, but lending in upper-income tracts exceeded the percentage of businesses.

Small Business Loans Secured by Real Estate

The geographic distribution of small business loans secured by real estate is excellent. The percentage of lending in both low- and moderate-income tracts was greater than the percentage of businesses located in these tracts. Lending declined from 2007 to 2008; however, during this time period, the commercial real estate market had weakened, resulting in tightened credit standards.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is adequate. Home purchase lending, which received the greatest weight, is good and all other loan types are adequate. Fifth Third offers various flexible lending programs that provide financing options for low- and moderate-income borrowers. During the period under review, Fifth Third originated 1,166 FHA, 90 VA, and eight FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is good. The percentage of lending to low-income borrowers at 11.4% was significantly less than the percentage of low-income families, 19.1%, but much higher than peer. Therefore, the bank's performance is good. The number of loans originated decreased from 2007 to 2008, but that would be expected with the declining housing market.

The percentage of lending to moderate-income borrowers was excellent, substantially exceeding the percentage of moderate-income families and peer. Lending declined from 2007 to 2008. The percentage of lending to middle-income families also exceeded the proxy for demand, but lending to upper-income families fell short of the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Because no information was available, modifications were not included in the analysis. Fifth Third's lending to low-income borrowers at 7.6% was considerably less than the percentage of low-income families, but higher than the percentage of lending by peer institutions. Also, the number of loans originated remained the same from year to year. Therefore, the bank's performance in making refinance loans to low-income borrowers is adequate.

The percentage of lending to moderate-income borrowers at 16.9% was less than the percentage of moderate-income families at 18.2%, but is considered good. Fifth Third's lending was nominally higher than peer, but lending decreased slightly from 2007 to 2008. Lending to middle- and upper-income borrowers exceeded the respective percentages of families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is adequate. Fifth Third made six loans to low-income borrowers, which represented 3.7% of lending. However, within the assessment area, 19.1% of families are low-income. Additionally, the bank's percentage of lending was significantly less than peer. As a result, lending to low-income borrowers is poor.

The percentage of lending to moderate-income borrowers, though, exceeded the percentage of moderate-income families and is considered excellent. However, Fifth Third's lending level was slightly less than peer and decreased from 2007 to 2008. The percentage of lending to middle- and upper-income borrowers both exceeded the percentages of respective families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. The percentage of lending to small businesses at 47.7% was significantly less than the percentage of businesses with revenues of $1 million or less at 88.9%, but higher than the percentage of lending by peer institutions. The number of loans declined by 12.9% from 2007 to 2008. Of the loans made to small businesses, 78.4% were in amounts of $100,000 or less and 11.8% were in amounts between $100,001-$250,000. Many of the smaller dollar loans are in the form of commercial credit card accounts, which provide a flexible financing option for businesses.

Small Business Loans Secured by Real Estate

The distribution of small business loans secured by real estate is adequate. The percentage of real estate-secured loans was closer to the percentage of small businesses than other forms of lending. Lending volumes decreased from 2007 to 2008, reflective of the tightened credit standards for commercial real estate lending. Of the loans made to businesses with gross annual revenues of $1 million or less, 86.6% were in amounts of $250,000 or less.

Community Development Loans

Fifth Third originated an adequate level of community development loans within the assessment area. The bank made eight loans totaling $20,010,000, which comprised 1.8% by number and 1.7% by dollar amount of the company's total community development lending. The level of community development lending reflects a greater than 50.0% decrease from the previous examination. Affordable housing made up nearly the entire amount of community development lending and resulted in over 150 units.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $47.8 million in investments during the evaluation period. Qualified investments increased $19.4 million or 68.1% since the previous evaluation.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones and Priority Investment Areas) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the institution has a large presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Consequently, Fifth Third's efforts related to community development investing indicate its leadership role in the Columbus MSA.

The investments consisted of direct and indirect equity fund investments primarily for affordable housing and revitalization of low- to moderate-income geographies, but also included limited funds for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is excellent. Fifth Third's leadership role in community development services enhances the retail service accessibility.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has generally not adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 60 banking centers in the assessment area, including two in low-, 12 in moderate-, 26 in middle-, and 20 in upper-income census tracts. The number of banking centers in this assessment area represents 5.0% of all the institution's banking centers. The percentage of banking centers located in low-income census tracts (3.3%) was significantly less than the percentage of low-income geographies (9.2%) in the assessment area, but not substantially less than the percentage of families living in these geographies (5.2%). The percentage of banking centers located in moderate-income census tracts (20.0%) in the assessment area is also less than the percentage of moderate-income geographies (26.6%), but comparable to the percentage of families (20.8%) living in these areas. As mentioned earlier, mitigating some concerns regarding the distribution statistics are two factors. First, an analysis of the distribution of full-service ATMs reveals a slightly higher percentage in low- and moderate-income geographies, thus enhancing the availability of retail delivery systems throughout the assessment area. Second, the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period for the Ohio-chartered institution resulted in a net decrease of four banking centers in the assessment area, including one banking center in moderate-income and three in upper-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	29 days
Total attendance by individuals	4,221 individuals
Total number of hours open	163 hours
Total number of Fifth Third employees that worked the E-bus	89 employees
Total number of free credit reports provided by Fifth Third	452 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	489 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 430 hours of financial education and literacy, 1,995 hours of technical assistance, and 2,511 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 2.6 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LIMA MSA #30620

The Lima MSA is comprised of Allen County and Fifth Third's assessment area encompasses the entire county. The MSA is made up of two low-, 11 moderate-, 15 middle-, and six upper-income tracts.

The composition of Allen County, located in northwestern Ohio, is a rural/urban mix. The largest city and county seat is Lima. The economic condition of the county has varied, being designated a Priority Investment Area by the Ohio Department of Development due to situational distress during the first half of 2007. However, in the second half of 2007, the county lost that designation, although Lima was considered a labor surplus city. For all of 2008, the entire county was designated a labor surplus county. The county has a Foreign Trade Zone, which has been instrumental in helping it attract new businesses. Additionally, the city of Lima is a recipient of funds under the Neighborhood Stabilization Program.

Fifth Third has four branches, all with full-service ATMs, in this assessment area. All of the offices are located in the city of Lima. The bank ranked fifth in deposit share as of June 30, 2008, with 9.2% of the deposits in the market. The largest market share was held by JP Morgan Chase Bank, NA with 27.0%, followed by Huntington National Bank with 23.5%, and Citizens National Bank of Bluffton with 13.6%.[158] Deposits in the county comprised approximately 0.2% of Fifth Third's total deposits.

In 2007 and 2008, the bank originated 272 HMDA-reportable and 153 small business loans, which represented 0.2% of both the bank's total mortgage and small business lending. Fifth Third Mortgage Company ranked seventh and the bank ranked 20th out of 131 HMDA reporters in the origination of mortgage loans. The largest originators were Superior FCU, followed by JPMorgan Chase Bank, NA; Citizens National Bank; First Federal Bank of the Midwest; and Huntington National Bank. The bank ranked 11th in the origination of small business loans; however, the top-ranked originators included credit card issuers American Express FSB; Capital One Bank USA, NA; Citibank South Dakota, NA; FIA Card Services, NA; and Discover Bank. Among financial institutions with offices within the assessment area, Fifth Third ranked fourth in originations.

Two community contacts, one with a community organization and one with an economic development organization, were conducted in the MSA in the past year. According to the representative from the community development organization, although many first-time homebuyers are enthusiastic with home prices and rates so low, it is harder to obtain a loan and because banks are taking longer to process applications, many potential homebuyers are turning to mortgage brokers and mortgage companies. Because of the age of the city's housing stock, many homes need major renovations requiring larger and long-term home improvement and rehabilitation loans.

158 www.fdic.gov

Housing Characteristics

There were 44,245 housing units in the county as of the 2000 Census. Of these units, 66.2% were owner-occupied, 25.7 were rentals, and 8.1% were vacant. By type of units, 86.1% were one-to-four family dwellings, 8.8% were five-or-more units, and 5.1% were mobile homes. Based on the 2005-2007 American Community Survey, housing increased slightly to 45,244 units, of which 63.8% were owner-occupied and 25.9% were renter-occupied. There was very little change, though, in the composition of the housing stock by number of units.

According to the 2000 Census, the median age of the housing stock was 42 years compared to 38 years for the State of Ohio. Housing in the MSA is older, with 34.9% built prior to 1950 and another 54.8% built prior to 1990. The fact that almost 90.0% of the housing stock is 20 years or older supports the contact's comments regarding the need for home improvement and rehabilitation loans.

The median housing value as of 2000 was $80,633 with an affordability ratio of 45.0%. Of the stock at that time, 31.8% had values of less than $60,000, being more affordable for low- and moderate-income residents. More recent data from the U. S. Census Bureau estimates that the median housing value had increased to $99,500, with only 12.9% of the units being valued at less than $50,000.[159] The largest number of foreclosures have occurred in the city of Lima; however, the communities of Delphos and Harrod have been hardest-hit by foreclosures by percentage of housing units.

Although the median sales prices of homes fluctuated continuously throughout 2007 and 2008, there was an overall decrease of approximately 11.0%. Homes sales remained stable during the first two quarters of 2007 and then dropped. However, there was a significant uptick, with homes sales peaking in the second quarter 2008 before beginning to decline. Also, there was a slight increase in the issuance of building permits. Consequently, home purchase loans would continue to be needed to fund purchase and construction loans.

As of 2000, the median gross rent was $445. Units with rents less than $350 comprised 22.7% of rentals and units with rents greater than $350, but less than $500 comprised 37.2% of rentals. The median rent increased to $555 according to the American Community Survey, with 35.3% of rentals having rents of less than $500.[160]

Labor, Employment, and Economic Characteristics

The trade, transportation, and utilities industry employs the largest number of people within the county, followed by education and health services and manufacturing. Although retail trade is still a major industry, the Lima Mall has many empty stores.[161] Although more retail trade operations have opened along the I-75 corridor, these stores have suffered in conjunction with the economic downturn.

159 U. S. Census Bureau, 2005 – 2007 American Community Survey
160 Ibid.
161 Ohio Department of Development, Office of Policy, Research and Strategic Planning

Both of the county's hospitals and the YMCA have expansion projects underway; however, the hospitals have laid off staff. All of the major manufacturers have made cuts in the number of employees, hours, or both. Because the work at General Dynamics Corporation is for the military, manufacturing M-1Abrams tanks, employment has remained relatively stable.

The manufacturing sector pays the highest average wages, followed by government and construction.[162] Because of reduced income, the county government is considering reducing hours and eliminating programs, some of which assist low- and moderate-income residents. The city of Lima is building a new reservoir and making efforts to clean up the downtown area.

The largest employers in the county are St. Rita's Medical Center; Ford Motor Company, Lima Engine Plant; Lima Memorial Health System; General Dynamics, Land Systems Division; and I & K Distributors. The county's unemployment rate as of December 2008 was 9.1%, significantly higher than the State of Ohio rate of 7.7% and the national rate of 7.2%.

Population Characteristics

Allen County's population as of the 2000 Census was 108,473, with 74.1% of the population age 18 or older, thereby being of legal age to enter a contract. More recent data, though, estimates that the population has declined to 105,233.[163] The population is also aging, with an estimated 75.1% being age 18 or older. As of the 2000 Census, the median age was 36.3 years; however, recent data estimates the median age to be 37.1 years.[164] In 2000, 37% of the population lived in the city of Lima; however, as of 2007, this concentration has dropped to 36%.

Income Characteristics

Based on 2000 Census data, there were 40,625 households in the MSA, of which 28,474 were families. The median household income was $31,175 and 12.5% of the households fell below the poverty level. The HUD-adjusted median family income was $44,707, with 9.6% of families falling below the poverty level. The 2005-2007 American Community Survey estimates the total households to have declined to 40,596, of which 27,620 were families. The median household income was estimated to be $43,466. The poverty rate for the entire population was 13.9%.[165]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

162 Ibid.
163 Ibid.
164 U. S. Census Bureau, 2005 – 2007 American Community Survey
165 Ibid.

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	324	8.6	279	8.4	31	8.8	14	12.7
Moderate-income	821	21.7	703	21.2	96	27.4	22	20.0
Middle-income	1,816	48.0	1,607	48.4	159	45.3	50	45.5
Upper-income	821	21.7	732	22.0	65	18.5	24	21.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,782**	**100.0**	**3,321**	**100.0**	**351**	**100.0**	**110**	**100.0**
	Percentage of Total Businesses:			**87.8**		**9.3**		**2.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	3	0.9	3	0.9	0	0.0	0	0.0
Middle-income	278	82.2	275	82.1	3	100.0	0	0.0
Upper-income	56	16.6	56	16.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**338**	**100.0**	**335**	**100.0**	**3**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.1**		**0.9**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMA MSA #30620

Lending Test

The Lending Test performance for the Lima MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; and a poor record of serving the credit needs of highly economically disadvantaged areas and low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. No community development loans were made during the period under review, which is a very poor level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of refinance loans, followed by small business and home purchase loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 88 home purchase, 177 refinance, seven home improvement, and 153 small business loans. The minimal number of home improvement loans precludes any meaningful analysis. Deposits within the assessment area represented 0.2% of Fifth Third's total deposits, while mortgage and small business lending also comprised 0.2% of both types of lending.

Geographic Distribution

The distribution of loans among geographies is adequate. Refinance lending, which received the greatest weight, is poor. However, this poor performance was offset by an excellent distribution of small business loans and an adequate distribution of home purchase loans. Fifth Third originated at least one loan in every census tract within the assessment area. The bank originated no mortgage loans in the two low-income tracts.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. No loans were originated in the two low-income tracts, although peer institutions made 1.1% of home purchase loans in these tracts. Even taking into consideration the fact that Fifth Third is not among the top lenders in the assessment area, this reflects a poor performance. The percentage of lending in moderate-income tracts, 15.9%, was less than the percentage of owner-occupied units at 20.0%, but is considered adequate. Lending declined significantly from 2007 to 2008, reflecting the downturn in the housing market. Lending in middle-income tracts was just short of the percentage of owner-occupied units, while lending in upper-income tracts exceeded the proxy for demand.

Refinance Loans

The distribution of refinance loans by geography is poor. Again, no loans or loan modifications were originated in the low-income tracts, reflecting a poor performance. Peer institutions originated 1.2% of loans in these tracts. Lending in moderate-income tracts at 15.8% was similar to the home purchase lending level and is considered adequate. However, the number of loans originated declined considerably and only two loan modifications were made in moderate-income tracts. The percentage of lending in middle-income tracts was considerably less than the percentage of owner-occupied units in these tracts, but lending in upper-income tracts substantially exceeded the proxy for demand.

Small Business Loans

The geographic distribution of small business loans is excellent. The percentage of lending in low-income tracts was excellent, exceeding the percentage of businesses in these tracts and the percentage of peer lending. The number of loans originated declined from 12 in 2007 to six in 2008. Lending in moderate-income tracts at 16.3% was short of the percentage of businesses in these tracts at 21.7% and peer, but still good. The volume of lending in moderate-income tracts did not change appreciably from year to year. The percentage of lending in middle-income tracts exceeded the proxy for demand, while lending in upper-income tracts was less than the percentage of businesses in these tracts.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is adequate. Refinance lending received the greatest weight and is adequate. Small business lending is poor, but home purchase lending is good. Flexible lending programs offered by Fifth Third enhance financing opportunities for low- and moderate-income borrowers. Within this assessment area, the bank originated 20 FHA loans and one VA loan.

Home Purchase Loans

The distribution of home purchase loans among borrowers of different income levels is good. The percentage of lending to low-income borrowers at 10.2% was significantly less than the percentage of low-income families at 19.1% and less than the percentage of peer lending at 12.9%. However, taking into account the poverty level, economic conditions, and Fifth Third's rank in the market, the performance is adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $104,700, which is not considered affordable for families below the poverty level with fewer than five people. As a result, opportunities to lend to low-income borrowers is somewhat diminished.

Lending to moderate-income borrowers was excellent, exceeding the percentage of moderate-income families, but falling slightly below peer. In spite of the weak housing market, the bank's lending decreased only nominally from 2007 to 2008. The percentage of lending to middle- and upper-income borrowers exceeded the percentages of respective families.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. The percentage of lending to low-income borrowers was substantially less than the percentage of low-income families and the percentage of lending by peers. Fifth Third originated four loans in 2007 and five loans in 2008. Even considering market conditions and competitive factors, the bank's lending to low-income borrowers is poor.

The percentage of lending to moderate-income borrowers was somewhat short of the percentage of moderate-income families, but good. Fifth Third's lending level was less than the percentage of lending by peer institutions, but increased by two loans from 2007 to 2008. Lending to middle-income borrowers was less than the percentage of families, while lending to upper-income borrowers exceeded the percentage of upper-income families.

Small Business Loans

The distribution of loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is poor. Although Fifth Third's percentage of lending to small businesses at 38.6% slightly exceeded peer at 32.4%, it was substantially less than the percentage of small businesses at 87.8% located in the assessment area. Additionally, the volume of lending decreased from 2007 to 2008. Of the loans made to small businesses, 74.6% were in amounts of $100,000 or less and 8.5% were in amounts between $100,001-$250,000.

Community Development Loans

Fifth Third made no community development loans within this assessment area, a very poor level of lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $2.2 million in investments during the evaluation period. Qualified investments increased $2.1 million or more than fifty-fold since the previous evaluation.

The assessment area has community development opportunities, as evidenced by the various designations (e.g., Neighborhood Stabilization Program) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. However, the institution does not have a significant presence in the assessment area, as evidenced by either the number of banking centers or the share of total deposits in the assessment area as of June 30, 2008. Nevertheless, Fifth Third's efforts related to community development investing indicate it has taken a leadership role in the Lima MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good, primarily based on retail service accessibility.

Retail Services

Delivery services are accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had four banking centers in the assessment area, including one in low-, two in middle-, and one in upper-income census tracts. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. The percentage of banking centers located in low-income census tracts (25.0%) was significantly higher than the percentage of low-income geographies (5.9%) in the assessment area, as well as the percentage of families living in these geographies (2.2%). Although there are no branches in moderate-income geographies, the percentage of moderate-income geographies in the assessment area is 32.4% and the percentage of families living in these areas is 23.1%. As mentioned earlier, mitigating some of the concerns regarding the distribution statistics, especially in moderate-income geographies, is the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period resulted in no change to the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides an adequate level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 27 hours of financial education and literacy, 96 hours of technical assistance, and 630 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.4 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SANDUSKY MSA #41780

The Sandusky MSA is comprised solely of Erie County, Ohio and Fifth Third's assessment includes the entirety of the county. Erie County is comprised of no low-income tracts, five moderate-income tracts, 10 middle-income tracts, and three upper-income tracts.

Erie County is located on the shores of Lake Erie and Sandusky Bay in the north central part of the state. Kelley's Island, located in Lake Erie, is also part of the county. Due to its location, tourism plays a major role in the local economy. The creation of the Great Lakes by the melting of glaciers also resulted in large quantities of limestone being deposited along the glacial ridges. As a result, the areas along the shores of Lake Erie, such as Erie County, contain deposits of high-grade limestone, making this area the leading source of limestone in the state. However, slightly more than 53.0%[166] of the county is cropland, with the majority of tourist sites, business, and industry concentrated in the northern portion of the county.

Except for BayView in the westernmost portion of the county, the remainder of Erie County is designated as an Enterprise Zone and the city of Sandusky, being the principal city of the MSA, is an Entitlement City under HUD's CDBG program. Sandusky is also a recipient of funds under the Neighborhood Stabilization Program. For the first half of 2007, the city of Sandusky was designated as a Priority Investment Area (PIA) by the Ohio Department of Development as a result of a labor surplus. From July 2007 through December 2008, the entire county was designated as PIA due to a labor surplus.

Fifth Third operates two banking centers in the county, both of which are located in Sandusky, the county seat and largest city. According to the FDIC Summary of Deposits, as of June 30, 2008, the bank ranked fifth among 11 institutions with 7.1% of the market share. The majority of the market share at 31.4% was held by Citizens Banking Company, which maintains its headquarters in the county. The other top competitors for deposits are KeyBank, NA; National City Bank; and First Federal Savings and Loan Association of Lorain.[167] Deposits in the assessment area represented 0.1% of the bank's total deposits.

Within this assessment area, Fifth Third originated 236 mortgage loans and 112 small business loans, representing 0.2% of both the total mortgage and small business lending during the evaluation period. Among mortgage lenders subject to the reporting requirements of HMDA, Fifth Third's affiliate, Fifth Third Mortgage Company ranked fourth among 162 reporters. The majority of loans were originated by Vacationland Federal Credit Union, followed by JPMorgan Chase Bank, NA and Countrywide Bank, FSB. The bank ranked 37th among reporters. Fifth Third ranked 11th among lenders required to submit small business lending data. However, the top six lenders, which included American Express Bank, FSB; Chase Bank USA, NA; and Capital One Bank USA, NA, are primarily credit card issuers. Among lenders with offices in the county that provide small business loans, the bank ranked second behind National City Bank.

166 Ohio Department of Development, Office of Strategic Research
167 www.fdic.gov

Information from three community contacts was used in conjunction with this examination. One contact was with representatives of an economic development organization and two contacts were with representatives of community organizations. Although the representative of one organization did indicate that Fifth Third had assisted the organization with funding, the other two entities indicated that area banks were not doing enough to support the area, not only with credit, but also through community development services. The economic development representative also indicated that regional banks were pulling lines of credit from local companies, creating even more financial problems for struggling businesses.

Housing Characteristics

Based on 2000 Census data, there were 35,909 housing units in the county, of which 63.64% were owner-occupied, 24.71% were rental units, and 11.65% were vacant. The majority of dwellings, 84.7% were one-to-four family dwellings, following by 10.7% being five-or-more unit dwellings, and 4.5% being mobile homes. However, the 2008 Erie County Comprehensive Economic Development Strategy[168] (CEDS) found that in 2005, the county had 37,000 housing units, of which 59.5% were owner-occupied, 27.0% were rental units, and 13.5% were vacant. More recent data from the U. S. Census Bureau estimates that as of 2007, there were 37,334 units, 62.6% of which were owner-occupied and 22.7% of which were renter-occupied. Of these units, an estimated 85.5% were one-to-four family dwellings, 10.8% were five-or-more unit dwellings, and 3.7% were mobile homes.[169]

As of the 2000 Census, the median age of the housing stock was 39 years, compared to 38 years for the state of Ohio, with 34.3% of housing built prior to 1950. Of the remaining stock, 53.3% was built prior to 1990. As of 2005, based on the CEDS, there had been a slight increase in new homes constructed with homes built since 1990 at 13.0%. With such a large proportion of older homes, many of which could be facing issues of functional obsolescence, property owners face needs relating to repairs and rehabilitation.

According to 2000 Census data, the median housing value was $107,434 with an affordability ratio of 39.0%. Of the 22,854 owner-occupied units in the assessment area, 45.3% were valued at $60,000 or less, thus being most affordable for low- and moderate-income residents. As of 2007, though, the average housing value had increased to $135,700.[170] Information from RealtyTrac.com indicates that, although the city of Sandusky has had the largest number of foreclosures, the cities of Castalia and Vermilion have been the hardest hit based on the percentage of housing units.

168 The Board of Erie County Commissioners approved the plan on February 21, 2008. The committee that submitted the plan was comprised primarily of members of the Erie County Community Improvement Corporation, including representation from Firelands Hospital, Erie County Township Association, Bowling Green State University Economic Development, City of Huron, Erie County Auditor, Erie County Chamber of Commerce, Erie-Huron-Ottawa Educational Service Center, Margaretta Local Schools, local labor leadership, Erie County Prosecutor's office, and Erie County Economic Development Corporation. The update was prepared by the Erie Regional Planning Commission.
169 U. S. Census Bureau, 2005-2007 American Community Survey
170 Ibid.

Home prices dropped approximately 47.0% from the third quarter of 2007 to the fourth quarter of 2008 and home sales declined approximately 57.0% during the same period.[171] The issuance of building permits remained stable.[172]

The median gross rent, as of 2000, was $498, with 16.2% of the rental units having rents of less than $350 per month. Another 30.9% had rents of $350 to less than $500 per month. As of 2005, the median rent was $597 and had increased to $626 as of 2007, according to the U.S. Census Bureau's American Community Survey. An estimated 26.8% of rentals were priced less than $500 as of 2007.

Labor, Employment, and Economic Characteristics

The area's reliance on tourism is reflected by the fact that the leisure and hospitality industry employ the largest number of people, followed by manufacturing and education and health services. However, the manufacturing sector pays the highest average weekly wage, $1,151 as of 2006, followed by the federal government at $1,058 and construction at $720.[173] Although the automobile industry had been a key employer in the county and provided high-paying jobs, manufacturing jobs have suffered a serious decline more recently. Ford Motor Company; Automotive Component Holdings (ACH), formerly Visteon; Lear Seating; and Kyklos Bearing International (KBI), formerly Delphi, all continue to operate, but with significant reductions. As a result of these concerns, the Ohio Department of Job and Family Services approved a Mass Layoff Planning and Implementation Grant for the county in 2006.

Cedar Point Amusement Park is the largest employer in season. However, year-round, the largest employers are Firelands Regional Medical Center, ACH, KBI, Erie County government, and Lear Seating. The unemployment rate as of December 2008 was 9.6%, significantly higher than the State of Ohio rate of 7.7% and the national rate of 7.2%.

The federal government provides the second highest paying jobs in the county. The government occupies an approximate two-square mile area, at which is housed the Plum Brook Research Facility, a part of NASA's Glenn Research Center in Cleveland, Ohio. The county is undertaking a major effort, with assistance from the city of Cleveland, the Cleveland Partnership, and the University of Toledo, to expand the Plum Brook Research campus. Such an expansion would not only create new jobs at Plum Brook, but also could serve as a catalyst to generate more jobs in the aerospace industry.

171 www.city-data.com
172 National Association of Realtors, "Median Sales Price of Existing Single-Family Homes for Metropolitan Areas"
173 Ohio Department of Development, Office of Policy, Research and Strategic Planning

Population Characteristics

Based on the 2000 Census, Erie County's population was 79,551, with 75.3% of the population age 18 or older, of legal age to enter into a contract in the State of Ohio. More recent data from the Ohio Department of Development estimates that as of 2007, the population had declined to 77,323. Almost one-third of the population resides in the city of Sandusky. The county's population is aging, with 15.6% of the population age 65 and older as of 2000 compared to 10.5% in 1980. Also, the median age of the county increased from 30.3 years to 39.5 years during the same time period.

Income Characteristics

As of 2000, the county was comprised of 31,756 households of which 21,939 were families. The median household income was $42,766, with 8.3% of the households having incomes below the poverty level. The HUD-adjusted median family income was $51,747, with 6.0% of the families having incomes below the poverty level. By 2007, it is estimated that households increased slightly to 31,874, with the median household income at 46,476. As of 2007, an estimated 11.6% of the county residents.[174]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

174 U. S. Census Bureau, 2005-2007 American Community Survey

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	788	24.7	691	24.5	70	27.5	27	23.1
Middle-income	1,894	59.3	1,678	59.4	141	55.3	75	64.1
Upper-income	513	16.1	454	16.1	44	17.3	15	12.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,195**	**100.0**	**2,823**	**100.0**	**255**	**100.0**	**117**	**100.0**
	Percentage of Total Businesses:			**88.4**		**8.0**		**3.7**

	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	1	0.7	1	0.7	0	0.0	0	0.0
Middle-income	120	87.6	119	87.5	1	100.0	0	0.0
Upper-income	16	11.7	16	11.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**137**	**100.0**	**136**	**100.0**	**1**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.3**		**0.7**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SANDUSKY MSA #41780

Lending Test

The Lending Test performance for the Sandusky MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; a good geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; and an adequate record of serving the credit needs of highly economically disadvantaged low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. No community development loans were made during the period under review.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by small business and refinance loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 139 home purchase, 89 refinance, eight home improvement, and 93 small business loans, as well as 19 small business loans secured by real estate. The minimal number of home improvement loans precludes any meaningful analysis. Because few real estate secured small business loans were originated, these loans were combined with small business loans in making this analysis. Deposits within the assessment area represented 0.1% of Fifth Third's total deposits, while mortgage and small business lending comprised 0.2% of both types of lending.

Geographic Distribution

The distribution of loans among geographies is good for all loan types. Fifth Third originated at least one loan in every census tract within the assessment area. Additionally, at least one mortgage loan was originated in each census tract. The MSA contains no low-income tracts.

Home Purchase Loans

The geographic distribution of home purchase loans is good. The percentage of lending in moderate-income tracts at 18.0% was slightly less than the percentage of owner-occupied units at 18.6% in these tracts, as well as less than the percentage of lending by peer institutions at 20.2%. The number of loans originated did not change appreciably from 2007 to 2008. The percentage of lending in middle-income tracts also was slightly less the percentage of owner-occupied units; however, lending in upper-income tracts exceeded the proxy for demand.

Refinance Loans

The geographic distribution of refinance loans is good. Lending in moderate-income tracts at 20.2% exceeded the percentage of owner-occupied units in these tracts and exceeded lending by peer institutions. Nine loans were originated in moderate-income tracts in each of the years under review, but no loan modifications were made in these tracts. The percentage of lending in middle-income tracts was somewhat less than the proxy for demand, but lending in upper-income tracts exceeded the percentage of owner-occupied units.

Small Business Loans

The distribution of small business loans by geography is good. The percentage of lending in moderate-income tracts at 21.4% was slightly less than the percentage of businesses in these tracts at 24.7%, but higher than the percentage of lending by peer institutions. Lending declined from 2007 to 2008. Fifth Third's lending in middle-income tracts exceeded the percentage of businesses in these tracts, while lending in upper-income tracts was slightly less than proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is adequate. Home purchase, which received the greatest weight, is adequate, as is small business lending. Refinance lending is good. Fifth Third offers various flexible lending programs to assist low- and moderate-income borrowers in obtaining credit. Within the assessment area, the bank originated 27 FHA, one VA, and three FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. The percentage of lending to low-income borrowers at 10.8% was considerably less than the percentage of low-income families at 19.0%; however, Fifth Third's performance is adequate. Additionally, the bank's level of lending nominally exceeded peer and the number of loans originated increased from three loans in 2007 to 12 loans in 2008, despite the weakness in the housing market.

Lending to moderate-income borrowers at 18.0% was slightly less than the percentage of moderate-income families at 18.6% and the percentage of lending by peer institutions at 21.7%, but was good. The number of loans originated decreased from 2007 to 2008; however, this decline was a consequence of the weak housing market. The percentage of lending in middle-income tracts exceeded the proxy for demand and lending in upper-income tracts was comparable to the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans by borrower income is good. Lending to low-income borrowers at 13.5% was less than the percentage of families; however, considering poverty levels and economic conditions, was good. Fifth Third's percentage of lending exceeded peer, but the number of loans originated decreased by 50.0% from 2007 to 2008.

The percentage of lending to moderate-income borrowers slightly exceeded the percentage of moderate-income families and exceeded peer, reflecting an excellent performance. However, lending volume decreased considerably from year to year. Lending to middle-income borrowers exceeded the percentage of middle-income families, while lending to upper-income borrowers fell just short of the proxy.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. Combining the two small business lending categories, Fifth Third made 34.8% of small business loans to businesses with revenues of $1 million or less. Although this lending level is substantially less than the 88.4% of small businesses located in the assessment area, the bank's percentage of lending exceeded lending by peer institutions. In 2007, 19 loans were originated, whereas 20 loans were made in 2008. Of the loans made to small businesses, 73.5% were in amounts of $100,000 or less, much of which was in the form of credit card lending. Another 17.6% was in amounts of $100,001-$250,000.

Community Development Loans

Fifth Third made no community development loans in the Sandusky MSA during this time period, reflecting a very poor level of lending.

Investment Test

Fifth Third has funded a poor level of qualified investments in the assessment area. The institution funded $8,750 in investments during the evaluation period, a decline of $11,250 or 56.3% since the previous evaluation.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones and priority Investment Areas) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The institution does not have a large presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008.

The investments consisted primarily of donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good. Although retail services are readily accessible, only an adequate level of community development services was noted.

Retail Services

Delivery services are readily accessible to all portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had two banking centers in the assessment area, including one each in a moderate- and middle- census tract. There are no low-income census tracts in the assessment area. The number of banking centers in this assessment area represents 0.2% of all the institution's banking centers. The percentage of banking centers located in moderate-income census tracts (50.0%) in the assessment area is significantly greater than the percentage of moderate-income geographies (27.8%) and the percentage of families (22.1%) living in these areas.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change to the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides an adequate level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided seven hours of financial education and literacy, no technical assistance hours, and 186 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.1 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SPRINGFIELD MSA #44220

The Springfield MSA is a one-county MSA comprised only of Clark County, Ohio. Fifth Third's assessment area encompasses the entire county, which is made up of two low-, nine moderate-, 22 middle-, and ten upper-income census tracts.

Clark County represents an urban/rural mix. A major component of the county's comprehensive plan is to encourage well-managed growth, while preserving farmland and open space. The city of Springfield is the largest city and county seat. Springfield has undergone a major revitalization effort, transforming the downtown area, redeveloping old factory sites, and, more recently, spearheading the construction of a new medical campus.

During the first half of 2007, the city of Springfield was designated a distressed city, thus making it a PIA as defined by the Ohio Department of Development. From July 2007 through December 2008, the entire county was designated a PIA because of labor surplus. Springfield has two Brownfield projects and the city was a recipient of funds under the Neighborhood Stabilization Program.

The bank operates three branches, each of which has full-service ATMs and one freestanding full-service ATM in the city of Springfield. Fifth Third has no offices in other parts of the county. The bank held 4.3% of the deposit market share, ranking it eighth among 10 institutions with branches in the MSA. Deposits in this assessment area represent 0.1% of the bank's total deposits. The primary deposit holders in the county are Security National Bank and Trust Company with 24.0% of deposits, Huntington National Bank with 20.0%, and National City Bank with 20.0%.[175]

From January 1, 2007 through December 31, 2008, Fifth Third originated 463 HMDA-reportable loans, 108 small business loans, and one small farm loan. Mortgage lending within the assessment area represented 0.3% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 0.2%, and 0.1% respectively, of these loan products. Within the assessment area, Fifth Third Mortgage company ranked sixth and the bank ranked 29th in the origination of mortgage loans. Countrywide Bank, FSB; National City Bank; and Wells Fargo Bank, NA were the top originators of HMDA-reportable loans. Among the top small business lenders were major credit card issuers, including Chase Bank USA, NA; American Express Bank FSB; Capital One Bank USA, NA; Citibank South Dakota, NA; and FIA Card Services, NA. However, among financial institutions that have offices that serve the immediate area, Fifth Third ranks fourth, behind Park National Bank, Huntington National Bank, and National City Bank.

175 www.fdic.gov

Community contacts were conducted with both housing and small business advocacy organizations. Common issues identified in conjunction with the lending process, regardless of type, relates to the length of time taken to make credit decisions, decisions made by personnel not familiar with the communities, and a lack of communication among lending units. Other needs more specific to housing include banks holding loans in their portfolios, providing purchase/rehabilitation and bridge loans, offering more lenient or flexible PMI options, supporting organizations that provide housing assistance and counseling, requiring homebuyer education for all first-time homebuyers, and reducing fees. For businesses, banks have been pulling lines of credit, which worsens the already stressed financial condition of these companies.

Housing Characteristics

As of the 2000 Census, there were 61,056 housing units in the MSA, of which 66.3% were owner-occupied, 26.5% were rentals, and 7.2% were vacant. Of these housing units, 90.3% were one-to-four family units, 9.3% were five-or-more units, with the remainder being mobile homes. Estimates from the U. S. Census Bureau's 2005-2007 American Community Survey put the number of housing units at 62,009. Although there appears to be a nominal increase in the number of housing units, the construction of a medical campus in a previously blighted area of Springfield eliminated many aging and debilitated homes. With the assistance of federal aid, many renters who lived in that area were able to purchase homes. However, even with this stimulus for potential homeowners, the homeownership rate is estimated to have declined to 64.4%, much of it related to worsening economic conditions. One-to-four family units have also declined to an estimated 86.0%, with five-or-more unit dwellings declining to 8.8% and mobile homes increasing to 5.2%.

The median age of the housing stock as of 2000 was 42 years, compared to 38 years for the State of Ohio. More than a third of the housing was built prior to 1950. Another 55.7% was built prior to 1990. As a result of the destruction of the older homes to make room for the new medical campus, the number of older homes was reduced to an estimated 32.2% built prior to 1950 and 53.1% built prior to 1990. Approximately 3.0% of homes in existence during the 2000 Census were torn down, with an estimated 2,795 homes built since the Census.[176] However, the county still has a large proportion of older homes facing functional obsolescence, validating the contact's observation relating to the need for purchase/rehabilitation loans.

The Springfield Neighborhood Partnership in conjunction with the Springfield Metropolitan Housing Authority has been instrumental in improving the housing sector. They have just completed a HOPE VI project, tearing down distressed homes and building a housing development for low- and moderate-income residents. The development consists of a mix of single-family residences, doubles, and triplexes with both owner-occupied and rental units.

176 U. S. Census Bureau, 2005 – 2007 American Community Survey

Data from the 2000 Census indicated that the median housing value was $88,271 and the affordability ratio was 45%. Housing valued at less than $60,000, which would be more affordable for low- and moderate-income residents, equaled 22.2% of housing. The 2005-2007 American Community Survey estimated that values had increased to $109,100 and homes valued at less than $50,000 made up approximately 10.1% of housing. The foreclosure problem is growing exponentially. The largest number of foreclosures has occurred in the city of Springfield. However, by percentage of housing units, South Vienna has been the hardest-hit community.[177] Previously, most foreclosures were the result of subprime lending, but foreclosures have been the result of unemployment more recently.

From the first quarter of 2007 through the fourth quarter of 2008, the median home sales price declined by approximately 9.0%. Although the number of home sales dropped by approximately 36.0% from the second quarter of 2007 to the fourth quarter of 2007, home sales remained relatively stable through 2008.[178] The issuance of building permits declined by 20.0%.[179]

The median gross rent in 2000 was $487. Rental units in the assessment area were generally affordable, with 19.9% of the units having rents less than $350 and another 29.7% having rents between $350 and $499. More recent data indicates that the median rent had increased to $606, with 27.8% of rentals having rents less than $500.[180]

Labor, Employment, and Economic Characteristics

The trade, transportation, and utilities sector employed the largest number of people within the county, followed by education and health services and manufacturing. However, the federal government was the highest paying employer, with manufacturing and state government paying the second and third highest wages. Community leaders have been focused on improving the area, bringing in many new businesses to replace exiting companies and trying to diversify to avoid industry concentrations. Some of the new businesses that have located in the area include several food industry companies, Assurant Group Incorporated, which monitors taxes and insurance for loan servicers, and a metal stamping distribution center.

Community/Mercy Health Partners is the largest employer in the area, followed by The Assurant Group, Clark County government, Clark County Schools, and International Truck and Engine. The unemployment rate as of December 2008 was 7.6%, comparable to the State of Ohio rate of 7.7% and the national rate of 7.2%.

177 www.realtytrac.com
178 www.city-data.com
179 www.housingeconomics.com
180 U. S. Census Bureau, 2005 – 2007 American Community Survey

Downtown Springfield has undergone major renovations, with the former City Hall being donated to the Historical Society, which subsequently turned it into a museum. Additionally, Clark State College built a performing arts center downtown, which, in addition to serving as a classroom for the theatre departments of the college and Wittenberg University, is also the home of the Springfield Symphony**.** The city also bought all of the property in the core downtown area and is holding it in a land-lease, eventually to be used for a large office building.

As has been mentioned above, the city is in the process of creating a major medical campus, located in a previously blighted area of Springfield. The two hospitals located in the county have merged and will be relocating to the new medical center. Medical offices and other support services will have locations surrounding the new center.

As of December 2008, the unemployment rate for Clark County was 7.6%, comparable to the State of Ohio rate of 7.7% and the national rate of 7.2%

Population Characteristics

As of 2000, the county's population was 144,742 with 74.9% of the population age 18 or older, thus being of legal age to enter a contract. The population is estimated to have shrunk to 141,122 and aged with 76.3% age 18 or older.[181] In 2000, 45.2% of the county's population lived in the city of Springfield. However, the city's population is estimated to have declined by 4.5% and now represents 44.4% of Clark County's population.[182]

Income Characteristics

Within the assessment area, there were 56,720 households of which 35,569 were families according to the 2000 Census. The median household income was $40,329, with 10.2% of the households below the poverty level. The HUD-adjusted median family income was $48,067 with 7.9% of families below the poverty level. More recent data indicates that the number of households has decreased to 55,422 and the number of families has increased to 37,149. The median household income was estimated to be $43,109. Also, this data estimates that 15.3% of the total population was below the level of poverty.[183]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

181 Ibid.
182 Ohio Department of Development, Office of Policy, Research, and Strategic Planning
183 U. S. Census Bureau, 2005 – 2007 American Community Survey

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	127	3.0	114	3.0	12	3.5	1	1.0
Moderate-income	847	19.7	742	19.3	78	22.5	27	25.7
Middle-income	2,223	51.8	1,993	51.9	176	50.9	54	51.4
Upper-income	1,093	25.5	990	25.8	80	23.1	23	21.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**4,290**	**100.0**	**3,839**	**100.0**	**346**	**100.0**	**105**	**100.0**
	Percentage of Total Businesses:			**89.5**		**8.1**		**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	5	2.0	5	2.0	0	0.0	0	0.0
Middle-income	107	42.3	107	43.5	0	0.0	0	0.0
Upper-income	141	55.7	134	54.5	7	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**253**	**100.0**	**246**	**100.0**	**7**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**97.2**		**2.8**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD MSA #44220

Lending Test

The Lending Test performance for the Springfield MSA assessment area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; a good record of serving the credit needs of highly economically disadvantaged areas; an adequate record of serving low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and an adequate level of community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 236 home purchase, 216 refinance, 11 home improvement, 103 small business, and one small farm loans, as well as five small business loans secured by real estate. The minimal number of home improvement loans precludes any meaningful analysis. Because so few real estate-secured small business loans were originated, these loans were combined with small business loans in making this analysis. Deposits within the assessment area represented 0.1% of Fifth Third's total deposits. Mortgage lending comprised 0.1% of all Fifth Third mortgage lending and small business lending comprised 0.2% of this type of lending.

Geographic Distribution

The distribution of loans among geographies is adequate. Home purchase lending received the greatest weight and is adequate. Refinance lending is good and small business lending also is adequate. Fifth Third originated at least one loan in every census tract within the assessment area. Additionally, at least one mortgage loan was originated in each census tract.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. The percentage of lending in low-income tracts is equal to the percentage of owner-occupied units in these tracts, which is good. The bank made two loans in each of the two years, resulting in Fifth Third's lending exceeding peer.

Lending in moderate-income tracts at 6.4% was considerably less than the percentage of owner-occupied units, 9.7%, but still adequate. The percentage of lending was slightly less than peer at 6.9% and the number of loans originated decreased by 50.0% from year to year. However, some decline would be expected as a consequence of the drop in home sales. Lending in middle-income tracts nominally exceeded the percentage of owner-occupied units in these tracts, but lending in upper-income tracts fell below the level of owner-occupied units.

Refinance Loans

The distribution of refinance loans among geographies is good. The percentage of lending in low-income tracts exceeded the percentage of owner-occupied units in these tracts and was almost twice the percentage of peer lending, reflecting an excellent level of lending. As was the case with home purchase loans, Fifth Third originated two loans in each of the two years. No loan modifications were made in low-income tracts.

Lending in moderate-income tracts, 7.9%, was somewhat less than the percentage of owner-occupied units within these tracts and the percentage of peer lending, but still good. The number of loans originated decreased from ten in 2007 to seven in 2008. One loan modification was made in a moderate-income tract. The percentage of lending in middle-income tracts also fell short of the proxy for demand, but lending in upper-income tracts exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

The geographic distribution of small business loans is adequate. The percentage of lending in low-income tracts at 1.9% was considerably less than the percentage of businesses located in these tracts at 3.0% reflecting an adequate performance. Additionally, the bank's level of lending was less than peer. Fifth Third originated one loan in low-income tracts in each of the two years under review.

The percentage of lending in moderate-income tracts is good. Lending in these tracts represented 17.6% of total small business lending, which was slightly less than the percentage of businesses located in these tracts at 19.7%. The percentage of lending exceeded lending by peer institutions but lending decreased significantly from 2007 to 2008. The lending level in middle-income tracts was somewhat short of the percentage of businesses in these tracts, while lending in upper-income tracts exceeded the proxy.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and the revenue size of the business is adequate. In reaching a conclusion, home purchase lending received the greatest weight and is adequate. However, refinance lending is poor, but small business lending is adequate. Flexible lending programs provide low- and moderate-income borrowers with alternative sources of funding. During this period, Fifth Third originated 52 FHA, four VA, and one FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. Because of the major revitalization efforts being undertaken in the city of Springfield, more opportunities existed for home purchase lending, particularly for low- and moderate-income residents. The percentage of lending to low-income borrowers at 10.2% was significantly less than the percentage of low-income families at 18.6%, as well as less than the percentage of lending by peer institutions at 11.4%. The number of loans originated also decreased from 18 loans in 2007 to six loans in 2008. However, considering the level of poverty and the fact that Fifth Third is not among the top lenders in the MSA, the lending level is adequate. For 2008, poverty level ranged from $10,991 to $44,346 depending on family size, while the average house price in the MSA for 2008 was $110,700, which is not considered affordable for families below the poverty level with fewer than five people. As a result, opportunities to lend to low-income borrowers is somewhat diminished.

Lending to moderate-income borrowers significantly exceeded the percentage of moderate-income families but was less than peer. The volume of lending declined by 20.0% from year to year. Because of the opportunities that existed, though, lending to moderate-income borrowers is considered good. The percentage of lending to middle-income borrowers exceeded the proxy, but lending to upper-income borrowers fell somewhat short of the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans by borrower income is poor. The percentage of lending to low-income borrowers at 4.6% was substantially less than the percentage of low-income families and the percentage of lending by peer institutions at 7.4%. Consequently, lending to low-income borrowers is considered poor. The number of loans originated remained the same from year to year.

Lending to moderate-income borrowers at 16.2% was somewhat less than the percentage of moderate-income families at 18.5%, but equal to peer. However, the number of loans originated decreased by 25.0% from 2007 to 2008. Overall, though, lending to moderate-income borrowers is adequate. The percentage of lending to middle- and upper-income borrowers exceeded the percentage of respective families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. Although the percentage of lending to small businesses at 45.4% significantly exceeded the percentage of lending by peer institutions, it was substantially less than the percentage of businesses with revenues less than $1 million at 89.5%. With the tightening of credit criteria, lending volume declined from 2007 to 2008. A significant volume of loans in amounts of $100,000 or less (80.4%) were made to small businesses, with another 15.2% of loans in amounts between $100,001-$250,000.

Community Development Loans

Fifth Third made one community development loan for affordable housing in the amount of $320,000, which represents 0.2% by number and less than 0.1% by dollar amount of the bank's total community development lending. Although the dollar amount of lending reflected an increase from the previous examination, having originated only one loan reflects an adequate level of community development lending.

Investment Test

Fifth Third has funded an excellent level of qualified investments in the assessment area. The institution funded $1.7 million in investments during the evaluation period. Qualified investments increased $1.0 million or 154.0% since the previous evaluation.

The assessment area has a number of community development opportunities, as evidenced by the various designations (e.g., Neighborhood Stabilization Program and Priority Investment Areas) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. The assessment area's demographic composition suggests several low- or moderate-income geographies in which additional community development opportunities may exist. However, the institution has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Given these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Springfield MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing, and, to a limited extent, donations and grants for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is adequate. Although retail services are unreasonably inaccessible, performance was enhanced by a relatively high level of community development services.

Retail Services

Delivery services are unreasonably inaccessible to portions of the institution's assessment area. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had three banking centers in the assessment area, all of which were in middle-income census tracts. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. Although there are no branches in low- or moderate-income geographies, the percentages of low-and moderate-income census tracts in the assessment area were 4.7% and 20.9%, respectively, and the percentages of low- and moderate-income families living in these areas were 2.8% and 13.8%, respectively. As mentioned earlier, mitigating some concerns regarding the distribution statistics is the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change to the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a relatively high level of community development services.

The E-bus did not operate during the evaluation period in the assessment area. However, data collected by Fifth Third indicates that employees provided 121 hours of financial education and literacy, no technical assistance hours, and 468 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 0.3 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TOLEDO MSA #45780

Fifth Third's Toledo assessment area encompasses the entire Toledo, OH MSA #45780. The MSA is comprised of Fulton, Lucas, Ottawa, and Wood Counties in northwestern Ohio and is made up of 17 low-, 36 moderate-, 87 middle-, and 34 upper-income census tracts.

The northern border of the MSA borders the State of Michigan and Lake Erie. Ottawa County, which borders the lake, is more dependent on tourism and agriculture. The county includes the Marblehead Peninsula and the Bass Islands. The central city, Toledo, is located in Lucas County and the county is generally more urban. The county is also heavily dependent on the automobile industry, although county leaders have made efforts to diversify the employment base. Fulton County to the west and Wood County to the south are more rural and more dependent on the agriculture sector.

During the first half of 2007, Ottawa County and the city of Toledo were designated PIAs by the Ohio Department of Development because of a labor surplus. By the second half of the year, all of Lucas and Ottawa Counties were considered labor surplus counties. In 2008, the labor surplus designation was extended to Fulton County, as well. The city of Toledo is a HUD-designated Enterprise Zone. Also, as part of the city's 2005-2010 consolidated plan, all but the northwestern and southwestern parts of the city have been designated as CRAs. In addition, the city has developed Expansion Zones to encourage private businesses to expand within the city.

Fifth Third operates 31 branches, 40 full-service ATMs, and 29 cash-only ATMs throughout the MSA. The majority of offices are located in and around the city of Toledo. The bank has only one office in Ottawa County, located close to the Lucas County border. Additionally, the bank has no offices in the far western and southern portions of the MSA. Twenty-five banks and thrifts have offices within the MSA and Fifth Third ranks third in deposit share, holding 19.4% of deposits in the market. Huntington National Bank holds 23.6% ,followed by Key Bank, NA with 21.0%.[184] Deposits in the Toledo MSA comprise 2.7% of the bank's total deposits.

In 2007 and 2008, Fifth Third originated 4,659 HMDA-reportable loans, which represented approximately 3.2% of the bank's total mortgage lending during this period. The bank originated 2,118 small business loans, which represented 3.1% of small business loans originated. Among the 819 institutions subject to reporting mortgage loans, Fifth Third Mortgage Company ranked third in originations behind JPMorgan Chase Bank, NA and Countrywide Bank FSB. The bank ranked 19th in mortgage loan originations. In small business lending, Fifth Third ranked ninth out of 194 reporters, although among banks with a physical presence in the area, the bank ranked second behind Huntington National Bank. The other top ranked lenders were primarily major credit card issuers, including Chase Bank USA, NA; American Express Bank FSB; and Citibank South Dakota, NA.

184 www.fdic.gov

Several community contacts with economic/business development organizations, housing agencies, and social service agencies have been conducted over the past year. An issue identified by all of the economic development agencies related to not only the reluctance of financial institutions to extent credit, but a reluctance to provide funding for economic development projects. In particular, it was noted that rates for economic development had not dropped, as had other rates. Also, banks need to be more involved with Community Improvement Corporations and other economic/business development organizations. One representative would like banks to do more to help small business owners develop plans to obtain financing. Because of state funding cuts, many of the entities that help small businesses have suffered their own cutbacks. Another common issue involves keeping decision-making local. Often loan decisions are made by lending personnel who are not familiar with the particular community.

Other needs include:

- Putting more funds into the community;
- Being more willing to work with nonprofits in doing loan modifications;
- Developing some type of credit restoration process;
- Offering more competitive savings rates; and,
- Making it easier to get loan modifications.

Housing Characteristics

As of 2000, there were 285,491 housing units in the MSA, of which 62.0% were owner-occupied, 29.0% were rentals, and 9.0% were vacant. Of these units, 79.0% were one-to-four family dwellings, 15.4% were five-or-more unit dwellings, and 5.5% were mobile homes. According to data from the U. S. Census Bureau's 2005-2007 American Community Survey, the total housing stock is estimated to have increased to 298,159. However, it is estimated that vacancies have increased and owner-occupied units have declined to 60.3% and rentals to 27.2%. The composition of the housing stock by number of units did not change appreciably.

According to the Census data, the median age of housing stock was 41 years, ranging from 29 years in Wood County to 43 years in Lucas County. Thirty-five percent of the housing was built prior to 1950 and another 54.6% was built between 1950 and 1989. With the additional homes built since the 2000 Census, the percentage of homes built prior to 1950 dropped to 34.2% and homes built between 1950 and 1989 to 49.8%.[185] Even with the construction of new homes, more than 80.0% of the homes may be at a stage in which repairs would generally be needed.

185 U. S. Census Bureau, 2005 – 2007 American Community Survey

The median housing value, as of 2000, was $94,656 with 22.8% of the housing valued at less than $60,000, thereby more affordable for low- and moderate-income residents. The affordability ratio was 42.0%. Median housing values ranged from $88,500 in Lucas County to $111,200 in Wood County. More recently, the median housing value was estimated to be $130,900, with 9.6% of the housing valued at less than $50,000.[186]

The median sales price remained relatively stable during 2007 and the first part of 2008. However, by the fourth quarter of 2008, the median sales price had dropped 29%.[187] Although home sales declined by approximately 17.0%, the year to year trend remained relatively stable.[188] However, the issuance of building permits declined by 48.0%.[189]

As of 2000, the median gross rent was $488, ranging from $484 in Fulton and Lucas County to $508 in Wood County. Of the rental units, 18.8% had rents of less than $350 per month, while another 31.4% had rents of less than $500 per month. More recent data estimates the gross median rent to be $619 per month, with 27.3% having rents of less than $500 per month.[190]

Because Fulton County has a larger pool of rental housing available, many residents of the Toledo area have migrated to Fulton County after losing their homes to foreclosure. Of the four counties, Ottawa County has suffered the highest foreclosure rates, followed by portions of Wood County.[191] In Ottawa County, the majority of housing problems have been in the county seat of Port Clinton, Danbury, and Oak Harbor. Most of the affordable housing is in the eastern part of the county; however, the economic situation is so poor that many people cannot afford the rent for low- and moderate-income housing. In addition, the Port Clinton housing authority has no funds and cannot provide housing assistance.

Labor, Employment, and Economic Characteristics

Lucas County is the most urban of the four counties. Land use in Ottawa County is only 8.1%, with 71.5% of the land being cropland and pasture and 12.2% being open water and wetlands. Fulton and Wood Counties are predominantly agricultural, with cropland and pasture comprising 87.0% and 83.9%, respectively, of land use.

The largest employment sector in the MSA is trade, transportation, and utilities, followed by education and health services and manufacturing. However, there are variations among the counties:

186 Ibid.
187 National Association of Realtors, "Median Sales Price of Single-Family Homes for Metropolitan Areas"
188 Toledo Board of Realtors
189 www.housingeconomics.com
190 Ibid.
191 www.realtytrac.com

County	Leading Employment Sectors by Number of Employees		
	1st	2nd	3rd
Fulton	Manufacturing	Government	Trade, transportation, & utilities
Lucas	Trade, transportation, & utilities	Education & health services	Professional & business services
Ottawa	Trade, transportation, & utilities	Leisure & hospitality	Manufacturing
Wood	Manufacturing	Trade, transportation, & utilities	Leisure & hospitality

Bowling Green State University is located in Wood County, as are various business and tourist attractions, accounting for the high level of employment in the leisure and hospitality industry. With the increasing focus on alternative forms of energy, the Bowling Green Wind Farm is of interest to many companies investigating forms of wind energy. Additionally, the recently renovated Fort Meigs and extensive shopping opportunities in the Perrysburg area are a source of attraction.

By average weekly wage, manufacturing pays the highest amount, followed by government and the construction industry in the MSA. However, there are variances among the counties. The following table shows the highest paying sectors by county.

County	Leading Employment Sectors by Average Weekly Wage		
	1st	2nd	3rd
Fulton	Government	Construction	Manufacturing
Lucas	Manufacturing	Construction	Government
Ottawa	Natural resources & mining	Manufacturing	Government
Wood	Manufacturing	Government	Information

Being historically heavily dependent on the U. S. automobile industry, the Toledo MSA has suffered significantly from layoffs during the economic downturn and the difficulties faced by General Motors, Chrysler, and Ford. In addition, numerous GM and Chrysler dealerships have lost their franchises. The Nobles plant in Fulton County is planning to close and IAC, formerly Lear, has permanently closed. Additionally, a $160 million dollar project by ZincOx, a company in Belgium, has been put on hold, even though it is completely funded. TRW, which does the vast majority of its business with Ford, has reduced its production by more than 50.0% Many manufacturers are hesitant to increase their debt until the economy provides more evidence of stabilizing.

Bowling Green's economy was severely affected by the acquisition of Sky Financial Group, which maintained its headquarters in that city, by Huntington Bancshares, Inc. Tourism is down in Ottawa County, generating less tax revenue. In Lucas County, the University of Toledo has laid off staff. The decrease in tax revenues throughout the counties is resulting in cutbacks in the government sector, as well.

As noted previously, Fulton and Wood Counties have a strong agricultural base. As of 2007, Wood County ranked first in the state in soybean and wheat production, second in the state in corn for grain, and fourth in processing tomatoes. Fulton County ranked eighth in the state in corn for grain, third in processing tomatoes production, and eighth in hog inventory. Ottawa County ranked sixth in processing tomatoes production.[192]

The unemployment rate, as of December 2008, in each of counties was:

Fulton County	10.5%
Lucas County	10.1%
Ottawa County	12.5%
Wood County	8.4%
State of Ohio	7.7%
United States	7.2%[193]

It should be noted that because Ottawa County is so dependent on summer tourism, its unemployment rate is seasonally affected, being higher in the winter months.

Population Characteristics

As of the 2000 Census, the population of the MSA was 659,188, 74.3% of which were age 18 or older, being of legal age to enter into a contract. Of the MSA's population, 69.0% lived in Lucas County. According to data from the Ohio Department of Development, Office of Policy, Research and Strategic Planning, Fulton, Ottawa, and Wood Counties are estimated to have increases in population as of 2007. However, the population of Lucas County is estimated to have declined by 2.9%, with the population of the entire MSA having declined to 650,955. Additionally, the concentration in Lucas County was reduced to 67.9%.

Income Characteristics

As of 2000, there were 259,977 households with a median household income of $40,210. Of these households, 12.1% had incomes below the poverty level. The percentage of households below poverty varied substantially among the counties, ranging from 5.8% in Fulton County to 13.6% in Lucas County. The assessment area had 170,448 families with a HUD-adjusted median family income of $50,407 and an 8.7% poverty rate. In Fulton, Ottawa, and Wood Counties, families with incomes below poverty ranged from 4.0% to 4.7%; however, the rate was 10.7% in Lucas County.

192 2007 Ohio Department of Agriculture Annual Report and Statistics
193 Ohio Department of Job and Family Services, Ohio Labor Market Information

More recent data estimates the median income to be $45,865, with approximately 14.7% of the total population below the poverty level. Poverty levels have increased throughout counties with Fulton County at 8.3%, Ottawa County at 8.0%, and Wood County at 11.6%; however, Lucas County continues to have the highest poverty level at 16.8%.[194]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

194 U. S. Census Bureau, 2005 – 2007 American Community Survey

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	992	4.1	847	4.0	105	4.7	40	4.7
Moderate-income	2,817	11.7	2,465	11.7	251	11.3	101	11.8
Middle-income	13,144	54.4	11,435	54.2	1,194	54.0	515	60.1
Upper-income	7,209	29.8	6,345	30.1	663	30.0	201	23.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**24,162**	**100.0**	**21,092**	**100.0**	**2,213**	**100.0**	**857**	**100.0**
	Percentage of Total Businesses:			**87.3**		**9.2**		**3.5**

	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	11	1.1	11	1.1	0	0.0	0	0.0
Middle-income	820	81.8	808	81.8	12	85.7	0	0.0
Upper-income	169	16.9	167	16.9	2	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,002**	**100.0**	**988**	**100.0**	**14**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.6**		**1.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TOLEDO MSA #45780

Lending Test

The Lending Test performance for the Toledo MSA assessment area is good, considering community development lending. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas, but a poor record of serving low-income individuals, consistent with safe and sound operations. Additionally, the bank is a leader in community development lending.

In reaching a conclusion, the greatest weight was given to the evaluation of home purchase loans, followed by refinance and small business loans. Although home improvement loans and small business loans secured by real estate were analyzed and factored into the conclusions, because of the small volume of lending, these products were given the least amount of weight.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is adequate. Within the assessment area, the bank originated 2,431 home purchase, 2,106 refinance, 122 home improvement, and 1,980 small business loans, as well as 138 small business loans secured by real estate. Deposits within the assessment area represented 2.7% of Fifth Third's total deposits. Mortgage lending comprised 3.2% of all Fifth Third mortgage lending and small business lending comprised 3.1% of this type of lending.

Geographic Distribution

The distribution of loans among geographies is adequate for all loan types. Fifth Third originated at least one loan in all but one low-income tract within the assessment area. Additionally, Fifth Third originated at least one mortgage loan in all but two low-, one moderate-, and one middle-income tract. However, the rental-occupancy rate exceeded 75.0% in one low- and the one middle-income tract.

Home Purchase Loans

The distribution of home purchase loans among geographies is adequate. The percentage of lending at 1.5%, in low-income tracts was significantly less than the percentage of owner-occupied units in low- income tracts at 2.7%, but is considered adequate. The level of lending was greater than peer and the number of loans originated doubled from 2007 to 2008, despite the decline in the housing market.

Lending in moderate-income tracts at 9.8% was also adequate, although considerably less than the percentage of owner-occupied units at 14.0%. Fifth Third is one of the major lenders in the Toledo market; however, its percentage of lending was less than peer. The number of loans originated also declined from year to year. The percentage of lending in middle-income tracts was also less than the percentage of owner-occupied housing in these tracts, while lending in upper-income tracts substantially exceeded the proxy for demand.

Refinance Loans

The geographic distribution of refinance loans is adequate. Lending in low-income tracts at 0.9% was substantially less than the percentage of owner-occupied units within the tracts, but equal to peer. The number of loans originated decreased by 50.0% from 2007 to 2008. However, the bank made seven loan modifications in low-income tracts, representing 3.0% of all modification in the assessment area, which was comparable to the percentage of owner-occupied units. Considering the bank's ranking and the need for refinancing opportunities, the bank's performance in low-income tracts is adequate.

The percentage of lending in moderate-income tracts at 10.3% was significantly less than the percentage of owner-occupied housing but greater than peer and is considered adequate. The number of loans originated declined considerably from year to year. Fifth Third made 26 loan modifications in moderate-income tracts, representing 11.0% of all modifications in the assessment area, which was slightly lower than the percentage of owner-occupied units. Lending in middle-income tracts was also considerably less than the percentage of owner-occupied units, yet lending in upper-income tracts substantially exceeded the proxy for demand.

Home Improvement Loans

The distribution of home improvement loans by geography is adequate. The percentage of lending in low-income tracts, at 1.6%, was considerably less than the percentage of owner-occupied units and less than peer. The bank made only two home improvement loans in low-income tracts, both of which were originated in 2007. Considering the fact that home improvement loans are not a major product line for the bank, the level of lending is considered adequate.

Lending in moderate-income tracts substantially exceeded the percentage of owner-occupied units and is excellent. Also, Fifth Third's lending was more than double the percentage of lending by peer institutions. However, the number of loans originated declined from 2007 to 2008. The percentage of lending in middle-income tracts again fell short of the percentage of owner-occupied units in these tracts while lending in upper-income tracts was equal to the proxy.

Small Business Loans

The geographic distribution of small business loans is adequate. Although the percentage of lending in low-income tracts at 2.9% was less than the percentage of businesses located in these tracts at 4.1%, the level of lending was adequate. Fifth Third's lending was slightly higher than peer and increased from 2007 to 2008.

The percentage of lending in moderate-income tracts at 11.0% fell short of the proxy for demand at 11.7% and was higher than peer; thus, the performance in moderate-income tracts is good. From year to year, the number of loans originated did not change appreciably. Lending in middle-income tracts was less than the proxy, but lending in upper-income tracts exceeded the percentage of businesses in these tracts.

Small Business Loans Secured by Real Estate

The geographic distribution of small business loans secured by real estate is adequate. Real estate-secured lending in low-income tracts was poor. The bank made two such loans, both of which were originated in 2007. The percentage of lending in moderate-income tracts was excellent, exceeding the percentage of businesses in these tracts. The number of loans made decreased slightly from year to year. The percentage of loans made in middle-income tracts was considerably less than the percentage of businesses, while lending in upper-income tracts exceeded the percentage of businesses.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is adequate among all loan types. Fifth Third offers a variety of flexible loan programs to assist borrowers with financing options. Within the assessment area, 349 FHA, 22 VA, and eight FSB/RHS loans were originated.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. The percentage of lending to low-income borrowers at 9.8% was substantially below the percentage of low-income families at 20.1% and less than peer at 11.3%. Although the number of loans originated increased by 24.5% from 2007 to 2008, considering Fifth Third's ranking in this market, the performance is poor.

Lending to moderate-income families significantly exceeded the percentage of moderate-income families, but was still nominally less than peer. Lending levels declined from 2007 to 2008. Overall, though, the level of lending is excellent. The percentage of lending to middle-income borrowers exceeded the percentage of middle-income families, while lending to upper-income borrowers was slightly less than the proxy for demand.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. Lending to low-income borrowers at 7.0% was considerably less than the percentage of low-income families and less than peer, reflecting a poor performance. The number of loans originated also decreased slightly from year to year.

The percentage of lending to moderate-income borrowers nominally exceeded the percentage of moderate-income families and slightly exceeded the percentage of lending by peer institutions. Refinance lending to moderate-income borrowers declined from 2007 to 2008, but, overall, is considered excellent. The percentage of lending to middle- and upper-income families exceeded the respective percentages of families.

Home Improvement Loans

The distribution of home improvement loans by borrower income is adequate. Although lending to low-income families at 13.1% was considerably lower than the percentage of low-income families, it was adequate. The percentage of lending by Fifth Third was also less than the percentage of lending by peer and the number of loans originated declined slightly from 2007 to 2008.

The percentage of lending to moderate-income borrowers at 17.2% fell just short of the percentage of moderate-income families and was good. The lending level was less than peer and decreased significantly from year to year. Lending to middle-income borrowers exceeded the proxy for demand, but the percentage of lending to upper-income borrowers was somewhat less than the percentage of upper-income families.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is adequate. Although the percentage of lending to small businesses at 45.0% was substantially less than the percentage of businesses with revenues of $1 million or less at 87.3%, Fifth Third's lending level exceeded peer institutions. Also, the number of loans originated increased from 2007 to 2008. However, of the loans made to small businesses, only 56.1% were in amounts of $100,000 and 23.8% were in amounts of $100,001-$250,000. It is often difficult for small businesses to obtain smaller dollar loans.

Small Business Loans Secured by Real Estate

The distribution of small business loans secured by real estate is somewhat better than the distribution of small business loans, but is still adequate. The number of loans originated declined slightly from 2007 to 2008. Of the loans made to small businesses, 75.0% were in amounts less than $250,000.

Community Development Loans

Fifth Third originated 15 community development loans totaling $26,967,089 within the assessment area. These loans represented 3.4% by number and 2.2% by dollar amount of the bank's total community development lending. Of the 15 loans, five were for affordable housing and totaled $8.5 million, seven were for community services totaling $3.0 million, and three were for economic development of small businesses. This level of lending is indicative of the bank's leadership in making community development loans.

Investment Test

Fifth Third funded an excellent level of qualified investments in the assessment area. The institution funded $9.7 million in investments during the current evaluation period. Qualified investments increased $5.4 million or 123.8% since the previous evaluation.

The assessment area has a significant number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones and priority Investment Areas) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. In addition, the institution has a large presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Consequently, Fifth Third's efforts related to community development investing indicate its leadership role in the Toledo MSA.

The investments consisted of direct and indirect equity fund investments for affordable housing, and, to a limited extent, for community development services.

Service Test

Fifth Third's overall performance under the Service Test in the assessment area is good. Although retail services are only reasonably accessible, performance is enhanced by Fifth Third's leadership role in providing community development services.

Retail Services

Delivery services are reasonably accessible to all portions of the institution's assessment area. The institution's record of opening and closing offices in this assessment area has not adversely affected the accessibility of its delivery systems. Business hours and services provided do not vary in any way that inconveniences certain portions of the assessment areas.

As of December 31, 2008, the institution had 31 banking centers in the assessment area, including four in moderate-, 15 in middle-, and 12 in upper-income census tracts. The number of banking centers in this assessment area represents 2.6% of all the institution's banking centers. Although there are no branches in low-income geographies, the percentage of low-income census tracts and families in the assessment area were 9.8% and 4.6%, respectively. The percentage of banking centers located in moderate-income census tracts (12.9%) in the assessment area is also less than the percentage of moderate-income geographies (20.7%), but slightly below the percentage of families (16.2%) living in these areas. As mentioned earlier, mitigating some concerns regarding the distribution statistics is the fact that the institution has been able to demonstrate that banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies also provide deposit services to those communities.

Overall, the net effect from branch openings and closings during the evaluation period resulted in the reduction of two banking centers in the assessment area, both of which were in moderate-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a significant number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	5 days
Total attendance by individuals	1,150 individuals
Total number of hours open	24 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	2 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	43 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 194 hours of financial education and literacy, 356 hours of technical assistance, and 3,313 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 2.0 ANP in these three other general activities during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CANTON-MASSILLON MSA #15940

The Canton-Massillon, OH MSA #15940 is comprised of Carroll and Stark Counties; however, Fifth Third's assessment area only covers 58 census tracts in the western portion of Stark County. Within the assessment area, there are three low-, 16 moderate-, 29 middle-, and ten upper-income tracts.

As of the 2000 Census, the population within the assessment area was 280,917, which represented 74.3% of the total population of Stark County. According to data from the Ohio Department of Development, Office of Policy, Research, and Strategic Planning, the county's population was estimated to have increased slightly to 378,664 as of 2007. The median household income was $39,925 and 9.4% of households had incomes below the poverty level. The HUD-adjusted median family income was $48,351 and 6.9% of families had incomes below poverty. More recently, the poverty rate for the entire county was estimated to be 11.6%.[195]

Of the 16 insured financial institutions with offices in Stark County, Fifth Third ranked ninth in deposit market share, holding 1.3% of total deposits in the county.[196] The bank's deposits in this county made up 0.1% of Fifth Third's total deposits.

Fifth Third originated 450 mortgage loans in this assessment area, which represented 0.3% of its total mortgage lending. Among 223 lenders subject to the requirements of HMDA, Fifth Third Mortgage Company ranked 12th in mortgage loan originations and the bank ranked 39th. The bank originated 131 small business loans, representing 0.2% of Fifth Third's total small business lending. The bank ranked 18th out of 42 financial institutions subject to CRA reporting requirements.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

195U. S. Census Bureau 2005 – 2007 American Community Survey
196 www.fdic.gov

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	422	4.0	352	3.8	57	6.4	13	4.7
Moderate-income	1,721	16.5	1,499	16.2	176	19.7	46	16.5
Middle-income	4,860	46.6	4,361	47.1	372	41.7	127	45.7
Upper-income	3,420	32.8	3,040	32.9	288	32.3	92	33.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**10,423**	**100.0**	**9,252**	**100.0**	**893**	**100.0**	**278**	**100.0**
	Percentage of Total Businesses:			**88.8**		**8.6**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8	1	0.8	0	0.0	0	0.0
Moderate-income	32	24.4	32	24.8	0	0.0	0	0.0
Middle-income	62	47.3	60	46.5	2	100.0	0	0.0
Upper-income	36	27.5	36	27.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**131**	**100.0**	**129**	**100.0**	**2**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**98.5**		**1.5**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CANTON-MASSILLON MSA #15940

Lending Test

The lending performance in the Canton-Massillon, OH MSA is consistent with the performance for the State of Ohio. Lending activity was adequate. Fifth Third originated at least one loan in all but one low- and two moderate-income tracts. The distribution of loans among geographies was poor. The distribution of loans by borrower income or the revenue size of the business was good.

One community development loan for economic development of small businesses in the amount of $1,500,000 was originated, which was an improvement from the previous examination, reflecting an adequate level of community development lending. This loan represented 0.2% by number and 0.1% by dollar amount of the bank's total community development lending during this time period.

Investment Test

Fifth Third's performance in the assessment area is below the State of Ohio rating under the Investment Test. Overall, the institution funded $387,000 in community development investments, which is a 59.3% decrease since the previous evaluation. However, this represents a significant level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is below the state rating under the Service Test. As of December 31, 2008, there were five banking center locations within the assessment area representing 0.4% of the institution's total banking centers; however, none of the banking centers was located in a low- or moderate-income tract. Consequently, the percentages of banking centers in the low- and moderate-income geographies in the assessment area are significantly below the percentages of tracts and families residing in these geographies.

The net effect from branch openings and closings during the evaluation period resulted in an increase of one banking center in the assessment area, located in a middle-income geography.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	3 days
Total attendance by individuals	410 individuals
Total number of hours open	11 hours
Total number of Fifth Third employees that worked the E-bus	4 employees
Total number of free credit reports provided by Fifth Third	66 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	66 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 0.3 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CLEVELAND-AKRON-ELYRIA CSA #184

The Cleveland-Akron-Elyria, OH Combined Statistical Area #184 is made up of the Cleveland-Elyria-Mentor, OH MSA #17460, the Akron, OH MSA #10420, and the Ashtabula, OH Micropolitan Statistical Area #11780. However, Fifth Third's assessment area is comprised of Cuyahoga, Geauga, Lake, Lorain, Medina, Portage, and Summit Counties. Within the assessment area, there are 130 low-, 177 moderate-, 342 middle-, 201 upper-, and nine unknown-income tracts.

According to data from the 2000 Census, the seven-county area had a population of 2,843,103. Although the population in Geauga, Lake, Lorain, Medina, Portage, and Summit Counties is estimated to have increased, the population in Cuyahoga County is estimated to have declined sufficiently to decrease the population within the assessment area to 2,795,827.[197] The median household income was $42,705, with 10.4% of the households having incomes below the poverty level. The HUD-adjusted median family income was $52,598 and 7.9% of families had incomes below the poverty level. More recent data from the U. S. Census Bureau 2005-2007 American Community Survey estimated the overall poverty rate for each county to be:

Cuyahoga County	15.7%
Geauga County	5.7%
Lake County	7.4%
Lorain County	12.1%
Medina County	6.0%
Portage County	12.0%
Summit County	12.5%.

Of 48 insured financial institutions, Fifth Third ranked eighth in deposit market share in this area, holding 4.8% of deposits.[198] Deposits within the assessment area constituted 5.1% of the bank's total deposits.

Fifth Third originated 6,625 mortgage loans, representing 4.5% of total mortgage lending. Among 432 reporters, Fifth Third Mortgage Company ranked fifth in mortgage loan originations and, combining the originations of the Ohio and Michigan banks, the bank ranked 36th. The bank originated 2,563 small business and two small farm loans, which represented 3.8% and 0.2%, respectively of the company's total small business and small farm lending. Fifth Third ranked 13th among 100 CRA reporters and its national bank affiliate ranked 26th in originations.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

197 Ohio Department of Development, Office of Policy, Research, and Strategic Planning
198 www.fdic.gov

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	8,967	8.0	7,606	7.7	1,037	9.9	324	11.0
Moderate-income	16,478	14.7	14,178	14.4	1,801	17.3	499	16.9
Middle-income	45,498	40.6	40,510	41.1	3,796	36.4	1,192	40.4
Upper-income	40,570	36.2	35,961	36.5	3,681	35.3	928	31.4
Unknown-income	491	0.4	363	0.4	117	1.1	11	0.4
Total Assessment Area	**112,004**	**100.0**	**98,618**	**100.0**	**10,432**	**100.0**	**2,954**	**100.0**
	Percentage of Total Businesses:			**88.0**		**9.3**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	0.7	9	0.7	0	0.0	0	0.0
Moderate-income	37	2.8	36	2.8	1	4.8	0	0.0
Middle-income	832	64.0	819	64.1	12	57.1	1	100.0
Upper-income	419	32.3	411	32.2	8	38.1	0	0.0
Unknown-income	2	0.2	2	0.2	0	0.0	0	0.0
Total Assessment Area	**1,299**	**100.0**	**1,277**	**100.0**	**21**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.3**		**1.6**		**0.1**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CLEVELAND-AKRON-ELYRIA CSA #184

Lending Test

The lending performance in the Cleveland-Akron-Elyria CSA is consistent with the performance in the State of Ohio. Lending activity was poor, with the percentage of deposits in the assessment area exceeding the percentage of lending. Fifth Third originated no loans in 25 (19.2%) low-, 18 (10.2%) moderate-, four (1.2%) middle-, and two (1.0%) upper-income tracts, which reflects significant improvement over the prior examination. The geographic distribution of loans was adequate. All forms of mortgage lending reflected a good distribution by borrower income, but small business and real estate secured small business lending to businesses with gross annual revenues of $1 million or less was adequate.

Fifth Third originated 27 community development loans totaling $61,465,882. These loans represented 6.1% of the bank's total community development lending. The amount of lending declined from the previous examination, but is still a relatively high level of community development lending.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Ohio rating under the Investment Test. Overall, the institution funded $31.7 million in community development investments, which is a 13.9% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were 79 banking center locations within the assessment area, accounting for the largest number within the state and representing 6.6% of the institution's total banking centers. In summary, the percentages of banking centers in the low- and moderate-income geographies in the assessment area are less than the percentage of tracts and families residing in those tracts. Somewhat mitigating this is that the distribution of full-service ATMs is comparable to the distribution of low- and moderate-income families and retail services are also provided to families located in low- and moderate-income geographies through banking centers located in nearby middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period resulted in an increase of three banking centers in the assessment area, including three new banking centers in moderate-income, two new in middle-income, but a decrease of two in upper-income geographies.

The chart below reflects the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	30 days
Total attendance by individuals	6,356 individuals
Total number of hours open	126 hours
Total number of Fifth Third employees that worked the E-bus	83 employees
Total number of free credit reports provided by Fifth Third	1,010 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	1,062 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 4.9 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN DAYTON MSA #19380

Fifth Third's assessment area includes the entirety of the Dayton, OH MSA #19380, which is comprised of Greene, Miami, Montgomery, and Preble Counties. The MSA includes 13 low-, 45 moderate-, 106 middle-, and 44 upper-income tracts.

The population within the MSA as of the 2000 Census was 848,153; however, more recent data estimated the population to have decreased to 835,537. This decrease stemmed from the decline in population in Montgomery and Preble Counties, as the population in Greene and Miami Counties is estimated to have increased.[199] The median household income was $41,935 and 10.2% of households had incomes below the poverty level. The HUD-adjusted median family income was $51,271, with 7.1% of families having incomes below the poverty level. According to more recent information from the U.S. Census Bureau, the poverty rate of the MSA was estimated to be 13.1%.[200]

Fifth Third ranked first in deposit market share in the MSA, holding 23.5% of the deposits. Deposits in the assessment area comprised 3.4% of the bank's total deposits.[201]

From January 2007 to December 2008, Fifth Third originated 4,545 mortgage loans, which made up 3.1% of the bank's total mortgage loan originations. Fifth Third Mortgage Company ranked third in loan originations among 323 lenders subject to the requirements of HMDA and the bank ranked 23rd. The bank originated 2,009 small business and 23 small farm loans, representing 3.0% and 2.6%, respectively, of its total small business and small farm lending. Among 83 lenders subject to data reporting requirements, the combined lending of the two former affiliates placed Fifth Third sixth in the origination of small business loans.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

199 Ohio Department of Development, Office of Policy, Research, and Strategic Planning.
200 U. S. Census Bureau 2005 – 2007 American Community Survey
201 www.fdic.gov

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	1,988	6.6	1,617	6.0	312	11.8	59	8.1
Moderate-income	5,396	17.9	4,615	17.2	636	24.0	145	20.0
Middle-income	13,849	45.9	12,547	46.9	958	36.1	344	47.4
Upper-income	8,915	29.6	7,989	29.8	748	28.2	178	24.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**30,148**	**100.0**	**26,768**	**100.0**	**2,654**	**100.0**	**726**	**100.0**
	Percentage of Total Businesses:			**88.8**		**8.8**		**2.4**

	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	46	3.7	46	3.8	0	0.0	0	0.0
Middle-income	1,043	84.7	1,035	84.6	8	100.0	0	0.0
Upper-income	140	11.4	140	11.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,232**	**100.0**	**1,224**	**100.0**	**8**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.4**		**0.6**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DAYTON MSA #19380

Lending Test

The lending performance in the Dayton MSA is above the performance in the State of Ohio. Taking into account Fifth Third's presence in this market, lending activity was adequate. Fifth Third originated at least one loan in all but one low-income census tract. The distribution of loans among geographies is good. The distribution of loans based on borrower income or revenue size of the business is adequate.

Within the Dayton MSA, Fifth Third was a leader in originating community development loans, having made 11 loans totaling $71,350,500. These loans comprised 2.5% by number and 5.9% by dollar amount of the bank's community development loans.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Ohio rating under the Investment Test. Overall, the institution funded $16.3 million in community development investments, which is a 158.8% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the State rating under the Service Test. As of December 31, 2008, there were 43 banking center locations within the assessment area, representing 3.6% of the institution's total banking centers. In summary, the percentages of banking centers in the low- and moderate-income geographies in the assessment area are less than the percentage of tracts, but comparable to the percentage of families residing in these geographies. Some concerns regarding the distribution of banking centers in the assessment area is mitigated by the distribution of full-service ATMs, which is generally higher than the distribution of banking centers in low- and moderate-income geographies. The distribution of banking centers in the assessment area is also somewhat mitigated by data provided by Fifth Third reflecting that retail services are provided to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period resulted in the reduction of one banking center in the assessment area, including a new banking center in a moderate-income tract but a reduction of two in upper-income geographies.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 2.6 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

NONMETROPOLITAN STATEWIDE AREA

(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTHWEST NONMETROPOLITAN COUNTIES

Fifth Third's assessment area includes 12 counties in northwest Ohio that are not part of any metropolitan statistical area. These counties include Auglaize, Champaign, Darke, Defiance, Hancock, Huron, Logan, Marion, Sandusky, Seneca, Shelby, and Williams. The assessment area is made up of seven moderate-, 96 middle-, and 38 upper-income tracts.

According to the 2000 Census, the population within the 12 counties was 628,887, with Hancock County having the largest percentage at 11.3%. Data from the Ohio Department of Development estimated that as of 2007, the populations of Champaign, Hancock, Huron, Logan, and Shelby Counties increased; however, the populations of the other seven counties and the total population of the area declined.[202] As of 2000, the median household income was $41,378 and 7.9% of households had incomes below the poverty level. The HUD-adjusted median family income was $48,147 and 5.7% of families had incomes below the poverty level. Recent poverty rates by county are:

Auglaize County	7.1%
Champaign County	11.2%
Darke County	9.0%
Defiance County	11.1%
Hancock County	11.3%
Huron County	12.7%
Logan County	13.9%
Marion County	15.0%
Sandusky County	9.7%
Shelby County	10.7%
Williams County	10.8%[203]

Within the five contiguous counties that make up the southwestern portion of the assessment area, Auglaize, Champaign, Darke, Logan, and Shelby, Fifth Third ranked third in deposit market share with 7.9% of the market share. The bank ranked first in deposit market share in Hancock, Huron, Sandusky, and Seneca Counties, located in the northeastern portion of the assessment area, with 15.5% of the market share. In Defiance and Williams County, located in the northwestern portion of the assessment area, the ranked ninth with 2.5% of deposit market share. Lastly, in Marion County in the southeastern corner of the assessment area, Fifth Third ranked seventh holding 6.6% of the total deposit market share. Deposits in these 12 counties represented 1.3% of Fifth Third's total deposits.

202 Ohio Department of Development, Office of Policy, Research, and Strategic Planning
203 U. S. Census Bureau 2005 – 2007 American Community Survey

Fifth Third originated 2,930 mortgage loans within the 12 counties, which represented 2.0% of the company's total mortgage lending. Fifth Third Mortgage company ranked third in the origination of mortgage loans and the bank ranked 23rd. The bank originated 692 small business and 41 small farm loans, representing 1.0% and 4.7%, respectively of the bank's total small business and small farm lending. The ranked 14th among 67 institutions subject to CRA data reporting requirements and its affiliate ranked 35th.

The following table shows the 2008 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	1,259	5.7	1,119	5.7	94	5.5	46	5.9
Middle-income	15,078	68.0	13,337	67.8	1,202	70.5	539	68.6
Upper-income	5,832	26.3	5,222	26.5	409	24.0	201	25.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**22,169**	**100.0**	**19,678**	**100.0**	**1,705**	**100.0**	**786**	**100.0**
	Percentage of Total Businesses:			**88.8**		**7.7**		**3.5**

	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	19	0.5	19	0.5	0	0.0	0	0.0
Middle-income	2,323	64.4	2,302	64.3	21	77.8	0	0.0
Upper-income	1,266	35.1	1,260	35.2	6	22.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**3,608**	**100.0**	**3,581**	**100.0**	**27**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.3**		**0.7**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWESTERN NONMETROPOLITAN ASSESSMENT AREA

Lending Test

The lending performance in the Northwest Ohio nonmetropolitan assessment area is consistent with the State of Ohio. Fifth Third is a major lender in this assessment area and lending activity exceeds the performance in the state. There are no low-income tracts within the assessment area. No loans were made in one moderate-, four middle-, and one upper-income tracts. The distribution of loans among geographies and by borrower income and revenue size of the business is consistent with the performance for the entire State of Ohio.

Fifth Third originated three community development loans totaling $359,000, which represented 0.7% by number and less than 0.1% by dollar amount of the bank's total community development lending. Considering the bank's presence in this market and the opportunities available, this is a poor level of community development lending.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Ohio rating under the Investment Test. Overall, the institution funded $5.6 million in community development investments, which is a 25.3% increase over the previous evaluation. This represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were 21 banking center locations within the assessment area, representing 1.7% of the institution's total banking centers. In summary, the percentages of banking centers in the moderate-income geographies (there are no low-income geographies) in the assessment area are higher than the percentage of tracts and families residing in these geographies. In addition, the distribution of banking centers in the assessment area is further enhanced by data provided by Fifth Third reflecting that retail services are provided to some degree to families located in low- and moderate-income geographies through nearby banking centers located in middle- and upper-income geographies.

The net effect from branch openings and closings during the evaluation period did not result in any change to the number or distribution of banking centers in the assessment area.

Although the E-bus did not operate during the evaluation period in the assessment area, the institution provided the equivalent of 0.5 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

NONMETROPOLITAN STATEWIDE AREA

(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OHIO VALLEY NONMETROPOLITAN COUNTIES

Fifth Third's assessment area is composed of seven counties, located in south central Ohio, that are not part of any metropolitan statistical area. Within Adams, Clinton, Fayette, Highland, Pike, Ross, and Scioto Counties, there are one low-, 20 moderate-, 50 middle-, and three upper-income tracts.

Data from the 2000 Census shows that the population in the seven counties was 317,416, with Scioto County having the largest portion of the population at 24.9%. The population is estimated to have increased to 321,466, although Fayette and Scioto Counties are estimated to have had population losses. In spite of the decrease in population, Scioto County continued to have the largest portion at 23.6%.[204] As of 2000, the median household income was $33,653 and 14.7% of households had incomes below the poverty level. The HUD-adjusted median family income was $40,314, with 11.0% of families having incomes below poverty. Recent poverty rates by county are:

Adams County	2.3%
Clinton County	13.2%
Fayette County	15.3%
Highland County	16.1%
Pike County	27.2%
Ross County	13.8%
Scioto County	23.0%[205]

Deposits within this assessment area accounted for 0.8% of Fifth Third's total deposits. The bank ranked second in deposit market share holding 13.2% of deposits in this market.[206]

Fifth Third originated 2,130 mortgage loans, which made up 1.4% of the institution's total lending. Among 221 lenders subject to the requirements of HMDA, Fifth Third Mortgage Company ranked first in the origination of mortgage loans and the bank ranked 13th. The bank originated 477 small business and 99 small farm loans, which represented 0.7% of total small business lending and 11.4% of total small farm lending. The bank ranked eighth in the origination of small business loans.

The following table shows the 2008 demographics for this assessment area using data from the 2000 Census.

204 Ohio Department of Development, Office of Policy, Research, and Strategic Planning
205 U. S. Census Bureau 2005 – 2007 American Community Survey
206 www.fdic.gov

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	394	3.7	343	3.6	38	5.8	13	3.2
Moderate-income	2,159	20.2	1,922	20.0	135	20.7	102	24.8
Middle-income	7,748	72.6	7,007	72.9	454	69.6	287	69.7
Upper-income	374	3.5	339	3.5	25	3.8	10	2.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**10,675**	**100.0**	**9,611**	**100.0**	**652**	**100.0**	**412**	**100.0**
	Percentage of Total Businesses:			**90.0**		**6.1**		**3.9**

	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	181	12.9	181	13.0	0	0.0	0	0.0
Middle-income	1,146	81.9	1,144	81.9	2	66.7	0	0.0
Upper-income	71	5.1	70	5.0	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**1,400**	**100.0**	**1,397**	**100.0**	**3**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**99.8**		**0.2**		**0.0**

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

Lending Test

The lending performance in the Ohio Valley nonmetropolitan assessment area exceeds the performance in the State of Ohio. Lending activity is good with the percentage of loans made in the assessment area comparable to or exceeding the percentage of deposits held in the market. In particular, although agricultural lending is not a major product line of the bank, Fifth Third originated 99 small farm loans during the period under review. Fifth Third made at least one loan in all but one middle-income tract. The distribution of loans among geographies is good. The distribution of loans by borrower income and the revenue size of the business is good.

The bank made five community development loans totaling $2,447,443, representing 1.1% by number and 0.2% by dollar amount of the company's total community development lending. The level of community development lending is comparable to the percentage of deposits and lending in the market and is considered adequate.

Investment Test

Fifth Third's performance in the assessment area is consistent with the State of Ohio rating under the Investment Test. Overall, the institution funded $4.0 million in community development investments, which is a 20.2% decrease since the previous evaluation. Nevertheless, this represents an excellent level of community development investments given the percentage of deposits, loans, and banking centers in this assessment area.

Service Test

Fifth Third's performance in the assessment area is consistent with the state rating under the Service Test. As of December 31, 2008, there were 15 banking center locations within the assessment area representing 6.7% of the institution's total banking centers. In summary, the percentage of banking centers in the low-income geographies in the assessment area is significantly higher than the percentage of tracts and families residing. 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 distribution of full-service ATMs is slightly more concentrated in low- and moderate-income geographies than is the banking centers distribution.

The net effect from branch openings and closings during the evaluation period resulted in the reduction of one banking center in the assessment area, located in a moderate-income geography.

The chart below reflects the impact the E-bus had during the evaluation period.

Total number of days E-bus was present	2 days
Total attendance by individuals	525 individuals
Total number of hours open	11 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	None
Total number of individuals or families that received one-to-one counseling during an E-bus stop	78 sessions

In addition to the services provided by the E-bus in the assessment area, the institution provided the equivalent of 0.6 ANP in the three other general categories (financial education, technical assistance, and financial expertise) related to community development service during the evaluation period.

SUMMARY OF AREAS RECEIVING LIMITED SCOPE REVIEW

Assessment Area	Lending Test	Investment Test	Service Test
Canton-Massillon MSA	Consistent	Below	Below
Cleveland-Akron-Elyria CSA	Consistent	Consistent	Consistent
Dayton MSA	Above	Consistent	Consistent
Nonmetropolitan Northwestern	Consistent	Consistent	Consistent
Nonmetropolitan Ohio Valley	Above	Consistent	Consistent

COMMONWEALTH OF PENNSYLVANIA

CRA RATING for Commonwealth of Pennsylvania:[207] "Satisfactory"
The lending test is rated: "Low Satisfactory"
The investment test is rated: "Outstanding"
The service test is rated: "High Satisfactory"

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans in the assessment area.
- An adequate distribution among borrowers of different income levels and businesses of different revenue sizes.
- A relatively high level of community development loans.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- A record of opening and closing banking centers has improved the accessibility of delivery systems.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A leadership role in providing community development services.

SCOPE OF EXAMINATION

A full-scope review was conducted for the Pittsburgh MSA assessment area, which represents Fifth Third's entire banking operations for the Commonwealth of Pennsylvania. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

[207]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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COMMONWEALTH OF PENNSYLVANIA (PITTSBURGH MSA #38300)

The counties of Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland make up the Pittsburgh, PA MSA #38300; however, Fifth Third's assessment area is comprised only of Allegheny, the northeastern portion of Washington, and the western portion of Westmoreland Counties. The assessment area is composed of 34 low-, 102 moderate-, 193 middle-, 131 upper-, and one unknown income tracts.

The bank's assessment area is located in the southwestern portion of the Commonwealth of Pennsylvania. The city of Pittsburgh is situated at the confluence of the Allegheny, Monongahela, and Ohio Rivers and is home to eight Fortune 500 companies. At one time, this area played a major role in the steel industry; however, as the industry's fortunes reversed, the area became more diversified, shifting to more employment in the technology, finance, and education sectors. Among the major centers of higher education are University of Pittsburgh, Carnegie Mellon University, Duquesne University, and Washington and Jefferson College which was founded in 1781 and is one of the oldest colleges in the county. Westmoreland County is part of the Laurel Highlands, well-known for its resorts.

The three counties are part of Appalachia and are thereby eligible for assistance through the Appalachian Regional Commission. However, Allegheny County is designated as "attainment," meaning it is at 100.0% or less of the U. S. average of unemployment, per capital market income, and poverty rate. Westmoreland County is designated as competitive and Washington County is transitional. The three-county area has numerous Brownfields properties in various stages of cleanup.

Within Allegheny County, there are six areas designated by the Commonwealth of Pennsylvania as Keystone Opportunity Zones (KOZ). Washington and Westmoreland Counties each have one KOZ, as well. A KOZ is an underdeveloped and/or underutilized community targeted for investment by the commonwealth's Department of Community and Economic Development. Within Allegheny County, the Allegheny Residential Finance Authority (ARFA) offers low-interest (5.85% with 1.5 points or 6.00% with no points), 30-year, fixed-rate mortgages through the 2008 Single-Family Mortgage Revenue Bond Program. The targeted communities by census tract include:

Clairton, 4923
Duquesne, 4869
Homestead, 4838
McKeesport, 5509, 5519, 5521
McKees Rocks, 4644
Rankin, 5140
West Homestead, 4824

Fifth Third operates 13 branches, 16 full-services ATMs, and two cash-dispensing ATMs within the assessment area. Seven of the branches are located within the city of Pittsburgh. Among the 49 financial institutions with offices in the three counties, the bank ranked 21st with 0.3% of the total deposit market share. Deposits within the three-county area comprised 0.3% of the bank's total deposits.[208] The two top-ranked banks, PNC Bank, NA and National City Bank, which held 41.0% and 14.6% of deposit share, respectively, are now both owned by PNC Financial Services Group, Inc. after the company's acquisition of National City Corporation in late 2008. Mellon Bank, NA ranked third in deposit share with 12.7% of deposits; however, it has since merged with Bank of New York.

As with deposit share, the bank is not a major competitor in the lending market. In 2007 and 2008, Fifth Third originated 1,332 mortgage loans, which represented 0.9% of the total mortgage loans originated by the bank during this time period. Fifth Third Mortgage Company ranked 29th and the bank ranked 78th among 425 reporters subject to the Home Mortgage Disclosure Act. During the same time period, the bank originated 216 small business loans, which represented 0.3% of its total small business lending. Combining the originations of the Ohio and Michigan banks, Fifth Third ranked 21st among 101 reporters required to submit small business and small farm lending data.

Several community contacts have been conducted in this area in the past year with organizations or agencies that address business and/or economic development issues and organizations that address housing-related issues. Needs identified by these organizations include financial institutions providing more assistance to such organizations, providing small loans (i.e., less than $100,000 to small businesses), and providing funding for Low Income Housing Tax Credit projects.

Housing Characteristics

According to Data from the 2000 census, there were 654,230 housing units in Allegheny, Washington, and Westmoreland Counties, of which 62.9% were owner-occupied, 29.3% were renter-occupied, and 7.8% were vacant. The housing stock was comprised of 82.5% one-to-four family unit dwellings, 16.2% five-or-more unit dwellings, and 1.3% mobile homes. Within the assessment area, 89.2% of the dwellings were located in Allegheny County. Based on more recent data from the U. S. Census Bureau 2005-2007 American Community Survey, the housing stock increased to 848,190, with the concentration in Allegheny County dropping to 69.7%. The owner-occupancy rate is estimated to have increased to 63.3%, while the renter-occupancy rate declined to 25.6%. However, vacancies increased to 11.1%. Although the percentage of one-to-four family units did not change appreciably, five-or-more unit dwellings decreased to 14.5%, with mobile homes increasing to 2.6%.

208 www.fdic.gov

The average age of the housing stock as of 2000 for both the assessment area and Allegheny County specifically, was 48 years. The average age in Westmoreland County was 41 years, Washington County 45 years, and the Commonwealth of Pennsylvania 46 years. Of the housing units, 44.5% were built prior to 1950, with the percentage of housing built prior to 1950 similar in Allegheny and Washington Counties. However, in Westmoreland County, only 36.2% of housing was built before 1950. More recent data estimated that 45.7% of this older stock has been destroyed; therefore, factoring in this decline and construction since the 2000 Census, homes built prior to 1950 is estimated to comprise 18.7% of housing stock. Another 47.7% is estimated to have been built between 1950 and 1989. With two-thirds of the homes being approximately 20 years of older, there may be a need for funding for home improvements and rehabilitation.[209]

Data from the 2000 Census shows the median housing value to have been $84,850, with values among the counties being relatively similar. The affordability ratio was 44.0% and was relatively the same among the counties. Houses valued at less than $60,000, thus more affordable for low- and moderate-income residents, comprised 27.9% of total housing. It is estimated that the median value increased to approximately $114,000 with 11.7% of the housing valued at less than $50,000.[210] All of the interviewees indicated that the area has not been hit as hard by the "housing bust" because it was not affected as greatly by the "housing boom." However, the loss of jobs is resulting in an increase in foreclosures. Although all of the counties have suffered from increased foreclosure activity, none have experienced heavy concentrations within specific communities.[211]

The median sales price of homes reached a highpoint at $125,200 during the second quarter of 2008, then declining by 12.9% by the end of 2008.[212] After reaching a high of 3,000 sales during the first quarter of 2007, sales dropped by approximately 47.0% by the first quarter of 2008. Sales increased in the second quarter, but then continued to decline through the end of 2008.[213] Additionally, building permits issued declined by 25.0% through the end of 2008.[214] With declining homes sales, there would be less need for home purchase loans.

As of 2000, the median gross rent was $510, ranging from $423 in Washington County to $516 in Allegheny County. Twenty percent of units had rents of less than $350 and 25.6% had rents greater than $350 but less than $500. Washington and Westmoreland Counties had the largest percentage of affordable rentals, with almost 60.0% having rents of less than $500. The median gross rent is estimated to have increased to approximately $570, with 28.5% having rents of less than $500.[215] The increase in the number of people losing their jobs and foreclosures has created a higher demand on the local rental market.

209 U. S. Census Bureau 2005 – 2007 American Community Survey
210 Ibid.
211 www.realtytrac.com
212 Nation Association Realtors, "Median Sales Price of Existing Single-Family Homes for Metropolitan Areas:
213 www.city-data.com
214 www.housingeconomics.com
215 U. S. Census Bureau 2005 – 2007 American Community Survey

Labor, Employment, and Economic Characteristics

As of the fourth quarter of 2008, the health care and social assistance industry employed the largest number of people in the three counties, followed by retail trade and accommodation and food services. However, by average weekly wage, the utilities industry was the highest paying sector, followed by management of companies and enterprises and mining. Major employment sectors varied by county. In Allegheny County, the top employment industries by number of employees were the same as the overall assessment area; however, by average weekly wage, the top employment sectors were utilities, management of companies and enterprises, and mining. Industries employing the largest number of people in Washington County were health care and social assistance, accommodation and food services, and manufacturing. By wages, the highest paying sectors were management of companies and enterprises, mining, and professional, scientific, and technical services. In Westmoreland County, industries that employed the greatest number of people were manufacturing, health care and social assistance, and retail trade. By average weekly wage, though, the top employment sectors were management of companies and enterprises, utilities, and mining.[216]

As was the case with housing, because the area did not experience a significant economic expansion, it has not been hit as hard by the economic downtown. However, the area has experienced job losses, particularly in the manufacturing sector. Additionally, with credit being tight, businesses are having difficulties finding funds to maintain operations. The weak economy is forcing many institutions to refer business clients to business development organizations for assistance.

Major employers in the area include:

Employers	Number of Employees
UPMC Health Systems	26,700
U.S. Government	20,400
Commonwealth of Pennsylvania	15,900
West Penn Allegheny Health Systems	10,200
University of Pittsburgh	10,100

The unemployment rates, as of December 2008, for Allegheny, Washington, and Westmoreland Counties were 5.5%, 6.3%, and 6.4%, respectively. The unemployment rate for the Commonwealth was 6.4% and the United States was 7.2%.

216 Commonwealth of Pennsylvania, Center for Workforce Information and Analysis

Population Characteristics

As of the 2000 Census, the population within the three counties was 1,446,450, of which 78.0% were age 18 or older. At the time of the Census, 88.6% of the population lived in Allegheny County. The population is estimated to have increased to 1,794,965, with 79.2% of the population age 18 or older. The concentration of population within Allegheny County is estimated to have decreased to 68.3%. Population within Allegheny County is estimated to have declined by 4.3% and in Westmoreland County by 1.8%, but increased in Washington County by 1.2%.[217]

Income Characteristics

Within the assessment area were 603,361 households according to the 2000 Census. The median household income was $38,630 and 11.3% of households had incomes below poverty level. Household income levels were relatively consistent within the three counties; however, in Westmoreland County, only 9.4% of families were below poverty. There were 380,176 families and the HUD-adjusted family income was $50,104. Of these families, 7.7% had incomes below poverty level; although, in Westmoreland County, 6.2% of families were below poverty.

Households are estimated to have increased to 754,407, of which 469,250 were families. The median household income is estimated to have increased to approximately $45,960. An estimated 12.3% of the population in Allegheny County was below poverty, as was 9.9% of the population in Washington County and 6.5% of the population in Westmoreland County.[218]

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

217 U. S. Census Bureau, 2005 – 2007 American Community Survey
218 Ibid.

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	34	7.4	13,342	3.5	5,571	41.8	69,501	18.3
Moderate-income	102	22.1	61,337	16.1	9,689	15.8	65,856	17.3
Middle-income	193	41.9	168,404	44.3	10,130	6.0	80,206	21.1
Upper-income	131	28.4	137,093	36.1	3,862	2.8	164,613	43.3
Unknown-income	1	0.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	**461**	**100.0**	**380,176**	**100.0**	**29,252**	**7.7**	**380,176**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	32,643	7,121	1.7	21.8	18,330	56.2	7,192	22.0
Moderate-income	129,138	60,456	14.7	46.8	51,525	39.9	17,157	13.3
Middle-income	284,885	189,420	46.0	66.5	78,112	27.4	17,353	6.1
Upper-income	207,534	154,483	37.5	74.4	43,649	21.0	9,402	4.5
Unknown-income	30	0	0.0	0.0	26	86.7	4	13.3
Total Assessment Area	**654,230**	**411,480**	**100.0**	**62.9**	**191,642**	**29.3**	**51,108**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,915	4.9	2,428	4.8	381	6.2	106	6.0
Moderate-income	8,945	15.2	7,721	15.1	907	14.7	317	18.1
Middle-income	21,353	36.2	18,762	36.8	1,909	30.8	682	38.9
Upper-income	25,594	43.4	21,997	43.1	2,952	47.7	645	36.8
Unknown-income	134	0.2	89	0.2	41	0.7	4	0.2
Total Assessment Area	**58,941**	**100.0**	**50,997**	**100.0**	**6,190**	**100.0**	**1,754**	**100.0**
	Percentage of Total Businesses:			**86.5**		**10.5**		**3.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7	1	0.3	1	14.3	0	0.0
Moderate-income	13	4.4	12	4.1	1	14.3	0	0.0
Middle-income	143	48.1	140	48.3	3	42.9	0	0.0
Upper-income	139	46.8	137	47.2	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**297**	**100.0**	**290**	**100.0**	**7**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF PENNSYLVANIA (PITTSBURGH MSA #38300)

Lending Test

The Lending Test performance for the Pittsburgh metropolitan area is adequate. Fifth Third's performance reflects an adequate responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; an adequate distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations; and a relatively high level of community development loans.

The bank has a minor presence within the Pittsburgh market, ranking 21st in deposit share, 29th in mortgage loan originations, and 21st in small business lending; therefore, lending volumes are relatively small. In reaching a conclusion about Fifth Third's performance, the greatest consideration was given to home purchase lending, followed by refinance and small business loans. The low volume of home improvement lending precludes any meaningful analysis. Also, because the bank originated only four small business loans secured by real estate, these loans were added to the other small business lending for analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Considering Fifth Third's limited presence in this assessment area, lending activity is adequate. Within the Pittsburgh assessment area, Fifth Third originated 910 home purchase, 399 refinance, 23 home improvement, and 212 small business, as well as four small business loans secured by real estate. Deposits within the assessment area comprised 0.3% of Fifth Third's total deposits. Mortgage loans in the assessment represented 0.9% of total mortgage lending and small business loans comprised 0.3% of small business lending.

Geographic Distribution

The distribution of loans among geographies is adequate. Home purchase lending, which received the greatest weight, is adequate. Refinance lending is poor, but small business lending is good. There were significant gaps in the bank's lending; however, it has a limited presence in the market. Fifth Third made no loans in 25 (73.5%) low-, 52 (51.0%) moderate-, 36 (18.7%) middle-, and 11 (8.4%) upper-income tracts. No mortgage loans were made in 31 low-, 53 moderate-, 40 middle-, and 11 upper-income tracts. Of these tracts, eight low- and three moderate-income tracts had renter-occupancy rates in excess of 75.0%.

Four low-income tracts had a population less than 500, two of which had less than 50 housing units. Two moderate-, one middle-, and three upper-income tracts also had populations of less than 500 and one middle-income tract had fewer than 50 housing units. Lending opportunities would be limited within these tracts.

Home Purchase Loans

The distribution of home purchase loans among geographies is adequate. Fifth Third made four home purchase loans in low-income tracts, which represented 0.4% of total home purchase lending, compared to an owner-occupied rate in these tracts of 1.7%. However, the bank's lending was only 0.2% lower than the percentage of lending by peer institutions. Considering the bank's minor presence in the assessment area, the level of lending is adequate.

Lending in moderate-income tracts was approximately half the percentage of owner-occupied units in these tracts at 14.7% and somewhat less than peer. The number of loans originated decreased from 2007 to 2008, as would be expected with the declining home sales market. However, considering the economic environment and competitive factors, the level of lending is adequate. The percentage of lending in middle-income tracts was significantly less than the percentage of owner-occupied units in these tracts, but lending in upper-income tracts substantially exceeded the proxy for demand.

Refinance Loans

The geographic distribution of refinance loans is poor. No loans were made in the low-income tracts, reflecting a very poor performance. The percentage of lending in moderate-income tracts at 5.8% was substantially below the percentage of owner-occupied housing units in these tracts and less than peer. However, the number of loans made increased from ten in 2007 to 13 in 2008. No loan modifications were made in low- or moderate-income tracts that would enhance refinance lending. Factoring in market conditions, lending in moderate-income tracts was adequate. Lending in middle-income tracts was appreciably lower than the proxy, while lending in upper-income tracts again substantially exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

The distribution of small business loans among geographies is good. The percentage of lending in low-income tracts was excellent, significantly exceeding the percentage of businesses in these tracts. The bank's lending was also more than twice the percentage of lending by peer. Lending in moderate-income tracts at 6.0% was substantially lower than the proxy at 15.2% and lending by peer institutions. However, considering the level of competition in the Pittsburgh market, the level of lending is adequate. The percentage of lending in middle-income tracts was considerably less than the percentage of businesses in these tracts, but lending in the upper-income tracts exceeded the proxy for demand.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and the revenue size of businesses is adequate among all lending categories. Fifth Third offers various flexible loan programs that benefit low- and moderate-income borrowers. Within the assessment area, the bank originated 37 FHA and four VA loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. The percentage of lending to low-income borrowers, at 4.5%, was substantially lower than the percentage of low-income families, at 18.3%, and lending by peer institutions. The number of loans originated declined from year to year, reflecting the weakened housing market. However, considering the bank's limited presence in this market, lending to low-income borrowers is adequate.

Lending to moderate-income borrowers, at 15.8%, was just short of the percentage of moderate-income families, at 17.3%, but still considerably lower the peer. Although the number of loans originated declined by 48.4% from 2007 to 2008, the level of lending is good, particularly considering competitive factors. The percentage of lending to middle-income borrowers was comparable to proxy and lending to upper-income borrowers exceeded the percentage of upper-income families.

Refinance Loans

The distribution of refinance loans by borrower income is adequate. The percentage of lending to low-income borrowers, at 2.8%, was substantially less than the percentage of low-income families and half the percentage of lending by peer institutions. However, the number of loans made to low-income borrowers increased from two to nine from year to year. Even considering Fifth Third's limited presence in the assessment area, the level of lending is poor.

Lending to moderate-income borrowers at 11.5% was significantly less than the proxy for demand and less than peer, but adequate. The number of loans originated decreased during the period under review. The percentage of lending to middle-income borrowers was slightly less than the percentage of middle-income families and lending to upper-income borrowers exceeded the percentage of these families.

Small Business Loans

The distribution of small business loans between loans to businesses with gross annual revenues of $1 million or less and those with revenues in excess of $1 million is adequate. The percentage of lending to small businesses at 53.7% was considerably less than the percentage of businesses with revenues of $1 million or less 86.5%, but higher than lending by peer. However, only 76.8% of loans were in amounts of $100,000 or less, many of which were in the form of credit card accounts.

Community Development Loans

Fifth Third made four community development loans totaling $7,150,000, which represented 0.9% by number and 0.6% by dollar amount of the bank's community development lending. This represents a relatively high level of community development lending. The loan funds were concentrated in projects providing affordable housing and services for low- and moderate-income residents.

Investment Test

Fifth Third is rated "Outstanding" for investments. The institution funded $15.3 million in investments during the evaluation period. Qualified investments increased $14.0 million or more than ten-fold since the previous evaluation.

The assessment area has a number of community development opportunities, as evidenced by the KOZ designations given to some low- and moderate-income geographies within the assessment area targeted for redevelopment by governmental agencies. In addition, the assessment area's demographic composition suggests a relatively large number of low- or moderate-income geographies in which community development opportunities may exist. The institution has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Nevertheless, Fifth Third efforts related to community development investing indicate a strong leadership role in the Pittsburgh MSA.

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

Fifth Third's performance in the Commonwealth of Pennsylvania under the Service Test is rated "High Satisfactory," primarily based on the retail service distribution.

Retail Services

Delivery systems are accessible to all portions of the assessment areas located in the Commonwealth, including low- and moderate-income geographies. The record of opening and closing of offices has improved the accessibility of its delivery systems, including to low and moderate-income geographies and/or low- and moderate-income individuals. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, including low- and moderate-income geographies or individuals.

Fifth Third had a total of 13 banking centers within this assessment area as of December 31, 2008, including two in moderate-income, one in middle-income, and ten in upper-income census tracts. The number of banking centers in this assessment area represents 1.1% of all the institution's banking centers. The institution does not have any banking centers in low-income geographies, where the percentage of low-income tracts in the assessment area is 7.4% and the percentage of families living in there is 3.5%. However, within moderate-income tracts, the distribution of banking centers (15.4%) was lower than the percentage of moderate-income tracts in the assessment area (22.1%), but comparable to the percentage of families living in moderate-income geographies (16.1%). Mitigating some concerns regarding the distribution of banking centers in the assessment area is the fact that with one full-service ATM within the low-income tract, the distribution of ATMs is comparable to the percentage of families living in these geographies, helping to enhance the delivery of retail services.

Overall, the net effect from branch openings and closings during the evaluation period resulted in an increase of seven banking centers in the assessment area, including two banking centers in moderate-income, one in middle-income, and four in upper-income geographies.

Community Development Services

The institution is a leader in providing community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	7 days
Total attendance by individuals	1,355 individuals
Total number of hours open	33 hours
Total number of Fifth Third employees that worked the E-bus	32 employees
Total number of free credit reports provided by Fifth Third	247 credit reports
Total number of individuals or families that received one-to-one counseling during an E-bus stop	243 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 424 hours of financial education and literacy, 912 hours of technical assistance, and 2,004 hours of financial expertise on boards or other committees. Overall, the institution provided the equivalent of 1.7 ANP in these three other general activities during the evaluation period.

STATE OF WEST VIRGINIA

CRA RATING for State of West Virginia:[219] "Needs To Improve"
The lending test is rated: "Needs To Improve"
The investment test is rated: "Outstanding"
The service test is rated: "Outstanding"

The major factors supporting this rating include:

- A poor responsiveness to the credit needs of the community.
- An adequate geographic distribution of loans in the assessment area.
- A poor distribution among borrowers of different income levels and businesses of different revenue sizes.
- A poor level of community development loans.
- An excellent level of qualified community development investments and grants.
- Often in a leadership position in providing community development investments and grants.
- Retail delivery systems that are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes.
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas.
- A relatively high level of community development services.

SCOPE OF EXAMINATION

A full scope review was conducted for the Charleston MSA assessment area, which represents Fifth Third's entire banking operations for the State of West Virginia. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF WEST VIRGINIA (CHARLESTON MSA #16620)

The Charleston, WV MSA #16620 is comprised of Boone, Clay, Kanawha, Lincoln, and Putnam Counties; however, Fifth Third's assessment area only encompasses Kanawha and Putnam Counties. The assessment area is composed of one low-, nine moderate-, 36 middle-, and 15 upper-income tracts.

[219]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.

Charleston, located in Kanawha County, is the capital of the state of West Virginia and the county is the most populous in the state. The greater Charleston area has become a center of information technology, telecommunications, and biomedical and scientific research. Although at one time, Putnam County was primarily rural, because of its location between Charleston and Huntington, West Virginia, the area has become more suburban and is one of the fastest growing areas in the state.

Both counties are part of Appalachia, thereby entitling them to funding through the Appalachian Regional Commission. Kanawha County is classified as transitional and Putnam County as competitive. All of Kanawha County is part of the Upper Kanawha County Enterprise Community and the city of Charleston was a recipient of a Brownfields grant. The East End Main Street project in Charleston is a program of the National Trust for Historic Preservation focused on preserving and promoting the economic development of the historic East End.

Within the two-county area, Fifth Third operates four branches, four full-service ATMs, and two cash-dispensing ATMs. As of June 2008, the bank ranked tenth among 17 financial institutions with 2.4% of the deposit market share. Deposits in this market represented 0.2% of the bank's total deposits. The top three institutions in this market were Branch Banking and Trust Company with 33% of the market share, Huntington National Bank with 10.7%, and JPMorgan Chase Bank, NA with 10.6%.[220]

Fifth Third originated 556 HMDA-reportable loans between January 2007 and December 2008, which comprised 0.4% of its total mortgage lending during the time period. Fifth Third Mortgage Company ranked ninth and the bank ranked 31st among 171 institutions required to report mortgage lending data. City National Bank of West Virginia ranked first, followed by Branch Banking and Trust Company, and JPMorgan Chase Bank, NA. The bank originated 128 small business loans, representing 0.2% of its total small business lending. Among 31 reporters, the bank ranked 21st in originations of small business loans. However, the majority of the top ten lenders were major credit card issuers, including American Express Bank FSB; Chase Bank USA, NA; Capital One Bank USA, NA; Citibank South Dakota, NA; and FIA Card Services, NA. Among institutions with a physical presence in the assessment area, the bank ranked 11th.

According to community contacts conducted within the assessment area, there is a need for creative financing for development projects, particularly in rural areas. Additionally, funding is needed for Low Income Housing Tax Credit projects.

220 www.fdic.gov

Housing Characteristics

There were 115,409 housing units in the assessment area as of the 2000 Census, 81.3% of which were in Kanawha County. Of these units, 67.1% were owner-occupied, 25.0% were renter-occupied, and 7.9% were vacant. The housing stock was comprised of 79.1% one-to-four family dwellings, 8.6% five-or-more units, and 12.3% mobile homes. According to data from the U.S. Census Bureau's 2005-2007 American Community Survey, total housing units is estimated to have increased to 118,062, of which 80.4% of the units were located in Kanawha County. Owner-occupancy is estimated to have declined to 64.4% and renter-occupied units to 23.3%, with the remaining properties being vacant. The distribution of housing by units has not changed appreciably.

According to the 2000 Census, the median age of the housing stock was 36 years; however, Putnam County homes were considerably younger with a median age of 20 years. Units built prior to 1950 comprised 26.7% of housing, although housing built before 1950 made up only 11.8% of housing stock in Putnam County. More recent data estimates that housing built prior to 1950 has declined slightly and making up approximately 23.9% of stock. Housing built between 1950 and 1989 comprised 58.2% of housing units. With more than 80.0% of housing approximately 20 years or older, properties are at point in which home improvements or rehabilitation may be needed.[221]

The median housing value as of 2000 was $78,410, although the median value was much higher in Putnam County at $92,600, as opposed to Kanawha County at $75,000. Within the assessment area, the affordability ratio was 44.0% and was comparable between the counties. Of the total housing units, 33.1% were valued at less than $60,000, being more affordable for low- and moderate-income residents. However, with homes valued higher in Putnam County, only 24.3% of homes were valued at less than $60,000. The median housing value was estimated to have increased to approximately $104,000, although the median value in Kanawha County was estimated to be $94,400, while the median value in Putnam County was estimated to be $122,500. Within Kanawha and Putnam Counties, approximately 17.9% and 12.3%, respectively, were valued at less than $50,000.[222] Although the city of Charleston has had a large number of foreclosures, the communities of Alum Creek and Buffalo have been hardest hit by foreclosures by percentage of housing units.[223] Most of the foreclosures have resulted from unemployment.

According to data from the National Association of Realtors, the median sales price within the MSA peaked at the beginning of 2008. By the end of 2008, the median sales price had declined by 8.7%. Home sales reached its highest point during the second quarter of 2007 and then began to decline, with a slight uptick in the second quarter of 2008. Additionally, through the end of 2008, the issuance of building permits for single-family homes declined by 27.0%. The declining home sales and issuance of building permits would indicate a limited opportunity to provide home purchase loans.

221 U. S. Census Bureau, 2005 – 2007 American Community Survey
222 Ibid.
223 www.realtytrac.com

Based on 2000 Census data, the median gross rent for the assessment area was $449, but $444 in Kanawha County compared to $496 in Putnam County. Of the rental units, 25.6% had rents less than $350 and 30% had rents of greater than $350 but less than $500. However, in Putnam County, only 17% of rentals had rents of less than $350 and 25% between $350 and $499. More recent data estimates the median gross rent to have increased to $563 in Kanawha County and $622 in Putnam County with 32.4% and 25.4%, respectively, of units having rents less than $500.[224]

Labor, Economic, and Employment Characteristics

The major employment sectors for the assessment area reflect the predominant industries in Kanawha County. The following table shows the largest employment sectors for the assessment area and each of the counties for 2008.

County	Leading Employment Sectors by Number of Employees		
	1st	2nd	3rd
Assessment Area	Trade, transportation, & utilities	Government	Education & health services
Kanawha	Government	Trade, transportation, & utilities	Education & health services
Putnam	Trade, transportation, & utilities	Government	Manufacturing

With Charleston being the state capital and county seat of Kanawha County, it would be expected that government services make up the majority of employment. The highest paying employment sectors in both counties are natural resources and mining, construction, and manufacturing.

Kanawha and Putnam Counties have not suffered as greatly from the current economic downturn, in part, because the area is not as heavily dependent on manufacturing. Major employers in the area include:

- Charleston Area Medical Center, Inc.
- Kanawha County Board of Education
- Putnam County Board of Education
- Herbert J. Thomas Memorial Hospital Association
- County and State government
- Toyota Motor Manufacturing, West Virginia, Inc.

224 U. S. Census Bureau, 2005 – 2007 American Community Survey

The unemployment rate, as of December 2008 for Kanawha and Putnam Counties was 3.3% and 3.4%, respectively, lower that the State unemployment rate of 4.4% and substantially lower than the national rate of 7.2%

Population Characteristics

As of 2000, the population of the two counties was 251,662, with 78.0% of the population age 18 or older. The majority of the population at 79.5% lived in Kanawha County. The population is estimated to have decreased to 246,497. The population of Kanawha County is estimated to have decreased by 4.0% and the population of Putnam County to have increased by 5.5%. The concentration of population in Kanawha County has declined to 77.9%. An estimated 78.2% of the population was age 18 or older.[225]

Income Characteristics

There were 106,218 households living in the assessment area as of the 2000 Census, of which 13.5% had incomes below the poverty level. Of these households, 71,341 were families, with 10.3% having incomes below the poverty level. Within the assessment area, 81.1% of households and 78.5% of families lived in Kanawha County. The median household income was $35,421 and the HUD-adjusted median family income was $44,025. In Kanawha County, the median household and family incomes were $33,766 and $42,568, respectively. Households and families in Putnam County had higher incomes, $41,892 and $48,674, respectively.

The median household income for the two-county area is estimated to have increased to approximately $42,000; however, in Kanawha County, the income was estimated to be $40,041 and $46,407 in Putnam County. Levels of poverty have not increased significantly, with a 14.6% poverty rate in Kanawha County and 12.0% in Putnam County.

The following table indicates the 2008 demographics for this assessment area using data from the 2000 Census.

225 Ibid.

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	1,344	13.3	1,148	13.0	140	16.6	56	12.5
Moderate-income	1,114	11.0	931	10.6	136	16.1	47	10.5
Middle-income	4,818	47.7	4,174	47.4	380	45.0	264	58.8
Upper-income	2,825	28.0	2,555	29.0	188	22.3	82	18.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**10,101**	**100.0**	**8,808**	**100.0**	**844**	**100.0**	**449**	**100.0**
	Percentage of Total Businesses:			**87.2**		**8.4**		**4.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.0	1	1.1	0	0.0	0	0.0
Moderate-income	3	3.1	3	3.2	0	0.0	0	0.0
Middle-income	67	69.1	65	69.1	2	66.7	0	0.0
Upper-income	26	26.8	25	26.6	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**97**	**100.0**	**94**	**100.0**	**3**	**100.0**	**0**	**0.0**
	Percentage of Total Farms:			**96.9**		**3.1**		**0.0**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF WEST VIRGINIA (CHARLESTON MSA #16620)

Lending Test

The Lending Test performance for the Charleston metropolitan area is rated "Needs to Improve." Fifth Third's performance reflects a poor responsiveness to the credit needs of the community; an adequate geographic distribution of loans in the area; a poor distribution among borrowers of different income levels and businesses of different revenue sizes; an adequate record of serving the credit needs of highly economically disadvantaged areas; but a poor record of serving the credit needs of low-income individuals or businesses with gross annual revenues of $1 million or less, consistent with safe and sound operations. The bank made no community development loans, which reflects a very poor level of community development lending.

Fifth Third is not a major competitor in this market and lending volumes are relatively small. In reaching a conclusion about Fifth Third's performance, the greatest consideration was given to home purchase lending, followed by refinance and small business loans. The low volume of home improvement lending precludes any meaningful analysis. Also, because the bank originated only three small business loans secured by real estate, these loans were added to the other small business lending for analysis.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices E through H.

Lending Activity

Lending activity is poor. Within the Charleston assessment area, Fifth Third originated 307 home purchase, 232 refinance, 18 home improvement, and 125 small business, as well as three small business loans secured by real estate. Deposits within the assessment area comprised 0.2% of Fifth Third's total deposits. Mortgage loans in the assessment represented 0.4% of total mortgage lending and small business loans comprised 0.2% of small business lending. However, lending within the assessment is heavily concentrated in addressing the credit needs in upper-income tracts and of upper-income borrowers.

Geographic Distribution

The distribution of loans among geographies is adequate. Home purchase and refinance lending are adequate; however, small business lending is good. Fifth Third originated at least one loan in all but two moderate-income tracts. At least one mortgage loan was made in all but three moderate-income tracts.

Home Purchase Loans

The distribution of home purchase loans is adequate. Fifth Third made no home purchase loans in the one low-income tract. However, within that one tract, 81.4% of the housing units were renter-occupied, thereby limiting lending opportunities. The percentage of lending in the moderate-income tracts at 4.2% was significantly lower than the percentage of owner-occupied units but comparable to peer, reflecting an adequate level of lending. The number of loans originated declined from eight loans in 2007 to five loans in 2008, reflecting the decline in home sales. Lending in middle-income tracts was considerably lower than the percentage of owner-occupied units in these tracts, but lending in upper-income tracts substantially exceeded the proxy for demand.

Refinance Loans

The distribution of refinance loans is adequate. One loan was made in the low-income tract, which is good, considering the minimal number of owner-occupied units within the tract. The percentage of lending in moderate-income tracts at 3.0% was substantially lower than the percentage of owner-occupied units within these tracts and lower than lending by peer. No loan modifications were made in low- and moderate-income tracts to enhance refinance lending. Although the bank is not among the top lenders in the assessment area, the level of lending is poor. Again, lending in middle-income tracts was appreciably lower than the proxy, while lending in upper-income tract substantially exceeded the percentage of owner-occupied units in these tracts.

Small Business Loans

The geographic distribution of small business loans is good. The percentage of lending in low- and moderate-income tracts was somewhat less than the percentage of businesses in these tracts at 13.3% and 11%, respectively. Lending in low-income tracts at 10.9% exceeded the percentage of lending by peer, while lending in moderate-income tracts at 8.6% was slightly less than peer. The percentage of lending in both middle- and upper-income tracts exceeded the respective percentages of businesses in these tracts.

Distribution of Loans by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income and revenue size of the business is poor. Although the distribution of home purchase lending is adequate, refinance and small business lending is poor. Fifth Third offers various flexible loan programs that assist low- and moderate-income borrowers obtain credit. During the period under review, the bank originated 37 FHA, two VA, and six FSA/RHS loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income is adequate. The percentage of lending to low-income borrowers at 3.6% was substantially lower than the percentage of low-income families at 18.8%, and lower than lending by peer institutions. However, the number of loans originated increased from 2007 to 2008. Despite the fact that Fifth Third is not a major competitor, the level of lending is so low, it is considered poor.

Lending to moderate-income families at 14.7% was somewhat short of the proxy for demand at 16.8%, and slightly higher than the percentage of lending by peer at 14.4%, reflecting a good level of lending. The number of loans originated decreased by 50.0%, as the home sales market weakened. The percentage of lending to middle- and upper-income borrowers exceeded the respective percentages of families.

Refinance Loans

The distribution of refinance loans by borrower income is poor. Although better than the level of home purchase lending, the percentage of refinance lending to low-income borrowers was still substantially less than proxy and less than lending by peer. Lending also declined from year to year and is poor.

Lending to moderate-income borrowers at 9.1% was significantly less than the percentage of moderate-income families, but adequate. Fifth Third's percentage of lending exceeded peer at 11% and increased from ten loans in 2007 to 11 loans in 2008. The percentage of lending to both middle- and upper-income borrowers exceeded the respective proxies for demand.

Small Business Loans

The distribution of small business loans between businesses with gross annual revenues of $1 million or less and those with revenues greater than $1 million is poor. Lending to small businesses at 37.6% was substantially less than the percentage of businesses with revenues of $1 million or less at 87.2% located in the assessment area and only slightly higher than peer. Also, although it can be difficult for small businesses to obtain small dollar loans, only 53.2% of loans made to small businesses were in amounts of $100,000 or less. Another 36.2% were in amounts for $100,001-$250,000.

Community Development Loans

Fifth Third made no community development loans in the Charleston assessment area, a very poor level of lending.

Investment Test

Fifth Third is rated "Outstanding" for investments. The institution funded $7.3 million in investments during the evaluation period. Qualified investments increased $5.9 million or 397.7% since the previous evaluation.

The assessment area has a number of community development opportunities, as evidenced by the various designations (e.g., Enterprise Zones) given to certain low- and moderate-income geographies of the assessment area that are targeted for development by governmental agencies. However, the assessment area's demographic composition suggests relatively few low- or moderate-income geographies in which additional community development opportunities may exist. The institution has a small presence in the assessment area, as evidenced by both the number of banking centers and the share of total deposits in the assessment area as of June 30, 2008. Despite these facts, Fifth Third's efforts related to community development investing indicate a strong leadership role in the Charleston MSA.

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

Fifth Third's performance in the State of West Virginia under the Service Test is rated "Outstanding," primarily based on the retail service distribution.

Retail Services

Delivery systems are readily accessible to all portions of the assessment areas located in the state, particularly low- and moderate-income geographies. Business hours and services do not vary in any way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.

Fifth Third had a total of four banking centers within this assessment area as of December 31, 2008, including one in low-income, two in middle-income, and one in upper-income census tracts. The number of banking centers in this assessment area represents 0.3% of all the institution's banking centers. The banking center distribution within low-income tracts (25.0%) is significantly higher than the percentage of low-income tracts in the assessment area (1.6%) and the percentage of families living in these geographies (0.3%). The institution does not have any banking centers in moderate-income geographies where the percentage of moderate-income tracts in the assessment area is 14.8% and the percentage of families living in moderate-income geographies is 8.2%. However, the branch in the low-income geography and one of the branches in the middle-income geographies is in close proximity to the moderate-income tracts and can effectively serve those markets.

Overall, the net effect from branch openings and closings during the evaluation period did not result in any change in the number or distribution of banking centers in the assessment area.

Community Development Services

The institution provides a relatively high level of community development services.

Through the E-bus, Fifth Third employees assisted a large number of families and individuals within the assessment area. Statistics gathered by Fifth Third in the chart below reflect the impact the E-bus had during the evaluation period in the assessment area.

Total number of days E-bus was present	2 days
Total attendance by individuals	1,500 individuals
Total number of hours open	11 hours
Total number of Fifth Third employees that worked the E-bus	Non-profit partner agency operated the E-bus
Total number of free credit reports provided by Fifth Third	None
Total number of individuals or families that received one-to-one counseling during an E-bus stop	134 sessions

In addition to the services provided by the E-bus in the assessment area, data collected by Fifth Third indicates that employees provided 29 hours of technical assistance and 497 hours of financial expertise on boards or other committees. No financial education and literacy hours were noted. Overall, the institution provided the equivalent of 0.3 ANP in these three other general activities during the evaluation period.

APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	January 1, 2007 through December 31, 2008	
FINANCIAL INSTITUTION Fifth Third Bank, Cincinnati, Ohio (including the former Fifth Third Bank, Grand Rapids, Michigan)	**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	**Bank subsidiary**	**Mortgage Loans**
Home Equity of America	**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	**BANKING CENTERS VISITED[226]**
Multi-state – full-scope reviews • Chicago-Naperville-Joliet IL-IN-WI Multistate MSA #16980 • Cincinnati-Middletown OH-KY-IN MSA #17140 • Evansville IN-KY MSA #21780 • Huntington-Ashland WV-KY-OH MSA #26580 • Louisville KY-IN MSA #31140 • South Bend-Mishawaka IN-MI MSA #43780	None
Florida – full-scope reviews • Jacksonville FL MSA #27260 • Lakeland-Winter Haven FL MSA #29460 • Miami-Fort Lauderdale-Miami Beach FL MSA #33100 • Naples-Marco Island FL MSA #34940 • Orlando FL MSA #36740 ***Florida – limited-scope reviews*** • Bradenton-Sarasota-Venice FL MSA #42260 • Cape Coral-Fort Myers FL MSA #15980 • Deltona-Daytona Beach-Ormond Beach FL MSA #19660 • Punta Gorda FL MSA #39460 • Tampa-St. Petersburg-Clearwater FL MSA #45300	None
Illinois – full-scope reviews • Rockford IL MSA #40420 ***Illinois – limited-scope reviews*** • Kankakee-Bradley IL MSA #28100 • Nonmetropolitan – Illinois	None
Indiana – full-scope reviews • Fort Wayne IN MSA #23060 • Indianapolis-Anderson-Columbus IN CSA #294 • Michigan City-La Porte IN MSA #33140 • Terre Haute IN MSA #45460 ***Indiana – limited-scope reviews*** • Bloomington IN MSA #14020 • Elkhart-Goshen IN MSA #21140 • Lafayette IN MSA #29140 • Nonmetropolitan – Southeast/Central Indiana • Nonmetropolitan – Indiana	None

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

Commonwealth of Kentucky – full-scope reviews • Nonmetropolitan – Kentucky • Owensboro KY MSA #36980 ***Commonwealth of Kentucky – limited-scope reviews*** • Lexington-Fayette KY MSA #30460	None
Michigan – full-scope reviews • Detroit-Warren-Flint MI CSA #220 • Kalamazoo-Portage MI MSA #28020 • Lansing-East Lansing MI MSA #29620 • Niles-Benton Harbor MI MSA #35660 • Nonmetropolitan – Western & Eastern Michigan ***Michigan – limited-scope reviews*** • Battle Creek MI MSA #12980 • Bay City MI MSA #13020 • Grand Rapids-Muskegon-Holland MI CSA #266 • Jackson MI MSA #27100 • Nonmetropolitan – Northern Michigan • Saginaw-Saginaw Township North MI MSA #40980	None
Missouri – full-scope reviews St. Louis MO-IL MSA #41180	None
Ohio – full-scope reviews • Columbus OH MSA #18140 • Lima OH MSA #30620 • Sandusky OH MSA #41780 • Springfield OH MSA #44220 • Toledo OH MSA #45780 ***Ohio – limited-scope reviews*** • Canton-Massillon OH MSA #15940 • Cleveland-Akron-Elyria CSA #184 • Dayton OH MSA #19380 • Nonmetropolitan – Northwestern Ohio • Nonmetropolitan – Ohio Valley	None
Commonwealth of Pennsylvania – full-scope reviews • Pittsburgh PA MSA #38300	
West Virginia – full-scope reviews	

APPENDIX B

SUMMARY OF INSTITUTION, STATE AND MULTISTATE MSA RATINGS

Institution Rating	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Institution	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Multi-state MSA Ratings				
Chicago-Naperville-Joliet IL-IN-WI	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Cincinnati-Middletown OH-KY-IN	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
Evansville IN-KY MSA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Huntington-Ashland WV-KY-OH	Low Satisfactory	Outstanding	Outstanding	Satisfactory
Louisville KY-IN	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
South Bend-Mishawaka IN-MI	Low Satisfactory	Outstanding	Outstanding	Satisfactory
State MSA Ratings				
State of Florida	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Illinois	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Indiana	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Commonwealth of Kentucky	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Michigan	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Missouri	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of Ohio	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Commonwealth of Pennsylvania	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of West Virginia	Needs To Improve	Outstanding	Outstanding	Needs To Improve

APPENDIX C

SUMMARY OF LIMITED SCOPE REVIEWS

Assessment Area	Lending Test	Investment Test	Service Test
State of Florida			
Bradenton-Sarasota-Venice MSA	Above	Consistent	Consistent
Cape Coral-Fort Myers MSA	Consistent	Consistent	Consistent
Deltona-Daytona Beach-Ormond Beach MSA	Consistent	Consistent	Consistent
Punta Gorda MSA	Consistent	Consistent	Below
Tampa-St. Petersburg-Clearwater MSA	Consistent	Consistent	Above
State of Illinois			
Kankakee-Bradley MSA	Consistent	Below	Consistent
Nonmetropolitan IL	Consistent	Above	Below
State of Indiana			
Bloomington MSA	Below	Consistent	Above
Elkhart-Goshen MSA	Below	Consistent	Above
Lafayette MSA	Below	Consistent	Above
Nonmetropolitan IN	Below	Below	Below
Nonmetropolitan IN Southeast/Central	Below	Consistent	Below
Commonwealth of Kentucky			
Lexington-Fayette MSA	Consistent	Consistent	Below
State of Michigan			
Battle Creek MSA	Consistent	Consistent	Consistent
Bay City MSA	Below	Consistent	Below
Grand Rapids-Muskegon-Holland CSA	Consistent	Consistent	Consistent
Jackson MSA	Consistent	Consistent	Consistent
Nonmetropolitan Northern MI	Below	Consistent	Consistent
Saginaw MSA	Below	Consistent	Below
State of Ohio			
Canton-Massillon MSA	Consistent	Below	Below
Cleveland-Akron-Elyria CSA	Consistent	Consistent	Consistent
Dayton MSA	Above	Consistent	Consistent
Nonmetropolitan NW OH	Consistent	Consistent	Consistent
Nonmetropolitan Ohio Valley	Above	Consistent	Consistent

APPENDIX D

GLOSSARY

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

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: All Agencies have adopted the following language. 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 non-relatives 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-scope 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 delineated by the United States 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 such data as the race, gender, and the income of applications, the amount of loan requested, and the 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 refinancings 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-scope 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 nonmortgage, 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 Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 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.

APPENDIX E

BANK HMDA LENDING DISTRIBUTION TABLES

HMDA Loan Distribution Table

Chicago/Naperville/Joliet IL-IN-WI MSA #16980

Income Categories	HMDA By Tract Income #	%	$(000s)	%	HMDA By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	176	3.3%	40,681	3.4%	300	5.7%	31,461	2.6%
Moderate	645	12.2%	123,632	10.2%	1,134	21.5%	172,177	14.2%
Low/Moderate Total	*821*	*15.6%*	*164,313*	*13.6%*	*1,434*	*27.2%*	*203,638*	*16.8%*
Middle	2,282	43.3%	435,495	36.0%	1,382	26.2%	267,913	22.1%
Upper	2,157	41.0%	607,808	50.2%	2,262	43.0%	694,723	57.4%
Unknown	6	0.1%	2,127	0.2%	188	3.6%	43,469	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,266*	*100.0%*	*1,209,743*	*100.0%*	*5,266*	*100.0%*	*1,209,743*	*100.0%*
	Refinance							
Low	224	2.1%	51,137	2.1%	534	4.9%	52,480	2.1%
Moderate	1,280	11.7%	238,468	9.8%	1,739	15.9%	254,611	10.4%
Low/Moderate Total	*1,504*	*13.8%*	*289,605*	*11.9%*	*2,273*	*20.8%*	*307,091*	*12.6%*
Middle	4,788	43.9%	922,662	37.8%	3,050	28.0%	596,493	24.4%
Upper	4,614	42.3%	1,229,840	50.3%	4,822	44.2%	1,387,724	56.8%
Unknown	5	0.0%	1,398	0.1%	766	7.0%	152,197	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*10,911*	*100.0%*	*2,443,505*	*100.0%*	*10,911*	*100.0%*	*2,443,505*	*100.0%*
	Home Improvement							
Low	6	1.3%	521	1.7%	41	9.1%	1,354	4.4%
Moderate	58	12.9%	2,626	8.5%	71	15.7%	2,449	7.9%
Low/Moderate Total	*64*	*14.2%*	*3,147*	*10.1%*	*112*	*24.8%*	*3,803*	*12.2%*
Middle	228	50.6%	13,036	42.0%	107	23.7%	5,218	16.8%
Upper	159	35.3%	14,887	47.9%	197	43.7%	18,988	61.1%
Unknown	0	0.0%	0	0.0%	35	7.8%	3,061	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*451*	*100.0%*	*31,070*	*100.0%*	*451*	*100.0%*	*31,070*	*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%
Low/Moderate Total	*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	406	2.4%	92,339	2.5%	875	5.3%	85,295	2.3%
Moderate	1,983	11.9%	364,726	9.9%	2,944	17.7%	429,237	11.7%
Low/Moderate Total	*2,389*	*14.4%*	*457,065*	*12.4%*	*3,819*	*23.0%*	*514,532*	*14.0%*
Middle	7,298	43.9%	1,371,193	37.2%	4,539	27.3%	869,624	23.6%
Upper	6,930	41.7%	1,852,535	50.3%	7,281	43.8%	2,101,435	57.0%
Unknown	11	0.1%	3,525	0.1%	989	5.9%	198,727	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*16,628*	*100.0%*	*3,684,318*	*100.0%*	*16,628*	*100.0%*	*3,684,318*	*100.0%*

HMDA Loan Distribution Table

Cincinnati/Middletown OH-KY-IN MSA #17140

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	210	3.1%	24,475	2.3%	770	11.4%	61,302	5.8%
Moderate	910	13.5%	94,040	8.9%	1,540	22.9%	167,128	15.7%
Low/Moderate Total	*1,120*	*16.6%*	*118,515*	*11.2%*	*2,310*	*34.3%*	*228,430*	*21.5%*
Middle	3,222	47.8%	434,197	40.9%	1,505	22.3%	196,542	18.5%
Upper	2,397	35.6%	509,145	47.9%	2,416	35.9%	556,409	52.4%
Unknown	0	0.0%	0	0.0%	508	7.5%	80,476	7.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,739*	*100.0%*	*1,061,857*	*100.0%*	*6,739*	*100.0%*	*1,061,857*	*100.0%*
	Refinance							
Low	150	1.7%	13,791	1.0%	686	7.9%	51,389	3.8%
Moderate	980	11.3%	98,539	7.3%	1,571	18.2%	162,841	12.0%
Low/Moderate Total	*1,130*	*13.1%*	*112,330*	*8.3%*	*2,257*	*26.1%*	*214,230*	*15.8%*
Middle	4,298	49.8%	570,157	42.1%	2,002	23.2%	261,901	19.3%
Upper	3,210	37.2%	672,218	49.6%	3,377	39.1%	727,767	53.7%
Unknown	0	0.0%	0	0.0%	1,002	11.6%	150,807	11.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,638*	*100.0%*	*1,354,705*	*100.0%*	*8,638*	*100.0%*	*1,354,705*	*100.0%*
	Home Improvement							
Low	24	3.3%	1,933	5.9%	62	8.5%	1,212	3.7%
Moderate	100	13.7%	2,633	8.0%	152	20.8%	3,677	11.2%
Low/Moderate Total	*124*	*17.0%*	*4,566*	*13.9%*	*214*	*29.3%*	*4,889*	*14.9%*
Middle	376	51.4%	14,070	42.9%	191	26.1%	6,219	19.0%
Upper	231	31.6%	14,146	43.2%	285	39.0%	18,756	57.2%
Unknown	0	0.0%	0	0.0%	41	5.6%	2,918	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*731*	*100.0%*	*32,782*	*100.0%*	*731*	*100.0%*	*32,782*	*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%
Low/Moderate Total	*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	384	2.4%	40,199	1.6%	1,518	9.4%	113,903	4.7%
Moderate	1,990	12.4%	195,212	8.0%	3,263	20.3%	333,646	13.6%
Low/Moderate Total	*2,374*	*14.7%*	*235,411*	*9.6%*	*4,781*	*29.7%*	*447,549*	*18.3%*
Middle	7,896	49.0%	1,018,424	41.6%	3,698	23.0%	464,662	19.0%
Upper	5,838	36.2%	1,195,509	48.8%	6,078	37.7%	1,302,932	53.2%
Unknown	0	0.0%	0	0.0%	1,551	9.6%	234,201	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*16,108*	*100.0%*	*2,449,344*	*100.0%*	*16,108*	*100.0%*	*2,449,344*	*100.0%*

HMDA Loan Distribution Table

Evansville IN-KY MSA #21780

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	6	0.6%	284	0.2%	111	10.8%	7,201	5.5%
Moderate	133	12.9%	9,675	7.4%	227	22.1%	19,701	15.1%
Low/Moderate Total	*139*	*13.5%*	*9,959*	*7.6%*	*338*	*32.8%*	*26,902*	*20.6%*
Middle	498	48.4%	58,732	45.0%	234	22.7%	25,660	19.7%
Upper	392	38.1%	61,889	47.4%	384	37.3%	69,556	53.3%
Unknown	0	0.0%	0	0.0%	73	7.1%	8,462	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,029*	*100.0%*	*130,580*	*100.0%*	*1,029*	*100.0%*	*130,580*	*100.0%*
	Refinance							
Low	5	0.5%	596	0.5%	93	9.1%	5,417	4.7%
Moderate	156	15.2%	13,436	11.7%	204	19.9%	16,152	14.0%
Low/Moderate Total	*161*	*15.7%*	*14,032*	*12.2%*	*297*	*29.0%*	*21,569*	*18.7%*
Middle	514	50.2%	51,489	44.7%	238	23.2%	22,952	19.9%
Upper	349	34.1%	49,543	43.1%	380	37.1%	58,171	50.6%
Unknown	0	0.0%	0	0.0%	109	10.6%	12,372	10.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,024*	*100.0%*	*115,064*	*100.0%*	*1,024*	*100.0%*	*115,064*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	9	13.2%	358	6.5%
Moderate	15	22.1%	884	16.1%	14	20.6%	438	8.0%
Low/Moderate Total	*15*	*22.1%*	*884*	*16.1%*	*23*	*33.8%*	*796*	*14.5%*
Middle	36	52.9%	2,315	42.1%	12	17.6%	566	10.3%
Upper	17	25.0%	2,304	41.9%	25	36.8%	3,354	60.9%
Unknown	0	0.0%	0	0.0%	8	11.8%	787	14.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*68*	*100.0%*	*5,503*	*100.0%*	*68*	*100.0%*	*5,503*	*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%
Low/Moderate Total	*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	11	0.5%	880	0.4%	213	10.0%	12,976	5.2%
Moderate	304	14.3%	23,995	9.6%	445	21.0%	36,291	14.5%
Low/Moderate Total	*315*	*14.9%*	*24,875*	*9.9%*	*658*	*31.0%*	*49,267*	*19.6%*
Middle	1,048	49.4%	112,536	44.8%	484	22.8%	49,178	19.6%
Upper	758	35.7%	113,736	45.3%	789	37.2%	131,081	52.2%
Unknown	0	0.0%	0	0.0%	190	9.0%	21,621	8.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,121*	*100.0%*	*251,147*	*100.0%*	*2,121*	*100.0%*	*251,147*	*100.0%*

HMDA Loan Distribution Table

Huntington/Ashland WV-KY-OH MSA #26580

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	15	3.5%	1,904	3.9%	24	5.6%	1,361	2.8%
Moderate	19	4.4%	1,828	3.7%	77	18.0%	5,831	11.9%
Low/Moderate Total	*34*	*7.9%*	*3,732*	*7.6%*	*101*	*23.6%*	*7,192*	*14.7%*
Middle	251	58.6%	27,941	57.0%	124	29.0%	11,493	23.4%
Upper	143	33.4%	17,344	35.4%	193	45.1%	27,410	55.9%
Unknown	0	0.0%	0	0.0%	10	2.3%	2,922	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*428*	*100.0%*	*49,017*	*100.0%*	*428*	*100.0%*	*49,017*	*100.0%*
				Refinance				
Low	4	0.9%	551	1.1%	18	3.9%	1,084	2.1%
Moderate	20	4.4%	1,778	3.4%	46	10.0%	3,301	6.3%
Low/Moderate Total	*24*	*5.2%*	*2,329*	*4.5%*	*64*	*14.0%*	*4,385*	*8.4%*
Middle	294	64.2%	32,266	62.0%	103	22.5%	8,966	17.2%
Upper	140	30.6%	17,461	33.5%	247	53.9%	33,878	65.1%
Unknown	0	0.0%	0	0.0%	44	9.6%	4,827	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*458*	*100.0%*	*52,056*	*100.0%*	*458*	*100.0%*	*52,056*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	2	6.5%	36	1.6%
Moderate	2	6.5%	80	3.5%	6	19.4%	200	8.8%
Low/Moderate Total	*2*	*6.5%*	*80*	*3.5%*	*8*	*25.8%*	*236*	*10.4%*
Middle	16	51.6%	1,023	45.2%	5	16.1%	95	4.2%
Upper	13	41.9%	1,159	51.2%	15	48.4%	1,596	70.6%
Unknown	0	0.0%	0	0.0%	3	9.7%	335	14.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*31*	*100.0%*	*2,262*	*100.0%*	*31*	*100.0%*	*2,262*	*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%
Low/Moderate Total	*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	19	2.1%	2,455	2.4%	44	4.8%	2,481	2.4%
Moderate	41	4.5%	3,686	3.6%	129	14.1%	9,332	9.0%
Low/Moderate Total	*60*	*6.5%*	*6,141*	*5.9%*	*173*	*18.9%*	*11,813*	*11.4%*
Middle	561	61.2%	61,230	59.3%	232	25.3%	20,554	19.9%
Upper	296	32.3%	35,964	34.8%	455	49.6%	62,884	60.9%
Unknown	0	0.0%	0	0.0%	57	6.2%	8,084	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*917*	*100.0%*	*103,335*	*100.0%*	*917*	*100.0%*	*103,335*	*100.0%*

HMDA Loan Distribution Table

Louisville KY-IN MSA #31140

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	16	0.8%	1,168	0.4%	160	7.9%	12,880	4.2%
Moderate	223	11.0%	21,009	6.9%	487	24.1%	49,886	16.4%
Low/Moderate Total	*239*	*11.8%*	*22,177*	*7.3%*	*647*	*32.0%*	*62,766*	*20.6%*
Middle	920	45.5%	110,358	36.2%	476	23.6%	58,385	19.2%
Upper	862	42.7%	171,953	56.5%	843	41.7%	176,294	57.9%
Unknown	0	0.0%	0	0.0%	55	2.7%	7,043	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,021*	*100.0%*	*304,488*	*100.0%*	*2,021*	*100.0%*	*304,488*	*100.0%*
	Refinance							
Low	16	0.7%	1,059	0.3%	146	6.1%	10,727	2.9%
Moderate	219	9.1%	17,819	4.8%	439	18.2%	41,844	11.4%
Low/Moderate Total	*235*	*9.8%*	*18,878*	*5.1%*	*585*	*24.3%*	*52,571*	*14.3%*
Middle	1,011	42.0%	119,724	32.5%	560	23.3%	68,901	18.7%
Upper	1,161	48.2%	229,466	62.3%	1,094	45.5%	224,082	60.9%
Unknown	0	0.0%	0	0.0%	168	7.0%	22,514	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,407*	*100.0%*	*368,068*	*100.0%*	*2,407*	*100.0%*	*368,068*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	13	9.0%	235	3.8%
Moderate	12	8.3%	238	3.8%	23	16.0%	506	8.1%
Low/Moderate Total	*12*	*8.3%*	*238*	*3.8%*	*36*	*25.0%*	*741*	*11.9%*
Middle	79	54.9%	2,771	44.4%	38	26.4%	1,103	17.7%
Upper	53	36.8%	3,237	51.8%	62	43.1%	3,858	61.8%
Unknown	0	0.0%	0	0.0%	8	5.6%	544	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*144*	*100.0%*	*6,246*	*100.0%*	*144*	*100.0%*	*6,246*	*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%
Low/Moderate Total	*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	32	0.7%	2,227	0.3%	319	7.0%	23,842	3.5%
Moderate	454	9.9%	39,066	5.8%	949	20.8%	92,236	13.6%
Low/Moderate Total	*486*	*10.6%*	*41,293*	*6.1%*	*1,268*	*27.7%*	*116,078*	*17.1%*
Middle	2,010	44.0%	232,853	34.3%	1,074	23.5%	128,389	18.9%
Upper	2,076	45.4%	404,656	59.6%	1,999	43.7%	404,234	59.6%
Unknown	0	0.0%	0	0.0%	231	5.1%	30,101	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,572*	*100.0%*	*678,802*	*100.0%*	*4,572*	*100.0%*	*678,802*	*100.0%*

HMDA Loan Distribution Table

South Bend/Mishawaka IN-MI MSA #43780

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	1	0.2%	28	0.1%	43	10.6%	3,301	6.2%
Moderate	71	17.5%	5,440	10.2%	65	16.0%	5,800	10.9%
Low/Moderate Total	*72*	*17.7%*	*5,468*	*10.3%*	*108*	*26.6%*	*9,101*	*17.1%*
Middle	276	68.0%	36,640	68.8%	69	17.0%	8,530	16.0%
Upper	58	14.3%	11,156	20.9%	107	26.4%	21,239	39.9%
Unknown	0	0.0%	0	0.0%	122	30.0%	14,394	27.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*406*	*100.0%*	*53,264*	*100.0%*	*406*	*100.0%*	*53,264*	*100.0%*
	Refinance							
Low	0	0.0%	0	0.0%	26	6.0%	1,854	3.4%
Moderate	55	12.8%	4,853	8.8%	67	15.5%	6,120	11.1%
Low/Moderate Total	*55*	*12.8%*	*4,853*	*8.8%*	*93*	*21.6%*	*7,974*	*14.5%*
Middle	332	77.0%	44,033	79.9%	80	18.6%	8,304	15.1%
Upper	44	10.2%	6,194	11.2%	117	27.1%	20,278	36.8%
Unknown	0	0.0%	0	0.0%	141	32.7%	18,524	33.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*431*	*100.0%*	*55,080*	*100.0%*	*431*	*100.0%*	*55,080*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	3	9.7%	80	4.0%
Moderate	6	19.4%	222	11.2%	4	12.9%	55	2.8%
Low/Moderate Total	*6*	*19.4%*	*222*	*11.2%*	*7*	*22.6%*	*135*	*6.8%*
Middle	23	74.2%	1,736	87.2%	9	29.0%	519	26.1%
Upper	2	6.5%	33	1.7%	9	29.0%	588	29.5%
Unknown	0	0.0%	0	0.0%	6	19.4%	749	37.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*31*	*100.0%*	*1,991*	*100.0%*	*31*	*100.0%*	*1,991*	*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%
Low/Moderate Total	*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	1	0.1%	28	0.0%	72	8.3%	5,235	4.7%
Moderate	132	15.2%	10,515	9.5%	136	15.7%	11,975	10.9%
Low/Moderate Total	*133*	*15.3%*	*10,543*	*9.6%*	*208*	*24.0%*	*17,210*	*15.6%*
Middle	631	72.7%	82,409	74.7%	158	18.2%	17,353	15.7%
Upper	104	12.0%	17,383	15.8%	233	26.8%	42,105	38.2%
Unknown	0	0.0%	0	0.0%	269	31.0%	33,667	30.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*868*	*100.0%*	*110,335*	*100.0%*	*868*	*100.0%*	*110,335*	*100.0%*

HMDA Loan Distribution Table

Bradenton/Sarasota/Venice MSA #42260

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	1	0.3%	144	0.1%	2	0.5%	166	0.2%
Moderate	47	11.8%	11,110	10.1%	55	13.8%	6,495	5.9%
Low/Moderate Total	*48*	*12.1%*	*11,254*	*10.3%*	*57*	*14.3%*	*6,661*	*6.1%*
Middle	182	45.7%	35,633	32.5%	68	17.0%	10,454	9.5%
Upper	168	42.2%	62,740	57.2%	245	61.4%	83,104	75.7%
Unknown	0	0.0%	0	0.0%	29	7.3%	9,552	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*398*	*100.0%*	*109,627*	*100.0%*	*399*	*100.0%*	*109,771*	*100.0%*
				Refinance				
Low	1	0.3%	110	0.1%	15	3.9%	1,223	1.3%
Moderate	37	9.7%	4,933	5.1%	37	9.7%	3,822	4.0%
Low/Moderate Total	*38*	*9.9%*	*5,043*	*5.3%*	*52*	*13.6%*	*5,045*	*5.3%*
Middle	204	53.4%	46,553	48.6%	79	20.7%	12,880	13.4%
Upper	140	36.6%	44,280	46.2%	220	57.6%	70,382	73.4%
Unknown	0	0.0%	0	0.0%	31	8.1%	7,569	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*382*	*100.0%*	*95,876*	*100.0%*	*382*	*100.0%*	*95,876*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	8.3%	14	0.5%
Moderate	2	16.7%	44	1.5%	3	25.0%	53	1.8%
Low/Moderate Total	*2*	*16.7%*	*44*	*1.5%*	*4*	*33.3%*	*67*	*2.3%*
Middle	6	50.0%	889	30.6%	1	8.3%	45	1.6%
Upper	4	33.3%	1,969	67.8%	7	58.3%	2,790	96.1%
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%
Total	*12*	*100.0%*	*2,902*	*100.0%*	*12*	*100.0%*	*2,902*	*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%
Low/Moderate Total	*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	3	0.4%	398	0.2%	18	2.3%	1,403	0.7%
Moderate	86	10.8%	16,087	7.7%	95	12.0%	10,370	5.0%
Low/Moderate Total	*89*	*11.2%*	*16,485*	*7.9%*	*113*	*14.2%*	*11,773*	*5.6%*
Middle	392	49.4%	83,075	39.8%	148	18.7%	23,379	11.2%
Upper	312	39.3%	108,989	52.3%	472	59.5%	156,276	74.9%
Unknown	0	0.0%	0	0.0%	60	7.6%	17,121	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*793*	*100.0%*	*208,549*	*100.0%*	*793*	*100.0%*	*208,549*	*100.0%*

HMDA Loan Distribution Table

Cape Coral/Ft. Myers MSA #15980

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	25	3.1%	1,713	0.9%
Moderate	50	6.3%	9,544	5.0%	93	11.6%	10,565	5.6%
Low/Moderate Total	*50*	*6.3%*	*9,544*	*5.0%*	*118*	*14.8%*	*12,278*	*6.5%*
Middle	474	59.3%	90,561	47.8%	140	17.5%	20,258	10.7%
Upper	275	34.4%	89,425	47.2%	487	61.0%	143,277	75.6%
Unknown	0	0.0%	0	0.0%	54	6.8%	13,717	7.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*799*	*100.0%*	*189,530*	*100.0%*	*799*	*100.0%*	*189,530*	*100.0%*
				Refinance				
Low	2	0.3%	270	0.2%	20	2.9%	1,934	1.3%
Moderate	35	5.2%	4,837	3.3%	84	12.4%	9,340	6.4%
Low/Moderate Total	*37*	*5.4%*	*5,107*	*3.5%*	*104*	*15.3%*	*11,274*	*7.7%*
Middle	431	63.5%	81,336	55.3%	119	17.5%	18,216	12.4%
Upper	211	31.1%	60,584	41.2%	390	57.4%	102,849	70.0%
Unknown	0	0.0%	0	0.0%	66	9.7%	14,688	10.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*679*	*100.0%*	*147,027*	*100.0%*	*679*	*100.0%*	*147,027*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	3.7%	74	4.0%
Moderate	1	3.7%	5	0.3%	4	14.8%	153	8.3%
Low/Moderate Total	*1*	*3.7%*	*5*	*0.3%*	*5*	*18.5%*	*227*	*12.4%*
Middle	21	77.8%	1,592	86.9%	8	29.6%	606	33.1%
Upper	5	18.5%	236	12.9%	12	44.4%	890	48.6%
Unknown	0	0.0%	0	0.0%	2	7.4%	110	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*27*	*100.0%*	*1,833*	*100.0%*	*27*	*100.0%*	*1,833*	*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%
Low/Moderate Total	*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	2	0.1%	270	0.1%	46	3.1%	3,721	1.1%
Moderate	86	5.7%	14,386	4.3%	181	12.0%	20,058	5.9%
Low/Moderate Total	*88*	*5.8%*	*14,656*	*4.3%*	*227*	*15.1%*	*23,779*	*7.0%*
Middle	926	61.5%	173,489	51.3%	267	17.7%	39,080	11.5%
Upper	491	32.6%	150,245	44.4%	889	59.1%	247,016	73.0%
Unknown	0	0.0%	0	0.0%	122	8.1%	28,515	8.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,505*	*100.0%*	*338,390*	*100.0%*	*1,505*	*100.0%*	*338,390*	*100.0%*

HMDA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach MSA #19660

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	3	1.8%	231	0.6%
Moderate	16	9.4%	2,238	6.3%	27	15.9%	3,087	8.6%
Low/Moderate Total	*16*	*9.4%*	*2,238*	*6.3%*	*30*	*17.6%*	*3,318*	*9.3%*
Middle	111	65.3%	21,018	58.7%	40	23.5%	5,692	15.9%
Upper	43	25.3%	12,551	35.1%	94	55.3%	25,686	71.7%
Unknown	0	0.0%	0	0.0%	6	3.5%	1,111	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*170*	*100.0%*	*35,807*	*100.0%*	*170*	*100.0%*	*35,807*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	13	7.8%	845	3.1%
Moderate	12	7.2%	1,118	4.2%	20	12.0%	1,788	6.6%
Low/Moderate Total	*12*	*7.2%*	*1,118*	*4.2%*	*33*	*19.9%*	*2,633*	*9.8%*
Middle	118	71.1%	17,649	65.6%	38	22.9%	5,264	19.6%
Upper	36	21.7%	8,149	30.3%	73	44.0%	16,199	60.2%
Unknown	0	0.0%	0	0.0%	22	13.3%	2,820	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*166*	*100.0%*	*26,916*	*100.0%*	*166*	*100.0%*	*26,916*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	6.3%	51	4.1%
Moderate	0	0.0%	0	0.0%	3	18.8%	137	10.9%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*4*	*25.0%*	*188*	*15.0%*
Middle	13	81.3%	1,115	88.8%	0	0.0%	0	0.0%
Upper	3	18.8%	140	11.2%	9	56.3%	215	17.1%
Unknown	0	0.0%	0	0.0%	3	18.8%	852	67.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*16*	*100.0%*	*1,255*	*100.0%*	*16*	*100.0%*	*1,255*	*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%
Low/Moderate Total	*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%	17	4.8%	1,127	1.8%
Moderate	28	8.0%	3,356	5.2%	50	14.2%	5,012	7.8%
Low/Moderate Total	*28*	*8.0%*	*3,356*	*5.2%*	*67*	*19.0%*	*6,139*	*9.6%*
Middle	242	68.8%	39,782	62.2%	78	22.2%	10,956	17.1%
Upper	82	23.3%	20,840	32.6%	176	50.0%	42,100	65.8%
Unknown	0	0.0%	0	0.0%	31	8.8%	4,783	7.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*352*	*100.0%*	*63,978*	*100.0%*	*352*	*100.0%*	*63,978*	*100.0%*

HMDA Loan Distribution Table

Jacksonville MSA #27260

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	10	8.8%	688	2.9%
Moderate	32	28.3%	3,805	15.8%	28	24.8%	3,543	14.7%
Low/Moderate Total	*32*	*28.3%*	*3,805*	*15.8%*	*38*	*33.6%*	*4,231*	*17.6%*
Middle	44	38.9%	7,589	31.6%	23	20.4%	3,508	14.6%
Upper	37	32.7%	12,642	52.6%	42	37.2%	14,644	60.9%
Unknown	0	0.0%	0	0.0%	10	8.8%	1,653	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*113*	*100.0%*	*24,036*	*100.0%*	*113*	*100.0%*	*24,036*	*100.0%*
				Refinance				
Low	5	2.5%	398	1.2%	23	11.7%	1,953	5.7%
Moderate	27	13.7%	3,334	9.8%	40	20.3%	4,795	14.1%
Low/Moderate Total	*32*	*16.2%*	*3,732*	*11.0%*	*63*	*32.0%*	*6,748*	*19.9%*
Middle	83	42.1%	13,487	39.7%	37	18.8%	5,337	15.7%
Upper	82	41.6%	16,767	49.3%	78	39.6%	17,520	51.6%
Unknown	0	0.0%	0	0.0%	19	9.6%	4,381	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*197*	*100.0%*	*33,986*	*100.0%*	*197*	*100.0%*	*33,986*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	9.1%	10	1.6%
Moderate	1	9.1%	90	14.4%	1	9.1%	6	1.0%
Low/Moderate Total	*1*	*9.1%*	*90*	*14.4%*	*2*	*18.2%*	*16*	*2.6%*
Middle	10	90.9%	535	85.6%	1	9.1%	90	14.4%
Upper	0	0.0%	0	0.0%	5	45.5%	342	54.7%
Unknown	0	0.0%	0	0.0%	3	27.3%	177	28.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*11*	*100.0%*	*625*	*100.0%*	*11*	*100.0%*	*625*	*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%
Low/Moderate Total	*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	5	1.6%	398	0.7%	34	10.6%	2,651	4.5%
Moderate	60	18.7%	7,229	12.3%	69	21.5%	8,344	14.2%
Low/Moderate Total	*65*	*20.2%*	*7,627*	*13.0%*	*103*	*32.1%*	*10,995*	*18.7%*
Middle	137	42.7%	21,611	36.8%	61	19.0%	8,935	15.2%
Upper	119	37.1%	29,409	50.1%	125	38.9%	32,506	55.4%
Unknown	0	0.0%	0	0.0%	32	10.0%	6,211	10.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*321*	*100.0%*	*58,647*	*100.0%*	*321*	*100.0%*	*58,647*	*100.0%*

HMDA Loan Distribution Table

Lakeland/Winter Haven MSA #29460

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	8	4.8%	564	2.3%
Moderate	22	13.3%	2,435	9.7%	26	15.8%	2,933	11.7%
Low/Moderate Total	*22*	*13.3%*	*2,435*	*9.7%*	*34*	*20.6%*	*3,497*	*14.0%*
Middle	104	63.0%	15,593	62.2%	50	30.3%	6,665	26.6%
Upper	39	23.6%	7,029	28.1%	73	44.2%	13,580	54.2%
Unknown	0	0.0%	0	0.0%	8	4.8%	1,315	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*165*	*100.0%*	*25,057*	*100.0%*	*165*	*100.0%*	*25,057*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	4	2.9%	220	1.2%
Moderate	16	11.8%	1,833	10.2%	26	19.1%	2,598	14.4%
Low/Moderate Total	*16*	*11.8%*	*1,833*	*10.2%*	*30*	*22.1%*	*2,818*	*15.6%*
Middle	82	60.3%	10,719	59.5%	37	27.2%	4,311	23.9%
Upper	38	27.9%	5,477	30.4%	58	42.6%	9,658	53.6%
Unknown	0	0.0%	0	0.0%	11	8.1%	1,242	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*136*	*100.0%*	*18,029*	*100.0%*	*136*	*100.0%*	*18,029*	*100.0%*
				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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	2	66.7%	206	54.6%	1	33.3%	103	27.3%
Upper	1	33.3%	171	45.4%	1	33.3%	171	45.4%
Unknown	0	0.0%	0	0.0%	1	33.3%	103	27.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3*	*100.0%*	*377*	*100.0%*	*3*	*100.0%*	*377*	*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%
Low/Moderate Total	*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%	12	3.9%	784	1.8%
Moderate	38	12.5%	4,268	9.8%	52	17.1%	5,531	12.7%
Low/Moderate Total	*38*	*12.5%*	*4,268*	*9.8%*	*64*	*21.1%*	*6,315*	*14.5%*
Middle	188	61.8%	26,518	61.0%	88	28.9%	11,079	25.5%
Upper	78	25.7%	12,677	29.2%	132	43.4%	23,409	53.9%
Unknown	0	0.0%	0	0.0%	20	6.6%	2,660	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*304*	*100.0%*	*43,463*	*100.0%*	*304*	*100.0%*	*43,463*	*100.0%*

HMDA Loan Distribution Table

Miami/Ft Lauderdale/Miami Beach MSA #33100

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	19	5.2%	2,750	3.1%	30	8.3%	2,028	2.3%
Moderate	101	27.8%	16,319	18.3%	64	17.6%	7,748	8.7%
Low/Moderate Total	*120*	*33.1%*	*19,069*	*21.4%*	*94*	*25.9%*	*9,776*	*11.0%*
Middle	117	32.2%	23,526	26.4%	66	18.2%	11,554	13.0%
Upper	126	34.7%	46,509	52.2%	175	48.2%	61,129	68.6%
Unknown	0	0.0%	0	0.0%	28	7.7%	6,645	7.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*363*	*100.0%*	*89,104*	*100.0%*	*363*	*100.0%*	*89,104*	*100.0%*
				Refinance				
Low	10	3.2%	1,761	2.4%	11	3.5%	1,032	1.4%
Moderate	62	19.8%	9,855	13.5%	50	16.0%	6,598	9.0%
Low/Moderate Total	*72*	*23.0%*	*11,616*	*15.9%*	*61*	*19.5%*	*7,630*	*10.4%*
Middle	115	36.7%	23,683	32.4%	74	23.6%	13,760	18.8%
Upper	126	40.3%	37,868	51.8%	147	47.0%	43,242	59.1%
Unknown	0	0.0%	0	0.0%	31	9.9%	8,535	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*313*	*100.0%*	*73,167*	*100.0%*	*313*	*100.0%*	*73,167*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	61	14.3%	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*14.3%*	*61*	*14.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	3	42.9%	236	55.1%	0	0.0%	0	0.0%
Upper	3	42.9%	131	30.6%	7	100.0%	428	100.0%
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	*7*	*100.0%*	*428*	*100.0%*	*7*	*100.0%*	*428*	*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%
Low/Moderate Total	*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	29	4.2%	4,511	2.8%	41	6.0%	3,060	1.9%
Moderate	164	24.0%	26,235	16.1%	114	16.7%	14,346	8.8%
Low/Moderate Total	*193*	*28.3%*	*30,746*	*18.9%*	*155*	*22.7%*	*17,406*	*10.7%*
Middle	235	34.4%	47,445	29.2%	140	20.5%	25,314	15.6%
Upper	255	37.3%	84,508	51.9%	329	48.2%	104,799	64.4%
Unknown	0	0.0%	0	0.0%	59	8.6%	15,180	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*683*	*100.0%*	*162,699*	*100.0%*	*683*	*100.0%*	*162,699*	*100.0%*

HMDA Loan Distribution Table

Naples/Marco Island MSA #34940

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	9	2.0%	1,389	0.8%	20	4.4%	2,718	1.7%
Moderate	70	15.6%	16,534	10.1%	75	16.7%	10,977	6.7%
Low/Moderate Total	*79*	*17.6%*	*17,923*	*10.9%*	*95*	*21.1%*	*13,695*	*8.3%*
Middle	208	46.2%	55,806	34.0%	64	14.2%	11,440	7.0%
Upper	163	36.2%	90,585	55.1%	262	58.2%	128,114	78.0%
Unknown	0	0.0%	0	0.0%	29	6.4%	11,065	6.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*450*	*100.0%*	*164,314*	*100.0%*	*450*	*100.0%*	*164,314*	*100.0%*
				Refinance				
Low	2	0.4%	232	0.1%	28	5.0%	2,797	1.6%
Moderate	69	12.3%	15,223	8.5%	65	11.5%	8,840	5.0%
Low/Moderate Total	*71*	*12.6%*	*15,455*	*8.7%*	*93*	*16.5%*	*11,637*	*6.5%*
Middle	263	46.7%	68,316	38.3%	113	20.1%	23,017	12.9%
Upper	229	40.7%	94,807	53.1%	299	53.1%	120,786	67.6%
Unknown	0	0.0%	0	0.0%	58	10.3%	23,138	13.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*563*	*100.0%*	*178,578*	*100.0%*	*563*	*100.0%*	*178,578*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	3.4%	10	0.5%
Moderate	4	13.8%	144	7.0%	5	17.2%	119	5.8%
Low/Moderate Total	*4*	*13.8%*	*144*	*7.0%*	*6*	*20.7%*	*129*	*6.2%*
Middle	19	65.5%	1,642	79.4%	9	31.0%	377	18.2%
Upper	6	20.7%	283	13.7%	11	37.9%	1,488	71.9%
Unknown	0	0.0%	0	0.0%	3	10.3%	75	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*29*	*100.0%*	*2,069*	*100.0%*	*29*	*100.0%*	*2,069*	*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%
Low/Moderate Total	*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	11	1.1%	1,621	0.5%	49	4.7%	5,525	1.6%
Moderate	143	13.7%	31,901	9.2%	145	13.9%	19,936	5.8%
Low/Moderate Total	*154*	*14.8%*	*33,522*	*9.7%*	*194*	*18.6%*	*25,461*	*7.4%*
Middle	490	47.0%	125,764	36.5%	186	17.9%	34,834	10.1%
Upper	398	38.2%	185,675	53.8%	572	54.9%	250,388	72.6%
Unknown	0	0.0%	0	0.0%	90	8.6%	34,278	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,042*	*100.0%*	*344,961*	*100.0%*	*1,042*	*100.0%*	*344,961*	*100.0%*

HMDA Loan Distribution Table

Orlando/Kissimmee MSA #36740

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	1	0.2%	127	0.1%	18	3.0%	1,614	1.1%
Moderate	116	19.6%	19,832	13.0%	98	16.5%	12,733	8.4%
Low/Moderate Total	*117*	*19.7%*	*19,959*	*13.1%*	*116*	*19.6%*	*14,347*	*9.4%*
Middle	291	49.1%	67,887	44.7%	104	17.5%	17,861	11.7%
Upper	185	31.2%	64,185	42.2%	326	55.0%	101,349	66.7%
Unknown	0	0.0%	0	0.0%	47	7.9%	18,474	12.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*593*	*100.0%*	*152,031*	*100.0%*	*593*	*100.0%*	*152,031*	*100.0%*
				Refinance				
Low	2	0.4%	235	0.2%	27	5.1%	2,503	2.2%
Moderate	69	13.0%	10,359	8.9%	78	14.7%	10,431	9.0%
Low/Moderate Total	*71*	*13.4%*	*10,594*	*9.1%*	*105*	*19.8%*	*12,934*	*11.1%*
Middle	265	50.0%	51,908	44.7%	119	22.5%	20,296	17.5%
Upper	194	36.6%	53,560	46.1%	269	50.8%	75,813	65.3%
Unknown	0	0.0%	0	0.0%	37	7.0%	7,019	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*530*	*100.0%*	*116,062*	*100.0%*	*530*	*100.0%*	*116,062*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	22.6%	505	21.7%	5	16.1%	289	12.4%
Low/Moderate Total	*7*	*22.6%*	*505*	*21.7%*	*5*	*16.1%*	*289*	*12.4%*
Middle	12	38.7%	492	21.1%	8	25.8%	449	19.3%
Upper	12	38.7%	1,331	57.2%	15	48.4%	1,390	59.7%
Unknown	0	0.0%	0	0.0%	3	9.7%	200	8.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*31*	*100.0%*	*2,328*	*100.0%*	*31*	*100.0%*	*2,328*	*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%
Low/Moderate Total	*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	3	0.3%	362	0.1%	45	3.9%	4,117	1.5%
Moderate	192	16.6%	30,696	11.4%	181	15.7%	23,453	8.7%
Low/Moderate Total	*195*	*16.9%*	*31,058*	*11.5%*	*226*	*19.6%*	*27,570*	*10.2%*
Middle	568	49.2%	120,287	44.5%	231	20.0%	38,606	14.3%
Upper	391	33.9%	119,076	44.0%	610	52.9%	178,552	66.0%
Unknown	0	0.0%	0	0.0%	87	7.5%	25,693	9.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,154*	*100.0%*	*270,421*	*100.0%*	*1,154*	*100.0%*	*270,421*	*100.0%*

HMDA Loan Distribution Table

Punta Gorda MSA #39460

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	2	1.8%	108	0.4%
Moderate	5	4.5%	291	1.0%	10	8.9%	994	3.5%
Low/Moderate Total	*5*	*4.5%*	*291*	*1.0%*	*12*	*10.7%*	*1,102*	*3.9%*
Middle	67	59.8%	12,097	42.9%	9	8.0%	1,081	3.8%
Upper	40	35.7%	15,829	56.1%	82	73.2%	24,340	86.3%
Unknown	0	0.0%	0	0.0%	9	8.0%	1,694	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*112*	*100.0%*	*28,217*	*100.0%*	*112*	*100.0%*	*28,217*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	2	2.9%	114	0.8%
Moderate	1	1.4%	52	0.4%	12	17.1%	1,164	8.1%
Low/Moderate Total	*1*	*1.4%*	*52*	*0.4%*	*14*	*20.0%*	*1,278*	*8.9%*
Middle	63	90.0%	12,774	88.5%	12	17.1%	1,971	13.7%
Upper	6	8.6%	1,606	11.1%	38	54.3%	9,920	68.7%
Unknown	0	0.0%	0	0.0%	6	8.6%	1,263	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*70*	*100.0%*	*14,432*	*100.0%*	*70*	*100.0%*	*14,432*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	33.3%	21	11.3%
Moderate	0	0.0%	0	0.0%	2	66.7%	165	88.7%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*3*	*100.0%*	*186*	*100.0%*
Middle	3	100.0%	186	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%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3*	*100.0%*	*186*	*100.0%*	*3*	*100.0%*	*186*	*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%
Low/Moderate Total	*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%	5	2.7%	243	0.6%
Moderate	6	3.2%	343	0.8%	24	13.0%	2,323	5.4%
Low/Moderate Total	*6*	*3.2%*	*343*	*0.8%*	*29*	*15.7%*	*2,566*	*6.0%*
Middle	133	71.9%	25,057	58.5%	21	11.4%	3,052	7.1%
Upper	46	24.9%	17,435	40.7%	120	64.9%	34,260	80.0%
Unknown	0	0.0%	0	0.0%	15	8.1%	2,957	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*185*	*100.0%*	*42,835*	*100.0%*	*185*	*100.0%*	*42,835*	*100.0%*

HMDA Loan Distribution Table

Tampa/St Petersburg/Clearwater MSA #45300

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	7	1.0%	1,012	0.6%	33	4.6%	2,658	1.6%
Moderate	152	21.2%	22,975	14.2%	109	15.2%	13,046	8.1%
Low/Moderate Total	*159*	*22.2%*	*23,987*	*14.8%*	*142*	*19.8%*	*15,704*	*9.7%*
Middle	273	38.1%	53,188	32.9%	145	20.3%	21,928	13.6%
Upper	284	39.7%	84,451	52.3%	399	55.7%	115,582	71.5%
Unknown	0	0.0%	0	0.0%	30	4.2%	8,412	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*716*	*100.0%*	*161,626*	*100.0%*	*716*	*100.0%*	*161,626*	*100.0%*
				Refinance				
Low	5	0.6%	871	0.6%	48	6.0%	3,842	2.7%
Moderate	133	16.5%	16,070	11.2%	131	16.3%	14,756	10.3%
Low/Moderate Total	*138*	*17.1%*	*16,941*	*11.8%*	*179*	*22.2%*	*18,598*	*12.9%*
Middle	357	44.3%	57,660	40.1%	162	20.1%	22,221	15.5%
Upper	310	38.5%	69,190	48.1%	386	48.0%	87,345	60.7%
Unknown	0	0.0%	0	0.0%	78	9.7%	15,627	10.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*805*	*100.0%*	*143,791*	*100.0%*	*805*	*100.0%*	*143,791*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	4	7.3%	99	2.5%
Moderate	7	12.7%	402	10.2%	4	7.3%	173	4.4%
Low/Moderate Total	*7*	*12.7%*	*402*	*10.2%*	*8*	*14.5%*	*272*	*6.9%*
Middle	28	50.9%	1,735	44.2%	9	16.4%	363	9.3%
Upper	20	36.4%	1,787	45.5%	32	58.2%	2,526	64.4%
Unknown	0	0.0%	0	0.0%	6	10.9%	763	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*55*	*100.0%*	*3,924*	*100.0%*	*55*	*100.0%*	*3,924*	*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%
Low/Moderate Total	*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	12	0.8%	1,883	0.6%	85	5.4%	6,599	2.1%
Moderate	292	18.5%	39,447	12.8%	244	15.5%	27,975	9.0%
Low/Moderate Total	*304*	*19.3%*	*41,330*	*13.4%*	*329*	*20.9%*	*34,574*	*11.2%*
Middle	658	41.8%	112,583	36.4%	316	20.1%	44,512	14.4%
Upper	614	39.0%	155,428	50.2%	817	51.8%	205,453	66.4%
Unknown	0	0.0%	0	0.0%	114	7.2%	24,802	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,576*	*100.0%*	*309,341*	*100.0%*	*1,576*	*100.0%*	*309,341*	*100.0%*

HMDA Loan Distribution Table

Kankakee/Bradley MSA #28100

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	2	5.4%	174	3.4%
Moderate	2	5.4%	151	2.9%	12	32.4%	1,364	26.6%
Low/Moderate Total	*2*	*5.4%*	*151*	*2.9%*	*14*	*37.8%*	*1,538*	*30.0%*
Middle	33	89.2%	4,699	91.7%	11	29.7%	1,742	34.0%
Upper	2	5.4%	275	5.4%	9	24.3%	1,461	28.5%
Unknown	0	0.0%	0	0.0%	3	8.1%	384	7.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*37*	*100.0%*	*5,125*	*100.0%*	*37*	*100.0%*	*5,125*	*100.0%*
				Refinance				
Low	1	4.8%	34	1.5%	3	14.3%	153	6.8%
Moderate	3	14.3%	267	11.9%	6	28.6%	532	23.7%
Low/Moderate Total	*4*	*19.0%*	*301*	*13.4%*	*9*	*42.9%*	*685*	*30.5%*
Middle	14	66.7%	1,412	62.8%	2	9.5%	258	11.5%
Upper	3	14.3%	535	23.8%	10	47.6%	1,305	58.1%
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%
Total	*21*	*100.0%*	*2,248*	*100.0%*	*21*	*100.0%*	*2,248*	*100.0%*
				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%
Low/Moderate Total	*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%*
				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%
Low/Moderate Total	*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	1	1.7%	34	0.5%	5	8.6%	327	4.4%
Moderate	5	8.6%	418	5.7%	18	31.0%	1,896	25.7%
Low/Moderate Total	*6*	*10.3%*	*452*	*6.1%*	*23*	*39.7%*	*2,223*	*30.2%*
Middle	47	81.0%	6,111	82.9%	13	22.4%	2,000	27.1%
Upper	5	8.6%	810	11.0%	19	32.8%	2,766	37.5%
Unknown	0	0.0%	0	0.0%	3	5.2%	384	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*58*	*100.0%*	*7,373*	*100.0%*	*58*	*100.0%*	*7,373*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Illinois

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	27	12.3%	1,515	7.0%
Moderate	23	10.5%	1,603	7.4%	62	28.3%	4,368	20.1%
Low/Moderate Total	*23*	*10.5%*	*1,603*	*7.4%*	*89*	*40.6%*	*5,883*	*27.0%*
Middle	164	74.9%	16,860	77.5%	57	26.0%	5,631	25.9%
Upper	32	14.6%	3,287	15.1%	68	31.1%	9,705	44.6%
Unknown	0	0.0%	0	0.0%	5	2.3%	531	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*219*	*100.0%*	*21,750*	*100.0%*	*219*	*100.0%*	*21,750*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	16	6.4%	656	2.6%
Moderate	22	8.8%	1,638	6.6%	43	17.3%	3,070	12.4%
Low/Moderate Total	*22*	*8.8%*	*1,638*	*6.6%*	*59*	*23.7%*	*3,726*	*15.0%*
Middle	176	70.7%	16,828	67.9%	50	20.1%	4,417	17.8%
Upper	51	20.5%	6,333	25.5%	123	49.4%	15,271	61.6%
Unknown	0	0.0%	0	0.0%	17	6.8%	1,385	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*249*	*100.0%*	*24,799*	*100.0%*	*249*	*100.0%*	*24,799*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	7.1%	3	0.8%
Moderate	4	28.6%	72	19.5%	3	21.4%	33	8.9%
Low/Moderate Total	*4*	*28.6%*	*72*	*19.5%*	*4*	*28.6%*	*36*	*9.8%*
Middle	7	50.0%	231	62.6%	4	28.6%	89	24.1%
Upper	3	21.4%	66	17.9%	6	42.9%	244	66.1%
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%
Total	*14*	*100.0%*	*369*	*100.0%*	*14*	*100.0%*	*369*	*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%
Low/Moderate Total	*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%	44	9.1%	2,174	4.6%
Moderate	49	10.2%	3,313	7.1%	108	22.4%	7,471	15.9%
Low/Moderate Total	*49*	*10.2%*	*3,313*	*7.1%*	*152*	*31.5%*	*9,645*	*20.6%*
Middle	347	72.0%	33,919	72.3%	111	23.0%	10,137	21.6%
Upper	86	17.8%	9,686	20.6%	197	40.9%	25,220	53.8%
Unknown	0	0.0%	0	0.0%	22	4.6%	1,916	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*482*	*100.0%*	*46,918*	*100.0%*	*482*	*100.0%*	*46,918*	*100.0%*

HMDA Loan Distribution Table

Rockford MSA #40420

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	1	0.9%	70	0.5%	13	12.0%	855	6.2%
Moderate	18	16.7%	1,269	9.3%	30	27.8%	3,252	23.8%
Low/Moderate Total	*19*	*17.6%*	*1,339*	*9.8%*	*43*	*39.8%*	*4,107*	*30.0%*
Middle	60	55.6%	7,693	56.2%	38	35.2%	5,204	38.0%
Upper	29	26.9%	4,656	34.0%	23	21.3%	3,970	29.0%
Unknown	0	0.0%	0	0.0%	4	3.7%	407	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*108*	*100.0%*	*13,688*	*100.0%*	*108*	*100.0%*	*13,688*	*100.0%*
				Refinance				
Low	1	0.7%	45	0.3%	11	8.2%	714	4.2%
Moderate	22	16.4%	1,730	10.2%	27	20.1%	2,454	14.4%
Low/Moderate Total	*23*	*17.2%*	*1,775*	*10.4%*	*38*	*28.4%*	*3,168*	*18.6%*
Middle	71	53.0%	9,098	53.4%	36	26.9%	5,010	29.4%
Upper	40	29.9%	6,164	36.2%	44	32.8%	7,027	41.2%
Unknown	0	0.0%	0	0.0%	16	11.9%	1,832	10.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*134*	*100.0%*	*17,037*	*100.0%*	*134*	*100.0%*	*17,037*	*100.0%*
				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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	1	16.7%	10	3.4%	1	16.7%	19	6.5%
Upper	5	83.3%	283	96.6%	5	83.3%	274	93.5%
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	*6*	*100.0%*	*293*	*100.0%*	*6*	*100.0%*	*293*	*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%
Low/Moderate Total	*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	2	0.8%	115	0.4%	24	9.7%	1,569	5.1%
Moderate	40	16.1%	2,999	9.7%	57	23.0%	5,706	18.4%
Low/Moderate Total	*42*	*16.9%*	*3,114*	*10.0%*	*81*	*32.7%*	*7,275*	*23.5%*
Middle	132	53.2%	16,801	54.2%	75	30.2%	10,233	33.0%
Upper	74	29.8%	11,103	35.8%	72	29.0%	11,271	36.3%
Unknown	0	0.0%	0	0.0%	20	8.1%	2,239	7.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*248*	*100.0%*	*31,018*	*100.0%*	*248*	*100.0%*	*31,018*	*100.0%*

HMDA Loan Distribution Table

Bloomington MSA #14020

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	6	1.9%	1,120	2.8%	27	8.4%	2,086	5.1%
Moderate	48	15.0%	5,046	12.4%	75	23.4%	7,364	18.1%
Low/Moderate Total	*54*	*16.9%*	*6,166*	*15.2%*	*102*	*31.9%*	*9,450*	*23.2%*
Middle	183	57.2%	22,612	55.6%	83	25.9%	9,299	22.9%
Upper	83	25.9%	11,892	29.2%	129	40.3%	20,830	51.2%
Unknown	0	0.0%	0	0.0%	6	1.9%	1,091	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*320*	*100.0%*	*40,670*	*100.0%*	*320*	*100.0%*	*40,670*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	12	5.4%	853	2.8%
Moderate	16	7.2%	1,513	4.9%	47	21.1%	4,013	13.0%
Low/Moderate Total	*16*	*7.2%*	*1,513*	*4.9%*	*59*	*26.5%*	*4,866*	*15.8%*
Middle	130	58.3%	16,453	53.5%	49	22.0%	5,605	18.2%
Upper	77	34.5%	12,789	41.6%	108	48.4%	19,241	62.6%
Unknown	0	0.0%	0	0.0%	7	3.1%	1,043	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*223*	*100.0%*	*30,755*	*100.0%*	*223*	*100.0%*	*30,755*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	3	17.6%	68	14.1%
Moderate	1	5.9%	35	7.2%	4	23.5%	84	17.4%
Low/Moderate Total	*1*	*5.9%*	*35*	*7.2%*	*7*	*41.2%*	*152*	*31.5%*
Middle	12	70.6%	339	70.2%	4	23.5%	59	12.2%
Upper	4	23.5%	109	22.6%	6	35.3%	272	56.3%
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%
Total	*17*	*100.0%*	*483*	*100.0%*	*17*	*100.0%*	*483*	*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%
Low/Moderate Total	*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	6	1.1%	1,120	1.6%	42	7.5%	3,007	4.2%
Moderate	65	11.6%	6,594	9.2%	126	22.5%	11,461	15.9%
Low/Moderate Total	*71*	*12.7%*	*7,714*	*10.7%*	*168*	*30.0%*	*14,468*	*20.1%*
Middle	325	58.0%	39,404	54.8%	136	24.3%	14,963	20.8%
Upper	164	29.3%	24,790	34.5%	243	43.4%	40,343	56.1%
Unknown	0	0.0%	0	0.0%	13	2.3%	2,134	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*560*	*100.0%*	*71,908*	*100.0%*	*560*	*100.0%*	*71,908*	*100.0%*

HMDA Loan Distribution Table

Elkhart/Goshen MSA #21140

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	20	18.3%	1,585	13.0%
Moderate	1	0.9%	28	0.2%	35	32.1%	3,145	25.8%
Low/Moderate Total	*1*	*0.9%*	*28*	*0.2%*	*55*	*50.5%*	*4,730*	*38.7%*
Middle	103	94.5%	11,665	95.5%	36	33.0%	4,360	35.7%
Upper	5	4.6%	518	4.2%	16	14.7%	2,921	23.9%
Unknown	0	0.0%	0	0.0%	2	1.8%	200	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*109*	*100.0%*	*12,211*	*100.0%*	*109*	*100.0%*	*12,211*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	14	11.7%	1,038	7.1%
Moderate	5	4.2%	298	2.0%	29	24.2%	3,080	21.1%
Low/Moderate Total	*5*	*4.2%*	*298*	*2.0%*	*43*	*35.8%*	*4,118*	*28.2%*
Middle	109	90.8%	13,520	92.7%	34	28.3%	3,787	26.0%
Upper	6	5.0%	760	5.2%	34	28.3%	5,829	40.0%
Unknown	0	0.0%	0	0.0%	9	7.5%	844	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*120*	*100.0%*	*14,578*	*100.0%*	*120*	*100.0%*	*14,578*	*100.0%*
				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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	0	0.0%	0	0.0%	1	100.0%	105	100.0%
Upper	1	100.0%	105	100.0%	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	*1*	*100.0%*	*105*	*100.0%*	*1*	*100.0%*	*105*	*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%
Low/Moderate Total	*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%	34	14.8%	2,623	9.8%
Moderate	6	2.6%	326	1.2%	64	27.8%	6,225	23.1%
Low/Moderate Total	*6*	*2.6%*	*326*	*1.2%*	*98*	*42.6%*	*8,848*	*32.9%*
Middle	212	92.2%	25,185	93.6%	71	30.9%	8,252	30.7%
Upper	12	5.2%	1,383	5.1%	50	21.7%	8,750	32.5%
Unknown	0	0.0%	0	0.0%	11	4.8%	1,044	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*230*	*100.0%*	*26,894*	*100.0%*	*230*	*100.0%*	*26,894*	*100.0%*

HMDA Loan Distribution Table

Fort Wayne MSA #23060

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	9	1.3%	333	0.4%	108	15.7%	6,773	8.4%
Moderate	79	11.5%	4,265	5.3%	190	27.7%	17,270	21.5%
Low/Moderate Total	*88*	*12.8%*	*4,598*	*5.7%*	*298*	*43.4%*	*24,043*	*30.0%*
Middle	303	44.2%	28,125	35.1%	185	27.0%	21,584	26.9%
Upper	295	43.0%	47,502	59.2%	193	28.1%	33,551	41.8%
Unknown	0	0.0%	0	0.0%	10	1.5%	1,047	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*686*	*100.0%*	*80,225*	*100.0%*	*686*	*100.0%*	*80,225*	*100.0%*
				Refinance				
Low	1	0.2%	30	0.0%	41	8.0%	3,068	5.0%
Moderate	53	10.3%	3,410	5.6%	107	20.8%	9,010	14.7%
Low/Moderate Total	*54*	*10.5%*	*3,440*	*5.6%*	*148*	*28.7%*	*12,078*	*19.7%*
Middle	243	47.2%	25,655	42.0%	124	24.1%	13,903	22.7%
Upper	218	42.3%	32,061	52.4%	207	40.2%	31,126	50.9%
Unknown	0	0.0%	0	0.0%	36	7.0%	4,049	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*515*	*100.0%*	*61,156*	*100.0%*	*515*	*100.0%*	*61,156*	*100.0%*
				Home Improvement				
Low	1	7.7%	20	3.5%	1	7.7%	20	3.5%
Moderate	2	15.4%	110	19.1%	2	15.4%	109	19.0%
Low/Moderate Total	*3*	*23.1%*	*130*	*22.6%*	*3*	*23.1%*	*129*	*22.4%*
Middle	7	53.8%	262	45.6%	5	38.5%	203	35.3%
Upper	3	23.1%	183	31.8%	5	38.5%	243	42.3%
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%
Total	*13*	*100.0%*	*575*	*100.0%*	*13*	*100.0%*	*575*	*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%
Low/Moderate Total	*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	11	0.9%	383	0.3%	150	12.4%	9,861	6.9%
Moderate	134	11.0%	7,785	5.5%	299	24.6%	26,389	18.6%
Low/Moderate Total	*145*	*11.9%*	*8,168*	*5.8%*	*449*	*37.0%*	*36,250*	*25.5%*
Middle	553	45.6%	54,042	38.1%	314	25.9%	35,690	25.1%
Upper	516	42.5%	79,746	56.2%	405	33.4%	64,920	45.7%
Unknown	0	0.0%	0	0.0%	46	3.8%	5,096	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,214*	*100.0%*	*141,956*	*100.0%*	*1,214*	*100.0%*	*141,956*	*100.0%*

HMDA Loan Distribution Table

Indianapolis/Anderson/Columbus CSA #294

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	42	1.3%	4,076	0.9%	337	10.6%	27,461	5.9%
Moderate	295	9.3%	25,979	5.5%	879	27.6%	91,559	19.5%
Low/Moderate Total	*337*	*10.6%*	*30,055*	*6.4%*	*1,216*	*38.1%*	*119,020*	*25.4%*
Middle	1,617	50.7%	200,478	42.8%	783	24.6%	99,216	21.2%
Upper	1,235	38.7%	238,167	50.8%	1,128	35.4%	241,339	51.5%
Unknown	0	0.0%	0	0.0%	62	1.9%	9,125	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,189*	*100.0%*	*468,700*	*100.0%*	*3,189*	*100.0%*	*468,700*	*100.0%*
				Refinance				
Low	40	1.4%	3,452	0.7%	179	6.2%	14,161	2.9%
Moderate	266	9.3%	23,208	4.8%	527	18.4%	54,386	11.2%
Low/Moderate Total	*306*	*10.7%*	*26,660*	*5.5%*	*706*	*24.6%*	*68,547*	*14.1%*
Middle	1,367	47.7%	191,987	39.5%	685	23.9%	92,433	19.0%
Upper	1,195	41.7%	268,005	55.1%	1,336	46.6%	305,139	62.7%
Unknown	0	0.0%	0	0.0%	141	4.9%	20,533	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,868*	*100.0%*	*486,652*	*100.0%*	*2,868*	*100.0%*	*486,652*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	11	9.5%	388	5.1%
Moderate	21	18.1%	659	8.7%	26	22.4%	775	10.2%
Low/Moderate Total	*21*	*18.1%*	*659*	*8.7%*	*37*	*31.9%*	*1,163*	*15.3%*
Middle	57	49.1%	1,590	20.9%	30	25.9%	710	9.3%
Upper	38	32.8%	5,367	70.5%	44	37.9%	5,561	73.0%
Unknown	0	0.0%	0	0.0%	5	4.3%	182	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*116*	*100.0%*	*7,616*	*100.0%*	*116*	*100.0%*	*7,616*	*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%
Low/Moderate Total	*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	82	1.3%	7,528	0.8%	527	8.5%	42,010	4.4%
Moderate	582	9.4%	49,846	5.2%	1,432	23.2%	146,720	15.2%
Low/Moderate Total	*664*	*10.8%*	*57,374*	*6.0%*	*1,959*	*31.7%*	*188,730*	*19.6%*
Middle	3,041	49.3%	394,055	40.9%	1,498	24.3%	192,359	20.0%
Upper	2,468	40.0%	511,539	53.1%	2,508	40.6%	552,039	57.3%
Unknown	0	0.0%	0	0.0%	208	3.4%	29,840	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,173*	*100.0%*	*962,968*	*100.0%*	*6,173*	*100.0%*	*962,968*	*100.0%*

HMDA Loan Distribution Table

Lafayette MSA #29140

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	1	0.5%	112	0.5%	33	18.0%	2,180	10.2%
Moderate	24	13.1%	1,445	6.7%	46	25.1%	4,321	20.2%
Low/Moderate Total	*25*	*13.7%*	*1,557*	*7.3%*	*79*	*43.2%*	*6,501*	*30.3%*
Middle	88	48.1%	10,247	47.8%	42	23.0%	4,524	21.1%
Upper	70	38.3%	9,628	44.9%	55	30.1%	9,495	44.3%
Unknown	0	0.0%	0	0.0%	7	3.8%	912	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*183*	*100.0%*	*21,432*	*100.0%*	*183*	*100.0%*	*21,432*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	12	7.5%	817	4.4%
Moderate	10	6.3%	767	4.1%	24	15.0%	1,672	8.9%
Low/Moderate Total	*10*	*6.3%*	*767*	*4.1%*	*36*	*22.5%*	*2,489*	*13.3%*
Middle	110	68.8%	11,913	63.8%	40	25.0%	4,379	23.4%
Upper	40	25.0%	6,003	32.1%	61	38.1%	9,690	51.9%
Unknown	0	0.0%	0	0.0%	23	14.4%	2,125	11.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*160*	*100.0%*	*18,683*	*100.0%*	*160*	*100.0%*	*18,683*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	2	50.0%	68	53.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*2*	*50.0%*	*68*	*53.5%*
Middle	4	100.0%	127	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	50.0%	59	46.5%
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	*4*	*100.0%*	*127*	*100.0%*	*4*	*100.0%*	*127*	*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%
Low/Moderate Total	*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	1	0.3%	112	0.3%	47	13.5%	3,065	7.6%
Moderate	34	9.8%	2,212	5.5%	70	20.2%	5,993	14.9%
Low/Moderate Total	*35*	*10.1%*	*2,324*	*5.8%*	*117*	*33.7%*	*9,058*	*22.5%*
Middle	202	58.2%	22,287	55.4%	82	23.6%	8,903	22.1%
Upper	110	31.7%	15,631	38.8%	118	34.0%	19,244	47.8%
Unknown	0	0.0%	0	0.0%	30	8.6%	3,037	7.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*347*	*100.0%*	*40,242*	*100.0%*	*347*	*100.0%*	*40,242*	*100.0%*

HMDA Loan Distribution Table

Michigan City/La Porte MSA #33140

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	17	13.5%	1,133	7.8%
Moderate	12	9.5%	883	6.1%	39	31.0%	3,343	23.1%
Low/Moderate Total	*12*	*9.5%*	*883*	*6.1%*	*56*	*44.4%*	*4,476*	*31.0%*
Middle	100	79.4%	10,653	73.7%	31	24.6%	3,495	24.2%
Upper	14	11.1%	2,926	20.2%	34	27.0%	6,026	41.7%
Unknown	0	0.0%	0	0.0%	5	4.0%	465	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*126*	*100.0%*	*14,462*	*100.0%*	*126*	*100.0%*	*14,462*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	20	10.3%	1,428	6.5%
Moderate	22	11.3%	3,341	15.2%	33	17.0%	3,030	13.8%
Low/Moderate Total	*22*	*11.3%*	*3,341*	*15.2%*	*53*	*27.3%*	*4,458*	*20.3%*
Middle	137	70.6%	14,507	66.1%	65	33.5%	6,536	29.8%
Upper	35	18.0%	4,111	18.7%	59	30.4%	9,180	41.8%
Unknown	0	0.0%	0	0.0%	17	8.8%	1,785	8.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*194*	*100.0%*	*21,959*	*100.0%*	*194*	*100.0%*	*21,959*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	50	16.7%	3	37.5%	161	53.8%
Low/Moderate Total	*1*	*12.5%*	*50*	*16.7%*	*3*	*37.5%*	*161*	*53.8%*
Middle	3	37.5%	125	41.8%	2	25.0%	47	15.7%
Upper	4	50.0%	124	41.5%	2	25.0%	54	18.1%
Unknown	0	0.0%	0	0.0%	1	12.5%	37	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8*	*100.0%*	*299*	*100.0%*	*8*	*100.0%*	*299*	*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%
Low/Moderate Total	*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%	37	11.3%	2,561	7.0%
Moderate	35	10.7%	4,274	11.6%	75	22.9%	6,534	17.8%
Low/Moderate Total	*35*	*10.7%*	*4,274*	*11.6%*	*112*	*34.1%*	*9,095*	*24.8%*
Middle	240	73.2%	25,285	68.9%	98	29.9%	10,078	27.4%
Upper	53	16.2%	7,161	19.5%	95	29.0%	15,260	41.6%
Unknown	0	0.0%	0	0.0%	23	7.0%	2,287	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*328*	*100.0%*	*36,720*	*100.0%*	*328*	*100.0%*	*36,720*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Indiana

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	43	8.9%	2,592	4.7%
Moderate	20	4.2%	1,420	2.6%	143	29.7%	11,915	21.7%
Low/Moderate Total	*20*	*4.2%*	*1,420*	*2.6%*	*186*	*38.7%*	*14,507*	*26.5%*
Middle	355	73.8%	37,252	68.0%	119	24.7%	12,176	22.2%
Upper	106	22.0%	16,121	29.4%	163	33.9%	26,915	49.1%
Unknown	0	0.0%	0	0.0%	13	2.7%	1,195	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*481*	*100.0%*	*54,793*	*100.0%*	*481*	*100.0%*	*54,793*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	39	7.1%	2,032	3.3%
Moderate	17	3.1%	1,002	1.6%	91	16.5%	6,861	11.0%
Low/Moderate Total	*17*	*3.1%*	*1,002*	*1.6%*	*130*	*23.6%*	*8,893*	*14.3%*
Middle	448	81.3%	48,265	77.6%	168	30.5%	15,343	24.7%
Upper	86	15.6%	12,970	20.8%	212	38.5%	34,426	55.3%
Unknown	0	0.0%	0	0.0%	41	7.4%	3,575	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*551*	*100.0%*	*62,237*	*100.0%*	*551*	*100.0%*	*62,237*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	12.5%	16	1.9%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*3*	*12.5%*	*16*	*1.9%*
Middle	21	87.5%	624	75.8%	8	33.3%	170	20.7%
Upper	3	12.5%	199	24.2%	13	54.2%	637	77.4%
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%
Total	*24*	*100.0%*	*823*	*100.0%*	*24*	*100.0%*	*823*	*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%
Low/Moderate Total	*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%	82	7.8%	4,624	3.9%
Moderate	37	3.5%	2,422	2.1%	237	22.4%	18,792	15.9%
Low/Moderate Total	*37*	*3.5%*	*2,422*	*2.1%*	*319*	*30.2%*	*23,416*	*19.9%*
Middle	824	78.0%	86,141	73.1%	295	27.9%	27,689	23.5%
Upper	195	18.5%	29,290	24.9%	388	36.7%	61,978	52.6%
Unknown	0	0.0%	0	0.0%	54	5.1%	4,770	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,056*	*100.0%*	*117,853*	*100.0%*	*1,056*	*100.0%*	*117,853*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Southeast/Central Indiana

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	42	9.3%	2,700	5.5%
Moderate	14	3.1%	859	1.7%	114	25.3%	9,156	18.6%
Low/Moderate Total	*14*	*3.1%*	*859*	*1.7%*	*156*	*34.7%*	*11,856*	*24.1%*
Middle	378	84.0%	40,952	83.4%	130	28.9%	12,629	25.7%
Upper	58	12.9%	7,310	14.9%	153	34.0%	23,227	47.3%
Unknown	0	0.0%	0	0.0%	11	2.4%	1,409	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*450*	*100.0%*	*49,121*	*100.0%*	*450*	*100.0%*	*49,121*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	32	7.0%	2,083	4.2%
Moderate	23	5.1%	1,471	3.0%	99	21.8%	7,326	14.9%
Low/Moderate Total	*23*	*5.1%*	*1,471*	*3.0%*	*131*	*28.8%*	*9,409*	*19.1%*
Middle	397	87.3%	43,575	88.5%	134	29.5%	12,222	24.8%
Upper	35	7.7%	4,218	8.6%	169	37.1%	24,944	50.6%
Unknown	0	0.0%	0	0.0%	21	4.6%	2,689	5.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*455*	*100.0%*	*49,264*	*100.0%*	*455*	*100.0%*	*49,264*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	3	10.3%	63	5.7%
Moderate	2	6.9%	21	1.9%	10	34.5%	232	20.8%
Low/Moderate Total	*2*	*6.9%*	*21*	*1.9%*	*13*	*44.8%*	*295*	*26.5%*
Middle	21	72.4%	841	75.6%	2	6.9%	66	5.9%
Upper	6	20.7%	251	22.6%	12	41.4%	597	53.6%
Unknown	0	0.0%	0	0.0%	2	6.9%	155	13.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*29*	*100.0%*	*1,113*	*100.0%*	*29*	*100.0%*	*1,113*	*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%
Low/Moderate Total	*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%	77	8.2%	4,846	4.9%
Moderate	39	4.2%	2,351	2.4%	223	23.9%	16,714	16.8%
Low/Moderate Total	*39*	*4.2%*	*2,351*	*2.4%*	*300*	*32.1%*	*21,560*	*21.7%*
Middle	796	85.2%	85,368	85.8%	266	28.5%	24,917	25.0%
Upper	99	10.6%	11,779	11.8%	334	35.8%	48,768	49.0%
Unknown	0	0.0%	0	0.0%	34	3.6%	4,253	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*934*	*100.0%*	*99,498*	*100.0%*	*934*	*100.0%*	*99,498*	*100.0%*

HMDA Loan Distribution Table

Terre Haute MSA #45460

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	49	11.0%	2,328	5.8%
Moderate	64	14.3%	3,221	8.0%	103	23.1%	7,196	17.8%
Low/Moderate Total	*64*	*14.3%*	*3,221*	*8.0%*	*152*	*34.1%*	*9,524*	*23.6%*
Middle	261	58.5%	21,974	54.4%	126	28.3%	10,511	26.0%
Upper	121	27.1%	15,188	37.6%	157	35.2%	19,442	48.1%
Unknown	0	0.0%	0	0.0%	11	2.5%	906	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*446*	*100.0%*	*40,383*	*100.0%*	*446*	*100.0%*	*40,383*	*100.0%*
	Refinance							
Low	0	0.0%	0	0.0%	49	9.3%	2,509	5.4%
Moderate	57	10.9%	3,203	6.9%	86	16.4%	5,247	11.2%
Low/Moderate Total	*57*	*10.9%*	*3,203*	*6.9%*	*135*	*25.7%*	*7,756*	*16.6%*
Middle	325	61.9%	26,290	56.4%	133	25.3%	10,357	22.2%
Upper	143	27.2%	17,150	36.8%	226	43.0%	25,892	55.5%
Unknown	0	0.0%	0	0.0%	31	5.9%	2,638	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*525*	*100.0%*	*46,643*	*100.0%*	*525*	*100.0%*	*46,643*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	3	9.7%	107	9.6%
Moderate	3	9.7%	129	11.5%	10	32.3%	125	11.2%
Low/Moderate Total	*3*	*9.7%*	*129*	*11.5%*	*13*	*41.9%*	*232*	*20.8%*
Middle	18	58.1%	481	43.0%	5	16.1%	116	10.4%
Upper	10	32.3%	508	45.4%	10	32.3%	572	51.2%
Unknown	0	0.0%	0	0.0%	3	9.7%	198	17.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*31*	*100.0%*	*1,118*	*100.0%*	*31*	*100.0%*	*1,118*	*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%
Low/Moderate Total	*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%	101	10.1%	4,944	5.6%
Moderate	124	12.4%	6,553	7.4%	199	19.9%	12,568	14.3%
Low/Moderate Total	*124*	*12.4%*	*6,553*	*7.4%*	*300*	*29.9%*	*17,512*	*19.9%*
Middle	604	60.3%	48,745	55.3%	264	26.3%	20,984	23.8%
Upper	274	27.3%	32,846	37.3%	393	39.2%	45,906	52.1%
Unknown	0	0.0%	0	0.0%	45	4.5%	3,742	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,002*	*100.0%*	*88,144*	*100.0%*	*1,002*	*100.0%*	*88,144*	*100.0%*

HMDA Loan Distribution Table

Lexington/Fayette MSA #30460

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	28	4.0%	5,877	5.3%	40	5.8%	3,273	3.0%
Moderate	89	12.8%	9,655	8.8%	118	17.0%	12,307	11.2%
Low/Moderate Total	*117*	*16.9%*	*15,532*	*14.1%*	*158*	*22.8%*	*15,580*	*14.1%*
Middle	235	33.9%	33,493	30.4%	162	23.4%	17,533	15.9%
Upper	341	49.2%	61,157	55.5%	333	48.1%	71,830	65.2%
Unknown	0	0.0%	0	0.0%	40	5.8%	5,239	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*693*	*100.0%*	*110,182*	*100.0%*	*693*	*100.0%*	*110,182*	*100.0%*
	Refinance							
Low	26	3.1%	5,580	4.2%	45	5.4%	3,347	2.5%
Moderate	107	12.7%	9,530	7.2%	136	16.2%	12,954	9.8%
Low/Moderate Total	*133*	*15.8%*	*15,110*	*11.4%*	*181*	*21.5%*	*16,301*	*12.3%*
Middle	314	37.4%	45,404	34.4%	180	21.4%	19,759	14.9%
Upper	393	46.8%	71,660	54.2%	361	43.0%	77,594	58.7%
Unknown	0	0.0%	0	0.0%	118	14.0%	18,520	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*840*	*100.0%*	*132,174*	*100.0%*	*840*	*100.0%*	*132,174*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	6	9.0%	267	8.1%
Moderate	11	16.4%	360	10.9%	8	11.9%	325	9.9%
Low/Moderate Total	*11*	*16.4%*	*360*	*10.9%*	*14*	*20.9%*	*592*	*18.0%*
Middle	27	40.3%	1,085	32.9%	11	16.4%	412	12.5%
Upper	29	43.3%	1,853	56.2%	37	55.2%	2,033	61.6%
Unknown	0	0.0%	0	0.0%	5	7.5%	261	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*67*	*100.0%*	*3,298*	*100.0%*	*67*	*100.0%*	*3,298*	*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%
Low/Moderate Total	*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	54	3.4%	11,457	4.7%	91	5.7%	6,887	2.8%
Moderate	207	12.9%	19,545	8.0%	262	16.4%	25,586	10.4%
Low/Moderate Total	*261*	*16.3%*	*31,002*	*12.6%*	*353*	*22.1%*	*32,473*	*13.2%*
Middle	576	36.0%	79,982	32.6%	353	22.1%	37,704	15.3%
Upper	763	47.7%	134,670	54.8%	731	45.7%	151,457	61.7%
Unknown	0	0.0%	0	0.0%	163	10.2%	24,020	9.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,600*	*100.0%*	*245,654*	*100.0%*	*1,600*	*100.0%*	*245,654*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Kentucky

Income Categories	HMDA By Tract Income #	%	$(000s)	%	HMDA By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	1	0.2%	151	0.3%	5	1.2%	336	0.7%
Moderate	5	1.2%	513	1.1%	45	11.2%	2,982	6.1%
Low/Moderate Total	*6*	*1.5%*	*664*	*1.4%*	*50*	*12.4%*	*3,318*	*6.8%*
Middle	99	24.6%	10,032	20.7%	80	19.9%	7,120	14.7%
Upper	298	73.9%	37,816	78.0%	263	65.3%	36,958	76.2%
Unknown	0	0.0%	0	0.0%	10	2.5%	1,116	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*403*	*100.0%*	*48,512*	*100.0%*	*403*	*100.0%*	*48,512*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	12	2.2%	483	0.8%
Moderate	1	0.2%	59	0.1%	44	7.9%	2,932	4.7%
Low/Moderate Total	*1*	*0.2%*	*59*	*0.1%*	*56*	*10.1%*	*3,415*	*5.4%*
Middle	159	28.6%	15,865	25.3%	110	19.8%	10,044	16.0%
Upper	395	71.2%	46,884	74.6%	350	63.1%	45,480	72.4%
Unknown	0	0.0%	0	0.0%	39	7.0%	3,869	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*555*	*100.0%*	*62,808*	*100.0%*	*555*	*100.0%*	*62,808*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	3	5.5%	109	3.9%
Moderate	0	0.0%	0	0.0%	10	18.2%	137	4.9%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*13*	*23.6%*	*246*	*8.8%*
Middle	6	10.9%	111	4.0%	6	10.9%	123	4.4%
Upper	49	89.1%	2,682	96.0%	29	52.7%	1,803	64.6%
Unknown	0	0.0%	0	0.0%	7	12.7%	621	22.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*55*	*100.0%*	*2,793*	*100.0%*	*55*	*100.0%*	*2,793*	*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%
Low/Moderate Total	*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	1	0.1%	151	0.1%	20	2.0%	928	0.8%
Moderate	6	0.6%	572	0.5%	99	9.8%	6,051	5.3%
Low/Moderate Total	*7*	*0.7%*	*723*	*0.6%*	*119*	*11.7%*	*6,979*	*6.1%*
Middle	264	26.1%	26,008	22.8%	196	19.3%	17,287	15.1%
Upper	742	73.2%	87,382	76.6%	642	63.4%	84,241	73.8%
Unknown	0	0.0%	0	0.0%	56	5.5%	5,606	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,013*	*100.0%*	*114,113*	*100.0%*	*1,013*	*100.0%*	*114,113*	*100.0%*

HMDA Loan Distribution Table

Owensboro MSA #36980

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	6	11.1%	437	7.8%
Moderate	7	13.0%	427	7.6%	16	29.6%	1,324	23.6%
Low/Moderate Total	*7*	*13.0%*	*427*	*7.6%*	*22*	*40.7%*	*1,761*	*31.3%*
Middle	35	64.8%	3,832	68.2%	15	27.8%	1,472	26.2%
Upper	12	22.2%	1,360	24.2%	16	29.6%	2,309	41.1%
Unknown	0	0.0%	0	0.0%	1	1.9%	77	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*54*	*100.0%*	*5,619*	*100.0%*	*54*	*100.0%*	*5,619*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	5	7.0%	316	4.8%
Moderate	10	14.1%	633	9.5%	9	12.7%	586	8.8%
Low/Moderate Total	*10*	*14.1%*	*633*	*9.5%*	*14*	*19.7%*	*902*	*13.6%*
Middle	41	57.7%	4,012	60.4%	24	33.8%	1,979	29.8%
Upper	20	28.2%	1,997	30.1%	27	38.0%	3,424	51.6%
Unknown	0	0.0%	0	0.0%	6	8.5%	337	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*71*	*100.0%*	*6,642*	*100.0%*	*71*	*100.0%*	*6,642*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	33.3%	82	13.9%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*3*	*33.3%*	*82*	*13.9%*
Middle	8	88.9%	241	40.8%	2	22.2%	70	11.8%
Upper	1	11.1%	350	59.2%	3	33.3%	374	63.3%
Unknown	0	0.0%	0	0.0%	1	11.1%	65	11.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*9*	*100.0%*	*591*	*100.0%*	*9*	*100.0%*	*591*	*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%
Low/Moderate Total	*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%	11	8.2%	753	5.9%
Moderate	17	12.7%	1,060	8.2%	28	20.9%	1,992	15.5%
Low/Moderate Total	*17*	*12.7%*	*1,060*	*8.2%*	*39*	*29.1%*	*2,745*	*21.4%*
Middle	84	62.7%	8,085	62.9%	41	30.6%	3,521	27.4%
Upper	33	24.6%	3,707	28.8%	46	34.3%	6,107	47.5%
Unknown	0	0.0%	0	0.0%	8	6.0%	479	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*134*	*100.0%*	*12,852*	*100.0%*	*134*	*100.0%*	*12,852*	*100.0%*

HMDA Loan Distribution Table

Battle Creek MSA #12980

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	3	1.0%	142	0.4%	31	9.9%	1,607	4.9%
Moderate	48	15.3%	2,813	8.5%	43	13.7%	3,062	9.3%
Low/Moderate Total	*51*	*16.3%*	*2,955*	*8.9%*	*74*	*23.6%*	*4,669*	*14.1%*
Middle	155	49.5%	16,784	50.8%	48	15.3%	4,899	14.8%
Upper	107	34.2%	13,287	40.2%	48	15.3%	7,482	22.7%
Unknown	0	0.0%	0	0.0%	143	45.7%	15,976	48.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*313*	*100.0%*	*33,026*	*100.0%*	*313*	*100.0%*	*33,026*	*100.0%*
				Refinance				
Low	2	0.6%	90	0.2%	13	3.8%	831	2.1%
Moderate	53	15.5%	3,049	7.8%	35	10.2%	2,854	7.3%
Low/Moderate Total	*55*	*16.1%*	*3,139*	*8.1%*	*48*	*14.0%*	*3,685*	*9.5%*
Middle	178	52.0%	21,622	55.5%	49	14.3%	4,939	12.7%
Upper	109	31.9%	14,208	36.5%	80	23.4%	11,239	28.8%
Unknown	0	0.0%	0	0.0%	165	48.2%	19,106	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*342*	*100.0%*	*38,969*	*100.0%*	*342*	*100.0%*	*38,969*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	7.1%	25	3.7%
Moderate	3	21.4%	68	10.1%	3	21.4%	57	8.5%
Low/Moderate Total	*3*	*21.4%*	*68*	*10.1%*	*4*	*28.6%*	*82*	*12.2%*
Middle	6	42.9%	146	21.7%	1	7.1%	5	0.7%
Upper	5	35.7%	458	68.2%	8	57.1%	385	57.3%
Unknown	0	0.0%	0	0.0%	1	7.1%	200	29.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*14*	*100.0%*	*672*	*100.0%*	*14*	*100.0%*	*672*	*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%
Low/Moderate Total	*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	5	0.7%	232	0.3%	45	6.7%	2,463	3.4%
Moderate	104	15.5%	5,930	8.2%	81	12.1%	5,973	8.2%
Low/Moderate Total	*109*	*16.3%*	*6,162*	*8.5%*	*126*	*18.8%*	*8,436*	*11.6%*
Middle	339	50.7%	38,552	53.1%	98	14.6%	9,843	13.5%
Upper	221	33.0%	27,953	38.5%	136	20.3%	19,106	26.3%
Unknown	0	0.0%	0	0.0%	309	46.2%	35,282	48.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*669*	*100.0%*	*72,667*	*100.0%*	*669*	*100.0%*	*72,667*	*100.0%*

HMDA Loan Distribution Table

Bay City MSA #13020

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	9	8.3%	517	4.4%
Moderate	17	15.7%	1,223	10.3%	12	11.1%	820	6.9%
Low/Moderate Total	*17*	*15.7%*	*1,223*	*10.3%*	*21*	*19.4%*	*1,337*	*11.3%*
Middle	75	69.4%	7,267	61.5%	16	14.8%	1,612	13.6%
Upper	16	14.8%	3,330	28.2%	19	17.6%	3,018	25.5%
Unknown	0	0.0%	0	0.0%	52	48.1%	5,853	49.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*108*	*100.0%*	*11,820*	*100.0%*	*108*	*100.0%*	*11,820*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	8	8.4%	363	3.4%
Moderate	11	11.6%	789	7.5%	7	7.4%	629	6.0%
Low/Moderate Total	*11*	*11.6%*	*789*	*7.5%*	*15*	*15.8%*	*992*	*9.4%*
Middle	62	65.3%	6,104	58.0%	16	16.8%	1,882	17.9%
Upper	22	23.2%	3,630	34.5%	20	21.1%	2,558	24.3%
Unknown	0	0.0%	0	0.0%	44	46.3%	5,091	48.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*95*	*100.0%*	*10,523*	*100.0%*	*95*	*100.0%*	*10,523*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	33.3%	35	40.7%
Moderate	2	66.7%	51	59.3%	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*66.7%*	*51*	*59.3%*	*1*	*33.3%*	*35*	*40.7%*
Middle	1	33.3%	35	40.7%	2	66.7%	51	59.3%
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	*3*	*100.0%*	*86*	*100.0%*	*3*	*100.0%*	*86*	*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%
Low/Moderate Total	*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%	18	8.7%	915	4.1%
Moderate	30	14.6%	2,063	9.2%	19	9.2%	1,449	6.5%
Low/Moderate Total	*30*	*14.6%*	*2,063*	*9.2%*	*37*	*18.0%*	*2,364*	*10.5%*
Middle	138	67.0%	13,406	59.8%	34	16.5%	3,545	15.8%
Upper	38	18.4%	6,960	31.0%	39	18.9%	5,576	24.9%
Unknown	0	0.0%	0	0.0%	96	46.6%	10,944	48.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*206*	*100.0%*	*22,429*	*100.0%*	*206*	*100.0%*	*22,429*	*100.0%*

HMDA Loan Distribution Table

Detroit/Warren/Flint CSA #220

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	84	1.5%	9,101	1.0%	412	7.1%	33,238	3.5%
Moderate	812	14.1%	80,944	8.6%	805	14.0%	92,907	9.9%
Low/Moderate Total	*896*	*15.5%*	*90,045*	*9.6%*	*1,217*	*21.1%*	*126,145*	*13.4%*
Middle	2,834	49.2%	406,835	43.2%	774	13.4%	107,357	11.4%
Upper	2,027	35.2%	445,285	47.2%	1,086	18.8%	255,936	27.1%
Unknown	6	0.1%	568	0.1%	2,686	46.6%	453,295	48.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,763*	*100.0%*	*942,733*	*100.0%*	*5,763*	*100.0%*	*942,733*	*100.0%*
	Refinance							
Low	46	0.6%	3,992	0.3%	307	4.2%	27,613	2.1%
Moderate	757	10.3%	81,175	6.2%	808	11.0%	95,404	7.3%
Low/Moderate Total	*803*	*10.9%*	*85,167*	*6.5%*	*1,115*	*15.1%*	*123,017*	*9.4%*
Middle	3,721	50.5%	597,051	45.5%	994	13.5%	139,485	10.6%
Upper	2,839	38.5%	630,140	48.0%	1,763	23.9%	401,740	30.6%
Unknown	2	0.0%	232	0.0%	3,493	47.4%	648,348	49.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,365*	*100.0%*	*1,312,590*	*100.0%*	*7,365*	*100.0%*	*1,312,590*	*100.0%*
	Home Improvement							
Low	4	1.6%	107	0.2%	19	7.5%	417	1.0%
Moderate	32	12.5%	1,232	2.8%	48	18.8%	1,550	3.6%
Low/Moderate Total	*36*	*14.1%*	*1,339*	*3.1%*	*67*	*26.3%*	*1,967*	*4.5%*
Middle	120	47.1%	9,441	21.8%	54	21.2%	2,935	6.8%
Upper	99	38.8%	32,605	75.2%	96	37.6%	19,364	44.6%
Unknown	0	0.0%	0	0.0%	38	14.9%	19,119	44.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*255*	*100.0%*	*43,385*	*100.0%*	*255*	*100.0%*	*43,385*	*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%
Low/Moderate Total	*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	134	1.0%	13,200	0.6%	738	5.5%	61,268	2.7%
Moderate	1,601	12.0%	163,351	7.1%	1,661	12.4%	189,861	8.3%
Low/Moderate Total	*1,735*	*13.0%*	*176,551*	*7.7%*	*2,399*	*17.9%*	*251,129*	*10.9%*
Middle	6,675	49.9%	1,013,327	44.1%	1,822	13.6%	249,777	10.9%
Upper	4,965	37.1%	1,108,030	48.2%	2,945	22.0%	677,040	29.5%
Unknown	8	0.1%	800	0.0%	6,217	46.5%	1,120,762	48.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*13,383*	*100.0%*	*2,298,708*	*100.0%*	*13,383*	*100.0%*	*2,298,708*	*100.0%*

HMDA Loan Distribution Table

Grand Rapids/Muskegan/Holland CSA #266

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	52	0.7%	3,382	0.3%	600	7.5%	46,577	4.4%
Moderate	886	11.1%	78,933	7.5%	1,235	15.5%	125,955	11.9%
Low/Moderate Total	*938*	*11.8%*	*82,315*	*7.8%*	*1,835*	*23.0%*	*172,532*	*16.3%*
Middle	5,053	63.4%	627,142	59.4%	948	11.9%	116,730	11.0%
Upper	1,977	24.8%	347,163	32.9%	1,227	15.4%	230,829	21.8%
Unknown	0	0.0%	0	0.0%	3,958	49.7%	536,529	50.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,968*	*100.0%*	*1,056,620*	*100.0%*	*7,968*	*100.0%*	*1,056,620*	*100.0%*
	Refinance							
Low	52	0.6%	2,970	0.2%	367	4.3%	29,111	2.3%
Moderate	709	8.3%	66,037	5.2%	1,020	12.0%	106,369	8.3%
Low/Moderate Total	*761*	*8.9%*	*69,007*	*5.4%*	*1,387*	*16.3%*	*135,480*	*10.6%*
Middle	5,337	62.6%	739,279	57.7%	1,222	14.3%	150,412	11.7%
Upper	2,427	28.5%	472,622	36.9%	1,851	21.7%	350,581	27.4%
Unknown	0	0.0%	0	0.0%	4,065	47.7%	644,435	50.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,525*	*100.0%*	*1,280,908*	*100.0%*	*8,525*	*100.0%*	*1,280,908*	*100.0%*
	Home Improvement							
Low	5	1.7%	114	0.4%	25	8.5%	818	3.1%
Moderate	35	11.9%	1,836	7.0%	61	20.7%	2,046	7.8%
Low/Moderate Total	*40*	*13.6%*	*1,950*	*7.4%*	*86*	*29.3%*	*2,864*	*10.9%*
Middle	189	64.3%	18,189	69.2%	63	21.4%	2,673	10.2%
Upper	65	22.1%	6,161	23.4%	109	37.1%	12,015	45.7%
Unknown	0	0.0%	0	0.0%	36	12.2%	8,748	33.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*294*	*100.0%*	*26,300*	*100.0%*	*294*	*100.0%*	*26,300*	*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%
Low/Moderate Total	*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	109	0.6%	6,466	0.3%	992	5.9%	76,506	3.2%
Moderate	1,630	9.7%	146,806	6.2%	2,316	13.8%	234,370	9.9%
Low/Moderate Total	*1,739*	*10.4%*	*153,272*	*6.5%*	*3,308*	*19.7%*	*310,876*	*13.2%*
Middle	10,579	63.0%	1,384,610	58.6%	2,233	13.3%	269,815	11.4%
Upper	4,469	26.6%	825,946	34.9%	3,187	19.0%	593,425	25.1%
Unknown	0	0.0%	0	0.0%	8,059	48.0%	1,189,712	50.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*16,787*	*100.0%*	*2,363,828*	*100.0%*	*16,787*	*100.0%*	*2,363,828*	*100.0%*

HMDA Loan Distribution Table

Jackson MSA #27100

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	6	2.2%	731	2.2%	17	6.2%	1,063	3.2%
Moderate	47	17.2%	2,847	8.6%	44	16.1%	3,812	11.5%
Low/Moderate Total	*53*	*19.3%*	*3,578*	*10.8%*	*61*	*22.3%*	*4,875*	*14.7%*
Middle	185	67.5%	23,573	71.1%	25	9.1%	2,561	7.7%
Upper	36	13.1%	6,012	18.1%	54	19.7%	9,555	28.8%
Unknown	0	0.0%	0	0.0%	134	48.9%	16,172	48.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*274*	*100.0%*	*33,163*	*100.0%*	*274*	*100.0%*	*33,163*	*100.0%*
				Refinance				
Low	4	1.3%	472	1.0%	14	4.4%	723	1.5%
Moderate	45	14.1%	3,289	6.9%	32	10.0%	3,083	6.5%
Low/Moderate Total	*49*	*15.3%*	*3,761*	*7.9%*	*46*	*14.4%*	*3,806*	*8.0%*
Middle	239	74.7%	38,175	80.0%	44	13.8%	4,965	10.4%
Upper	32	10.0%	5,776	12.1%	80	25.0%	15,583	32.7%
Unknown	0	0.0%	0	0.0%	150	46.9%	23,358	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*320*	*100.0%*	*47,712*	*100.0%*	*320*	*100.0%*	*47,712*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	4	23.5%	120	11.7%
Moderate	3	17.6%	90	8.8%	2	11.8%	54	5.3%
Low/Moderate Total	*3*	*17.6%*	*90*	*8.8%*	*6*	*35.3%*	*174*	*17.0%*
Middle	9	52.9%	701	68.3%	3	17.6%	137	13.4%
Upper	5	29.4%	235	22.9%	5	29.4%	361	35.2%
Unknown	0	0.0%	0	0.0%	3	17.6%	354	34.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*17*	*100.0%*	*1,026*	*100.0%*	*17*	*100.0%*	*1,026*	*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%
Low/Moderate Total	*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	10	1.6%	1,203	1.5%	35	5.7%	1,906	2.3%
Moderate	95	15.5%	6,226	7.6%	78	12.8%	6,949	8.5%
Low/Moderate Total	*105*	*17.2%*	*7,429*	*9.1%*	*113*	*18.5%*	*8,855*	*10.8%*
Middle	433	70.9%	62,449	76.2%	72	11.8%	7,663	9.4%
Upper	73	11.9%	12,023	14.7%	139	22.7%	25,499	31.1%
Unknown	0	0.0%	0	0.0%	287	47.0%	39,884	48.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*611*	*100.0%*	*81,901*	*100.0%*	*611*	*100.0%*	*81,901*	*100.0%*

HMDA Loan Distribution Table

Kalamazoo/Portage MSA #28020

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	16	0.9%	1,340	0.5%	81	4.8%	5,552	2.3%
Moderate	205	12.2%	20,038	8.1%	232	13.8%	24,472	9.9%
Low/Moderate Total	*221*	*13.1%*	*21,378*	*8.7%*	*313*	*18.6%*	*30,024*	*12.2%*
Middle	823	48.8%	110,576	44.9%	234	13.9%	27,978	11.4%
Upper	643	38.1%	114,071	46.4%	323	19.1%	65,369	26.6%
Unknown	0	0.0%	0	0.0%	817	48.4%	122,654	49.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,687*	*100.0%*	*246,025*	*100.0%*	*1,687*	*100.0%*	*246,025*	*100.0%*
	Refinance							
Low	10	0.6%	398	0.2%	79	4.8%	5,480	2.3%
Moderate	269	16.4%	29,679	12.7%	196	11.9%	18,626	8.0%
Low/Moderate Total	*279*	*17.0%*	*30,077*	*12.9%*	*275*	*16.7%*	*24,106*	*10.3%*
Middle	823	50.1%	105,319	45.1%	212	12.9%	26,069	11.2%
Upper	542	33.0%	98,241	42.0%	372	22.6%	66,749	28.6%
Unknown	0	0.0%	0	0.0%	785	47.7%	116,713	50.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,644*	*100.0%*	*233,637*	*100.0%*	*1,644*	*100.0%*	*233,637*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	13	9.4%	252	1.8%
Moderate	33	23.9%	2,114	15.1%	27	19.6%	1,221	8.7%
Low/Moderate Total	*33*	*23.9%*	*2,114*	*15.1%*	*40*	*29.0%*	*1,473*	*10.5%*
Middle	75	54.3%	6,094	43.6%	28	20.3%	1,843	13.2%
Upper	30	21.7%	5,784	41.3%	44	31.9%	5,201	37.2%
Unknown	0	0.0%	0	0.0%	26	18.8%	5,475	39.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*138*	*100.0%*	*13,992*	*100.0%*	*138*	*100.0%*	*13,992*	*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%
Low/Moderate Total	*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	26	0.7%	1,738	0.4%	173	5.0%	11,284	2.3%
Moderate	507	14.6%	51,831	10.5%	455	13.1%	44,319	9.0%
Low/Moderate Total	*533*	*15.4%*	*53,569*	*10.9%*	*628*	*18.1%*	*55,603*	*11.3%*
Middle	1,721	49.6%	221,989	45.0%	474	13.7%	55,890	11.3%
Upper	1,215	35.0%	218,096	44.2%	739	21.3%	137,319	27.8%
Unknown	0	0.0%	0	0.0%	1,628	46.9%	244,842	49.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,469*	*100.0%*	*493,654*	*100.0%*	*3,469*	*100.0%*	*493,654*	*100.0%*

HMDA Loan Distribution Table

Lansing/East Lansing MSA #29620

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	22	1.1%	1,602	0.6%	110	5.7%	8,275	3.0%
Moderate	242	12.5%	19,086	6.9%	312	16.1%	33,184	12.1%
Low/Moderate Total	*264*	*13.6%*	*20,688*	*7.5%*	*422*	*21.8%*	*41,459*	*15.1%*
Middle	1,137	58.7%	154,428	56.1%	240	12.4%	31,325	11.4%
Upper	534	27.6%	99,826	36.3%	317	16.4%	64,437	23.4%
Unknown	2	0.1%	288	0.1%	958	49.5%	138,009	50.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,937*	*100.0%*	*275,230*	*100.0%*	*1,937*	*100.0%*	*275,230*	*100.0%*
	Refinance							
Low	34	1.4%	2,450	0.7%	104	4.3%	8,100	2.2%
Moderate	210	8.7%	16,334	4.5%	253	10.5%	27,323	7.5%
Low/Moderate Total	*244*	*10.1%*	*18,784*	*5.1%*	*357*	*14.8%*	*35,423*	*9.7%*
Middle	1,392	57.6%	197,438	54.0%	329	13.6%	42,640	11.7%
Upper	779	32.3%	149,703	40.9%	564	23.4%	105,887	28.9%
Unknown	0	0.0%	0	0.0%	1,165	48.2%	181,975	49.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,415*	*100.0%*	*365,925*	*100.0%*	*2,415*	*100.0%*	*365,925*	*100.0%*
	Home Improvement							
Low	1	1.5%	55	0.9%	3	4.4%	12	0.2%
Moderate	8	11.8%	398	6.3%	14	20.6%	553	8.8%
Low/Moderate Total	*9*	*13.2%*	*453*	*7.2%*	*17*	*25.0%*	*565*	*9.0%*
Middle	47	69.1%	4,110	65.4%	20	29.4%	1,229	19.6%
Upper	12	17.6%	1,720	27.4%	21	30.9%	2,105	33.5%
Unknown	0	0.0%	0	0.0%	10	14.7%	2,384	37.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*68*	*100.0%*	*6,283*	*100.0%*	*68*	*100.0%*	*6,283*	*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%
Low/Moderate Total	*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	57	1.3%	4,107	0.6%	217	4.9%	16,387	2.5%
Moderate	460	10.4%	35,818	5.5%	579	13.1%	61,060	9.4%
Low/Moderate Total	*517*	*11.7%*	*39,925*	*6.2%*	*796*	*18.0%*	*77,447*	*12.0%*
Middle	2,576	58.3%	355,976	55.0%	589	13.3%	75,194	11.6%
Upper	1,325	30.0%	251,249	38.8%	902	20.4%	172,429	26.6%
Unknown	2	0.0%	288	0.0%	2,133	48.3%	322,368	49.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,420*	*100.0%*	*647,438*	*100.0%*	*4,420*	*100.0%*	*647,438*	*100.0%*

HMDA Loan Distribution Table

Niles/Benton Harbor MSA #35660

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	2	0.3%	158	0.1%	38	4.9%	2,506	2.2%
Moderate	43	5.5%	3,758	3.2%	80	10.2%	7,778	6.7%
Low/Moderate Total	*45*	*5.8%*	*3,916*	*3.4%*	*118*	*15.1%*	*10,284*	*8.8%*
Middle	521	66.6%	75,198	64.6%	104	13.3%	11,981	10.3%
Upper	216	27.6%	37,236	32.0%	181	23.1%	38,347	33.0%
Unknown	0	0.0%	0	0.0%	379	48.5%	55,738	47.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*782*	*100.0%*	*116,350*	*100.0%*	*782*	*100.0%*	*116,350*	*100.0%*
				Refinance				
Low	8	0.8%	436	0.3%	41	4.1%	3,054	2.1%
Moderate	41	4.1%	2,346	1.6%	106	10.7%	9,580	6.5%
Low/Moderate Total	*49*	*4.9%*	*2,782*	*1.9%*	*147*	*14.8%*	*12,634*	*8.6%*
Middle	693	69.8%	100,761	68.7%	126	12.7%	13,934	9.5%
Upper	251	25.3%	43,085	29.4%	270	27.2%	51,074	34.8%
Unknown	0	0.0%	0	0.0%	450	45.3%	68,986	47.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*993*	*100.0%*	*146,628*	*100.0%*	*993*	*100.0%*	*146,628*	*100.0%*
				Home Improvement				
Low	1	1.7%	21	0.3%	5	8.3%	64	0.9%
Moderate	2	3.3%	130	1.8%	9	15.0%	288	4.1%
Low/Moderate Total	*3*	*5.0%*	*151*	*2.1%*	*14*	*23.3%*	*352*	*5.0%*
Middle	49	81.7%	6,674	94.9%	7	11.7%	334	4.8%
Upper	8	13.3%	206	2.9%	26	43.3%	3,057	43.5%
Unknown	0	0.0%	0	0.0%	13	21.7%	3,288	46.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*60*	*100.0%*	*7,031*	*100.0%*	*60*	*100.0%*	*7,031*	*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%
Low/Moderate Total	*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	11	0.6%	615	0.2%	84	4.6%	5,624	2.1%
Moderate	86	4.7%	6,234	2.3%	195	10.6%	17,646	6.5%
Low/Moderate Total	*97*	*5.3%*	*6,849*	*2.5%*	*279*	*15.2%*	*23,270*	*8.6%*
Middle	1,263	68.8%	182,633	67.6%	237	12.9%	26,249	9.7%
Upper	475	25.9%	80,527	29.8%	477	26.0%	92,478	34.2%
Unknown	0	0.0%	0	0.0%	842	45.9%	128,012	47.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,835*	*100.0%*	*270,009*	*100.0%*	*1,835*	*100.0%*	*270,009*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Northern Michigan

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	33	2.4%	2,210	1.0%
Moderate	140	10.2%	13,905	6.4%	111	8.1%	10,007	4.6%
Low/Moderate Total	*140*	*10.2%*	*13,905*	*6.4%*	*144*	*10.5%*	*12,217*	*5.6%*
Middle	944	68.8%	145,391	67.0%	136	9.9%	14,246	6.6%
Upper	289	21.0%	57,767	26.6%	417	30.4%	84,165	38.8%
Unknown	0	0.0%	0	0.0%	676	49.2%	106,435	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,373*	*100.0%*	*217,063*	*100.0%*	*1,373*	*100.0%*	*217,063*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	82	2.7%	5,131	1.1%
Moderate	252	8.2%	26,768	5.6%	261	8.5%	22,362	4.7%
Low/Moderate Total	*252*	*8.2%*	*26,768*	*5.6%*	*343*	*11.1%*	*27,493*	*5.8%*
Middle	2,111	68.6%	311,561	65.5%	413	13.4%	44,772	9.4%
Upper	716	23.3%	137,473	28.9%	879	28.5%	170,001	35.7%
Unknown	0	0.0%	0	0.0%	1,444	46.9%	233,536	49.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,079*	*100.0%*	*475,802*	*100.0%*	*3,079*	*100.0%*	*475,802*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	13	8.3%	228	1.3%
Moderate	22	14.1%	1,595	9.1%	22	14.1%	828	4.7%
Low/Moderate Total	*22*	*14.1%*	*1,595*	*9.1%*	*35*	*22.4%*	*1,056*	*6.0%*
Middle	108	69.2%	10,602	60.4%	37	23.7%	1,791	10.2%
Upper	26	16.7%	5,347	30.5%	54	34.6%	6,557	37.4%
Unknown	0	0.0%	0	0.0%	30	19.2%	8,140	46.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*156*	*100.0%*	*17,544*	*100.0%*	*156*	*100.0%*	*17,544*	*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%
Low/Moderate Total	*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%	128	2.8%	7,569	1.1%
Moderate	414	9.0%	42,268	5.9%	394	8.6%	33,197	4.7%
Low/Moderate Total	*414*	*9.0%*	*42,268*	*5.9%*	*522*	*11.3%*	*40,766*	*5.7%*
Middle	3,163	68.6%	467,554	65.8%	586	12.7%	60,809	8.6%
Upper	1,031	22.4%	200,587	28.2%	1,350	29.3%	260,723	36.7%
Unknown	0	0.0%	0	0.0%	2,150	46.7%	348,111	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,608*	*100.0%*	*710,409*	*100.0%*	*4,608*	*100.0%*	*710,409*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Eastern and Western Michigan

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	40	3.4%	2,743	1.7%
Moderate	22	1.9%	1,628	1.0%	156	13.1%	14,537	9.3%
Low/Moderate Total	*22*	*1.9%*	*1,628*	*1.0%*	*196*	*16.5%*	*17,280*	*11.0%*
Middle	845	71.1%	109,118	69.6%	161	13.5%	18,264	11.6%
Upper	322	27.1%	46,112	29.4%	247	20.8%	43,319	27.6%
Unknown	0	0.0%	0	0.0%	585	49.2%	77,995	49.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,189*	*100.0%*	*156,858*	*100.0%*	*1,189*	*100.0%*	*156,858*	*100.0%*
	Refinance							
Low	0	0.0%	0	0.0%	60	3.0%	4,330	1.6%
Moderate	35	1.7%	3,141	1.1%	196	9.8%	17,485	6.4%
Low/Moderate Total	*35*	*1.7%*	*3,141*	*1.1%*	*256*	*12.8%*	*21,815*	*7.9%*
Middle	1,476	73.6%	201,605	73.3%	291	14.5%	31,258	11.4%
Upper	495	24.7%	70,441	25.6%	545	27.2%	90,503	32.9%
Unknown	0	0.0%	0	0.0%	914	45.6%	131,611	47.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,006*	*100.0%*	*275,187*	*100.0%*	*2,006*	*100.0%*	*275,187*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	11	8.3%	305	3.4%
Moderate	1	0.8%	2	0.0%	25	18.9%	1,006	11.2%
Low/Moderate Total	*1*	*0.8%*	*2*	*0.0%*	*36*	*27.3%*	*1,311*	*14.5%*
Middle	104	78.8%	5,887	65.3%	31	23.5%	1,310	14.5%
Upper	27	20.5%	3,127	34.7%	44	33.3%	2,989	33.2%
Unknown	0	0.0%	0	0.0%	21	15.9%	3,406	37.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*132*	*100.0%*	*9,016*	*100.0%*	*132*	*100.0%*	*9,016*	*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%
Low/Moderate Total	*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%	111	3.3%	7,378	1.7%
Moderate	58	1.7%	4,771	1.1%	377	11.3%	33,028	7.5%
Low/Moderate Total	*58*	*1.7%*	*4,771*	*1.1%*	*488*	*14.7%*	*40,406*	*9.2%*
Middle	2,425	72.9%	316,610	71.8%	483	14.5%	50,832	11.5%
Upper	844	25.4%	119,680	27.1%	836	25.1%	136,811	31.0%
Unknown	0	0.0%	0	0.0%	1,520	45.7%	213,012	48.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,327*	*100.0%*	*441,061*	*100.0%*	*3,327*	*100.0%*	*441,061*	*100.0%*

HMDA Loan Distribution Table

Saginaw MSA #40980

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	4	2.3%	88	0.4%	13	7.5%	638	3.1%
Moderate	6	3.5%	158	0.8%	17	9.8%	1,224	6.0%
Low/Moderate Total	*10*	*5.8%*	*246*	*1.2%*	*30*	*17.3%*	*1,862*	*9.1%*
Middle	118	68.2%	13,402	65.5%	23	13.3%	2,573	12.6%
Upper	45	26.0%	6,820	33.3%	34	19.7%	5,849	28.6%
Unknown	0	0.0%	0	0.0%	86	49.7%	10,184	49.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*173*	*100.0%*	*20,468*	*100.0%*	*173*	*100.0%*	*20,468*	*100.0%*
				Refinance				
Low	3	1.5%	112	0.4%	4	2.0%	242	0.9%
Moderate	6	3.0%	387	1.4%	16	7.9%	1,275	4.6%
Low/Moderate Total	*9*	*4.5%*	*499*	*1.8%*	*20*	*9.9%*	*1,517*	*5.5%*
Middle	123	60.9%	14,115	50.8%	40	19.8%	3,377	12.2%
Upper	70	34.7%	13,180	47.4%	56	27.7%	10,073	36.2%
Unknown	0	0.0%	0	0.0%	86	42.6%	12,827	46.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*202*	*100.0%*	*27,794*	*100.0%*	*202*	*100.0%*	*27,794*	*100.0%*
				Home Improvement				
Low	1	10.0%	20	4.2%	0	0.0%	0	0.0%
Moderate	1	10.0%	10	2.1%	3	30.0%	35	7.4%
Low/Moderate Total	*2*	*20.0%*	*30*	*6.3%*	*3*	*30.0%*	*35*	*7.4%*
Middle	6	60.0%	362	76.5%	4	40.0%	197	41.6%
Upper	2	20.0%	81	17.1%	2	20.0%	89	18.8%
Unknown	0	0.0%	0	0.0%	1	10.0%	152	32.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*10*	*100.0%*	*473*	*100.0%*	*10*	*100.0%*	*473*	*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%
Low/Moderate Total	*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	8	2.1%	220	0.5%	17	4.4%	880	1.8%
Moderate	13	3.4%	555	1.1%	36	9.4%	2,534	5.2%
Low/Moderate Total	*21*	*5.5%*	*775*	*1.6%*	*53*	*13.8%*	*3,414*	*7.0%*
Middle	247	64.2%	27,879	57.2%	67	17.4%	6,147	12.6%
Upper	117	30.4%	20,081	41.2%	92	23.9%	16,011	32.9%
Unknown	0	0.0%	0	0.0%	173	44.9%	23,163	47.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*385*	*100.0%*	*48,735*	*100.0%*	*385*	*100.0%*	*48,735*	*100.0%*

HMDA Loan Distribution Table

State of Missouri - St Louis MSA #41180

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	13	7.7%	881	3.2%	31	18.3%	1,586	5.7%
Moderate	29	17.2%	2,857	10.3%	37	21.9%	4,580	16.5%
Low/Moderate Total	*42*	*24.9%*	*3,738*	*13.5%*	*68*	*40.2%*	*6,166*	*22.3%*
Middle	61	36.1%	7,974	28.8%	31	18.3%	4,045	14.6%
Upper	66	39.1%	15,968	57.7%	59	34.9%	15,734	56.8%
Unknown	0	0.0%	0	0.0%	11	6.5%	1,735	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*169*	*100.0%*	*27,680*	*100.0%*	*169*	*100.0%*	*27,680*	*100.0%*
				Refinance				
Low	8	2.2%	1,066	1.5%	25	6.8%	2,439	3.3%
Moderate	58	15.8%	6,014	8.2%	56	15.3%	6,866	9.3%
Low/Moderate Total	*66*	*18.0%*	*7,080*	*9.6%*	*81*	*22.1%*	*9,305*	*12.7%*
Middle	107	29.2%	16,739	22.8%	82	22.4%	12,625	17.2%
Upper	193	52.7%	49,684	67.6%	182	49.7%	47,680	64.9%
Unknown	0	0.0%	0	0.0%	21	5.7%	3,893	5.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*366*	*100.0%*	*73,503*	*100.0%*	*366*	*100.0%*	*73,503*	*100.0%*
				Home Improvement				
Low	1	9.1%	30	8.8%	3	27.3%	75	21.9%
Moderate	2	18.2%	20	5.8%	1	9.1%	66	19.3%
Low/Moderate Total	*3*	*27.3%*	*50*	*14.6%*	*4*	*36.4%*	*141*	*41.2%*
Middle	5	45.5%	196	57.3%	0	0.0%	0	0.0%
Upper	3	27.3%	96	28.1%	5	45.5%	131	38.3%
Unknown	0	0.0%	0	0.0%	2	18.2%	70	20.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*11*	*100.0%*	*342*	*100.0%*	*11*	*100.0%*	*342*	*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%
Low/Moderate Total	*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	22	4.0%	1,977	1.9%	59	10.8%	4,100	4.0%
Moderate	89	16.3%	8,891	8.8%	94	17.2%	11,512	11.3%
Low/Moderate Total	*111*	*20.3%*	*10,868*	*10.7%*	*153*	*28.0%*	*15,612*	*15.4%*
Middle	173	31.7%	24,909	24.5%	113	20.7%	16,670	16.4%
Upper	262	48.0%	65,748	64.8%	246	45.1%	63,545	62.6%
Unknown	0	0.0%	0	0.0%	34	6.2%	5,698	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*546*	*100.0%*	*101,525*	*100.0%*	*546*	*100.0%*	*101,525*	*100.0%*

HMDA Loan Distribution Table

Canton/Massillon MSA #15940

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	28	13.0%	1,808	6.5%
Moderate	26	12.0%	1,355	4.9%	50	23.1%	4,723	17.0%
Low/Moderate Total	*26*	*12.0%*	*1,355*	*4.9%*	*78*	*36.1%*	*6,531*	*23.5%*
Middle	118	54.6%	13,961	50.2%	55	25.5%	6,657	23.9%
Upper	72	33.3%	12,499	44.9%	80	37.0%	14,256	51.3%
Unknown	0	0.0%	0	0.0%	3	1.4%	371	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*216*	*100.0%*	*27,815*	*100.0%*	*216*	*100.0%*	*27,815*	*100.0%*
				Refinance				
Low	2	0.9%	93	0.4%	18	8.4%	1,195	4.8%
Moderate	28	13.0%	1,854	7.5%	39	18.1%	3,420	13.8%
Low/Moderate Total	*30*	*14.0%*	*1,947*	*7.9%*	*57*	*26.5%*	*4,615*	*18.6%*
Middle	120	55.8%	12,910	52.1%	58	27.0%	6,426	26.0%
Upper	65	30.2%	9,899	40.0%	78	36.3%	11,625	47.0%
Unknown	0	0.0%	0	0.0%	22	10.2%	2,090	8.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*215*	*100.0%*	*24,756*	*100.0%*	*215*	*100.0%*	*24,756*	*100.0%*
				Home Improvement				
Low	1	5.3%	30	2.7%	1	5.3%	93	8.3%
Moderate	1	5.3%	4	0.4%	5	26.3%	134	11.9%
Low/Moderate Total	*2*	*10.5%*	*34*	*3.0%*	*6*	*31.6%*	*227*	*20.2%*
Middle	11	57.9%	592	52.7%	2	10.5%	60	5.3%
Upper	6	31.6%	497	44.3%	9	47.4%	628	55.9%
Unknown	0	0.0%	0	0.0%	2	10.5%	208	18.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*19*	*100.0%*	*1,123*	*100.0%*	*19*	*100.0%*	*1,123*	*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%
Low/Moderate Total	*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	3	0.7%	123	0.2%	47	10.4%	3,096	5.8%
Moderate	55	12.2%	3,213	6.0%	94	20.9%	8,277	15.4%
Low/Moderate Total	*58*	*12.9%*	*3,336*	*6.2%*	*141*	*31.3%*	*11,373*	*21.2%*
Middle	249	55.3%	27,463	51.1%	115	25.6%	13,143	24.5%
Upper	143	31.8%	22,895	42.6%	167	37.1%	26,509	49.4%
Unknown	0	0.0%	0	0.0%	27	6.0%	2,669	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*450*	*100.0%*	*53,694*	*100.0%*	*450*	*100.0%*	*53,694*	*100.0%*

HMDA Loan Distribution Table

Cleveland/Akron/Elyria CSA #184

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	66	2.2%	4,413	1.0%	339	11.4%	23,913	5.6%
Moderate	322	10.8%	23,746	5.5%	739	24.8%	75,154	17.6%
Low/Moderate Total	*388*	*13.0%*	*28,159*	*6.6%*	*1,078*	*36.2%*	*99,067*	*23.2%*
Middle	1,477	49.5%	180,945	42.3%	715	24.0%	91,089	21.3%
Upper	1,117	37.5%	218,765	51.1%	1,105	37.1%	226,043	52.8%
Unknown	0	0.0%	0	0.0%	84	2.8%	11,670	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,982*	*100.0%*	*427,869*	*100.0%*	*2,982*	*100.0%*	*427,869*	*100.0%*
				Refinance				
Low	77	2.5%	5,769	1.3%	269	8.6%	18,867	4.4%
Moderate	303	9.7%	22,881	5.3%	660	21.0%	64,402	15.0%
Low/Moderate Total	*380*	*12.1%*	*28,650*	*6.7%*	*929*	*29.6%*	*83,269*	*19.4%*
Middle	1,509	48.1%	172,832	40.3%	806	25.7%	96,030	22.4%
Upper	1,249	39.8%	227,131	53.0%	1,187	37.8%	223,686	52.2%
Unknown	0	0.0%	0	0.0%	216	6.9%	25,628	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,138*	*100.0%*	*428,613*	*100.0%*	*3,138*	*100.0%*	*428,613*	*100.0%*
				Home Improvement				
Low	21	4.2%	1,009	5.2%	46	9.1%	868	4.5%
Moderate	62	12.3%	1,546	8.0%	114	22.6%	3,061	15.8%
Low/Moderate Total	*83*	*16.4%*	*2,555*	*13.2%*	*160*	*31.7%*	*3,929*	*20.2%*
Middle	240	47.5%	6,580	33.9%	134	26.5%	4,279	22.0%
Upper	182	36.0%	10,276	52.9%	192	38.0%	9,243	47.6%
Unknown	0	0.0%	0	0.0%	19	3.8%	1,960	10.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*505*	*100.0%*	*19,411*	*100.0%*	*505*	*100.0%*	*19,411*	*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%
Low/Moderate Total	*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	164	2.5%	11,191	1.3%	654	9.9%	43,648	5.0%
Moderate	687	10.4%	48,173	5.5%	1,513	22.8%	142,617	16.3%
Low/Moderate Total	*851*	*12.8%*	*59,364*	*6.8%*	*2,167*	*32.7%*	*186,265*	*21.3%*
Middle	3,226	48.7%	360,357	41.1%	1,655	25.0%	191,398	21.9%
Upper	2,548	38.5%	456,172	52.1%	2,484	37.5%	458,972	52.4%
Unknown	0	0.0%	0	0.0%	319	4.8%	39,258	4.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,625*	*100.0%*	*875,893*	*100.0%*	*6,625*	*100.0%*	*875,893*	*100.0%*

HMDA Loan Distribution Table

Columbus MSA #18140

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	118	2.3%	18,098	2.3%	578	11.4%	48,296	6.0%
Moderate	691	13.6%	69,269	8.6%	1,329	26.2%	149,077	18.6%
Low/Moderate Total	*809*	*15.9%*	*87,367*	*10.9%*	*1,907*	*37.5%*	*197,373*	*24.6%*
Middle	2,155	42.4%	292,343	36.4%	1,264	24.9%	178,346	22.2%
Upper	2,117	41.7%	423,675	52.7%	1,753	34.5%	404,066	50.3%
Unknown	0	0.0%	0	0.0%	157	3.1%	23,600	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,081*	*100.0%*	*803,385*	*100.0%*	*5,081*	*100.0%*	*803,385*	*100.0%*
				Refinance				
Low	87	2.6%	8,127	1.5%	254	7.6%	20,453	3.7%
Moderate	400	12.0%	37,073	6.7%	564	16.9%	62,122	11.2%
Low/Moderate Total	*487*	*14.6%*	*45,200*	*8.2%*	*818*	*24.5%*	*82,575*	*14.9%*
Middle	1,331	39.9%	186,752	33.7%	811	24.3%	107,302	19.4%
Upper	1,516	45.5%	322,147	58.1%	1,456	43.7%	321,431	58.0%
Unknown	0	0.0%	0	0.0%	249	7.5%	42,791	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,334*	*100.0%*	*554,099*	*100.0%*	*3,334*	*100.0%*	*554,099*	*100.0%*
				Home Improvement				
Low	5	3.1%	774	5.2%	6	3.7%	246	1.7%
Moderate	17	10.4%	527	3.6%	33	20.2%	1,181	8.0%
Low/Moderate Total	*22*	*13.5%*	*1,301*	*8.8%*	*39*	*23.9%*	*1,427*	*9.7%*
Middle	77	47.2%	3,724	25.3%	41	25.2%	1,646	11.2%
Upper	64	39.3%	9,718	65.9%	76	46.6%	10,595	71.9%
Unknown	0	0.0%	0	0.0%	7	4.3%	1,075	7.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*163*	*100.0%*	*14,743*	*100.0%*	*163*	*100.0%*	*14,743*	*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%
Low/Moderate Total	*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	210	2.4%	26,999	2.0%	838	9.8%	68,995	5.0%
Moderate	1,108	12.9%	106,869	7.8%	1,926	22.5%	212,380	15.5%
Low/Moderate Total	*1,318*	*15.4%*	*133,868*	*9.8%*	*2,764*	*32.2%*	*281,375*	*20.5%*
Middle	3,563	41.5%	482,819	35.2%	2,116	24.7%	287,294	20.9%
Upper	3,697	43.1%	755,540	55.1%	3,285	38.3%	736,092	53.6%
Unknown	0	0.0%	0	0.0%	413	4.8%	67,466	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,578*	*100.0%*	*1,372,227*	*100.0%*	*8,578*	*100.0%*	*1,372,227*	*100.0%*

HMDA Loan Distribution Table

Dayton MSA #19380

Income Categories	HMDA By Tract Income #	%	$(000s)	%	HMDA By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	11	0.5%	1,289	0.5%	221	10.4%	14,404	5.6%
Moderate	260	12.2%	19,220	7.5%	579	27.3%	51,552	20.2%
Low/Moderate Total	*271*	*12.8%*	*20,509*	*8.0%*	*800*	*37.7%*	*65,956*	*25.8%*
Middle	1,104	52.0%	119,366	46.7%	513	24.2%	56,075	21.9%
Upper	748	35.2%	115,624	45.3%	767	36.1%	129,142	50.5%
Unknown	0	0.0%	0	0.0%	43	2.0%	4,326	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,123*	*100.0%*	*255,499*	*100.0%*	*2,123*	*100.0%*	*255,499*	*100.0%*
	Refinance							
Low	16	0.7%	1,505	0.5%	192	8.4%	11,907	4.2%
Moderate	252	11.1%	17,421	6.1%	451	19.8%	39,491	13.9%
Low/Moderate Total	*268*	*11.8%*	*18,926*	*6.7%*	*643*	*28.2%*	*51,398*	*18.1%*
Middle	1,188	52.2%	127,078	44.7%	578	25.4%	61,008	21.5%
Upper	821	36.1%	138,364	48.7%	861	37.8%	150,080	52.8%
Unknown	0	0.0%	0	0.0%	195	8.6%	21,882	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,277*	*100.0%*	*284,368*	*100.0%*	*2,277*	*100.0%*	*284,368*	*100.0%*
	Home Improvement							
Low	1	0.7%	7	0.1%	15	10.3%	392	5.8%
Moderate	22	15.2%	945	14.0%	27	18.6%	1,020	15.1%
Low/Moderate Total	*23*	*15.9%*	*952*	*14.1%*	*42*	*29.0%*	*1,412*	*20.9%*
Middle	80	55.2%	3,488	51.6%	36	24.8%	1,029	15.2%
Upper	42	29.0%	2,320	34.3%	56	38.6%	3,482	51.5%
Unknown	0	0.0%	0	0.0%	11	7.6%	837	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*145*	*100.0%*	*6,760*	*100.0%*	*145*	*100.0%*	*6,760*	*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%
Low/Moderate Total	*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	28	0.6%	2,801	0.5%	428	9.4%	26,703	4.9%
Moderate	534	11.7%	37,586	6.9%	1,057	23.3%	92,063	16.8%
Low/Moderate Total	*562*	*12.4%*	*40,387*	*7.4%*	*1,485*	*32.7%*	*118,766*	*21.7%*
Middle	2,372	52.2%	249,932	45.7%	1,127	24.8%	118,112	21.6%
Upper	1,611	35.4%	256,308	46.9%	1,684	37.1%	282,704	51.7%
Unknown	0	0.0%	0	0.0%	249	5.5%	27,045	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,545*	*100.0%*	*546,627*	*100.0%*	*4,545*	*100.0%*	*546,627*	*100.0%*

HMDA Loan Distribution Table

Lima MSA #30620

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	9	10.2%	445	5.1%
Moderate	14	15.9%	790	9.1%	25	28.4%	2,108	24.4%
Low/Moderate Total	*14*	*15.9%*	*790*	*9.1%*	*34*	*38.6%*	*2,553*	*29.5%*
Middle	47	53.4%	4,284	49.5%	23	26.1%	2,235	25.8%
Upper	27	30.7%	3,580	41.4%	30	34.1%	3,730	43.1%
Unknown	0	0.0%	0	0.0%	1	1.1%	136	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*88*	*100.0%*	*8,654*	*100.0%*	*88*	*100.0%*	*8,654*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	9	5.1%	437	2.2%
Moderate	28	15.8%	1,447	7.4%	30	16.9%	2,417	12.3%
Low/Moderate Total	*28*	*15.8%*	*1,447*	*7.4%*	*39*	*22.0%*	*2,854*	*14.6%*
Middle	87	49.2%	8,928	45.5%	35	19.8%	3,807	19.4%
Upper	62	35.0%	9,239	47.1%	83	46.9%	10,829	55.2%
Unknown	0	0.0%	0	0.0%	20	11.3%	2,124	10.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*177*	*100.0%*	*19,614*	*100.0%*	*177*	*100.0%*	*19,614*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	1	14.3%	50	15.9%
Moderate	2	28.6%	10	3.2%	1	14.3%	5	1.6%
Low/Moderate Total	*2*	*28.6%*	*10*	*3.2%*	*2*	*28.6%*	*55*	*17.5%*
Middle	2	28.6%	105	33.4%	1	14.3%	2	0.6%
Upper	3	42.9%	199	63.4%	4	57.1%	257	81.8%
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%
Total	*7*	*100.0%*	*314*	*100.0%*	*7*	*100.0%*	*314*	*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%
Low/Moderate Total	*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%	19	7.0%	932	3.3%
Moderate	44	16.2%	2,247	7.9%	56	20.6%	4,530	15.8%
Low/Moderate Total	*44*	*16.2%*	*2,247*	*7.9%*	*75*	*27.6%*	*5,462*	*19.1%*
Middle	136	50.0%	13,317	46.6%	59	21.7%	6,044	21.1%
Upper	92	33.8%	13,018	45.5%	117	43.0%	14,816	51.8%
Unknown	0	0.0%	0	0.0%	21	7.7%	2,260	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*272*	*100.0%*	*28,582*	*100.0%*	*272*	*100.0%*	*28,582*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Northwest Ohio

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	99	7.0%	6,187	3.9%
Moderate	31	2.2%	2,168	1.4%	380	27.0%	30,289	19.3%
Low/Moderate Total	*31*	*2.2%*	*2,168*	*1.4%*	*479*	*34.1%*	*36,476*	*23.3%*
Middle	845	60.1%	83,225	53.1%	383	27.3%	38,795	24.8%
Upper	529	37.7%	71,281	45.5%	510	36.3%	77,851	49.7%
Unknown	0	0.0%	0	0.0%	33	2.3%	3,552	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,405*	*100.0%*	*156,674*	*100.0%*	*1,405*	*100.0%*	*156,674*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	74	5.1%	4,579	3.0%
Moderate	32	2.2%	2,287	1.5%	286	19.8%	23,503	15.2%
Low/Moderate Total	*32*	*2.2%*	*2,287*	*1.5%*	*360*	*24.9%*	*28,082*	*18.1%*
Middle	869	60.1%	87,968	56.8%	384	26.6%	36,734	23.7%
Upper	544	37.6%	64,638	41.7%	595	41.2%	79,329	51.2%
Unknown	0	0.0%	0	0.0%	106	7.3%	10,748	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,445*	*100.0%*	*154,893*	*100.0%*	*1,445*	*100.0%*	*154,893*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	3	3.8%	120	2.9%
Moderate	3	3.8%	23	0.5%	16	20.0%	542	12.9%
Low/Moderate Total	*3*	*3.8%*	*23*	*0.5%*	*19*	*23.8%*	*662*	*15.7%*
Middle	41	51.3%	2,166	51.5%	20	25.0%	686	16.3%
Upper	36	45.0%	2,020	48.0%	37	46.3%	2,663	63.3%
Unknown	0	0.0%	0	0.0%	4	5.0%	198	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*80*	*100.0%*	*4,209*	*100.0%*	*80*	*100.0%*	*4,209*	*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%
Low/Moderate Total	*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%	176	6.0%	10,886	3.4%
Moderate	66	2.3%	4,478	1.4%	682	23.3%	54,334	17.2%
Low/Moderate Total	*66*	*2.3%*	*4,478*	*1.4%*	*858*	*29.3%*	*65,220*	*20.7%*
Middle	1,755	59.9%	173,359	54.9%	787	26.9%	76,215	24.1%
Upper	1,109	37.8%	137,939	43.7%	1,142	39.0%	159,843	50.6%
Unknown	0	0.0%	0	0.0%	143	4.9%	14,498	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,930*	*100.0%*	*315,776*	*100.0%*	*2,930*	*100.0%*	*315,776*	*100.0%*

HMDA Loan Distribution Table

Non-MSA Ohio Valley

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	79	9.5%	4,698	5.4%
Moderate	172	20.7%	13,400	15.4%	203	24.5%	14,846	17.1%
Low/Moderate Total	*172*	*20.7%*	*13,400*	*15.4%*	*282*	*34.0%*	*19,544*	*22.5%*
Middle	621	74.8%	67,865	78.1%	214	25.8%	20,899	24.1%
Upper	37	4.5%	5,601	6.4%	322	38.8%	45,103	51.9%
Unknown	0	0.0%	0	0.0%	12	1.4%	1,320	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*830*	*100.0%*	*86,866*	*100.0%*	*830*	*100.0%*	*86,866*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	97	8.2%	5,861	4.8%
Moderate	239	20.2%	19,392	15.8%	238	20.1%	17,718	14.5%
Low/Moderate Total	*239*	*20.2%*	*19,392*	*15.8%*	*335*	*28.3%*	*23,579*	*19.3%*
Middle	892	75.3%	95,880	78.3%	300	25.3%	29,105	23.8%
Upper	53	4.5%	7,181	5.9%	474	40.0%	62,178	50.8%
Unknown	0	0.0%	0	0.0%	75	6.3%	7,591	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,184*	*100.0%*	*122,453*	*100.0%*	*1,184*	*100.0%*	*122,453*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	11	9.5%	233	4.6%
Moderate	32	27.6%	1,260	25.1%	26	22.4%	647	12.9%
Low/Moderate Total	*32*	*27.6%*	*1,260*	*25.1%*	*37*	*31.9%*	*880*	*17.5%*
Middle	81	69.8%	3,552	70.7%	23	19.8%	783	15.6%
Upper	3	2.6%	211	4.2%	47	40.5%	2,787	55.5%
Unknown	0	0.0%	0	0.0%	9	7.8%	573	11.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*116*	*100.0%*	*5,023*	*100.0%*	*116*	*100.0%*	*5,023*	*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%
Low/Moderate Total	*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%	187	8.8%	10,792	5.0%
Moderate	443	20.8%	34,052	15.9%	467	21.9%	33,211	15.5%
Low/Moderate Total	*443*	*20.8%*	*34,052*	*15.9%*	*654*	*30.7%*	*44,003*	*20.5%*
Middle	1,594	74.8%	167,297	78.1%	537	25.2%	50,787	23.7%
Upper	93	4.4%	12,993	6.1%	843	39.6%	110,068	51.4%
Unknown	0	0.0%	0	0.0%	96	4.5%	9,484	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,130*	*100.0%*	*214,342*	*100.0%*	*2,130*	*100.0%*	*214,342*	*100.0%*

HMDA Loan Distribution Table

Sandusky MSA #41780

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	0	0.0%	0	0.0%	15	10.8%	1,047	5.7%
Moderate	25	18.0%	2,220	12.1%	25	18.0%	2,348	12.8%
Low/Moderate Total	*25*	*18.0%*	*2,220*	*12.1%*	*40*	*28.8%*	*3,395*	*18.5%*
Middle	84	60.4%	9,707	52.9%	38	27.3%	4,615	25.2%
Upper	30	21.6%	6,419	35.0%	57	41.0%	9,700	52.9%
Unknown	0	0.0%	0	0.0%	4	2.9%	636	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*139*	*100.0%*	*18,346*	*100.0%*	*139*	*100.0%*	*18,346*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	12	13.5%	841	6.5%
Moderate	18	20.2%	1,507	11.7%	18	20.2%	1,681	13.0%
Low/Moderate Total	*18*	*20.2%*	*1,507*	*11.7%*	*30*	*33.7%*	*2,522*	*19.5%*
Middle	52	58.4%	7,717	59.7%	23	25.8%	2,946	22.8%
Upper	19	21.3%	3,698	28.6%	34	38.2%	7,204	55.7%
Unknown	0	0.0%	0	0.0%	2	2.2%	250	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*89*	*100.0%*	*12,922*	*100.0%*	*89*	*100.0%*	*12,922*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	179	27.9%	2	25.0%	65	10.1%
Low/Moderate Total	*1*	*12.5%*	*179*	*27.9%*	*2*	*25.0%*	*65*	*10.1%*
Middle	4	50.0%	250	39.0%	1	12.5%	11	1.7%
Upper	3	37.5%	212	33.1%	5	62.5%	565	88.1%
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%
Total	*8*	*100.0%*	*641*	*100.0%*	*8*	*100.0%*	*641*	*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%
Low/Moderate Total	*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%	27	11.4%	1,888	5.9%
Moderate	44	18.6%	3,906	12.2%	45	19.1%	4,094	12.8%
Low/Moderate Total	*44*	*18.6%*	*3,906*	*12.2%*	*72*	*30.5%*	*5,982*	*18.7%*
Middle	140	59.3%	17,674	55.4%	62	26.3%	7,572	23.7%
Upper	52	22.0%	10,329	32.4%	96	40.7%	17,469	54.7%
Unknown	0	0.0%	0	0.0%	6	2.5%	886	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*236*	*100.0%*	*31,909*	*100.0%*	*236*	*100.0%*	*31,909*	*100.0%*

HMDA Loan Distribution Table

Springfield MSA #44220

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	4	1.7%	264	1.1%	24	10.2%	1,282	5.2%
Moderate	15	6.4%	1,339	5.4%	54	22.9%	4,026	16.3%
Low/Moderate Total	*19*	*8.1%*	*1,603*	*6.5%*	*78*	*33.1%*	*5,308*	*21.4%*
Middle	152	64.4%	13,917	56.2%	64	27.1%	6,557	26.5%
Upper	65	27.5%	9,233	37.3%	89	37.7%	12,657	51.1%
Unknown	0	0.0%	0	0.0%	5	2.1%	231	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*236*	*100.0%*	*24,753*	*100.0%*	*236*	*100.0%*	*24,753*	*100.0%*
				Refinance				
Low	4	1.9%	194	0.8%	10	4.6%	664	2.8%
Moderate	17	7.9%	1,301	5.5%	35	16.2%	2,625	11.1%
Low/Moderate Total	*21*	*9.7%*	*1,495*	*6.3%*	*45*	*20.8%*	*3,289*	*13.9%*
Middle	111	51.4%	10,888	45.9%	57	26.4%	5,492	23.1%
Upper	84	38.9%	11,346	47.8%	98	45.4%	12,809	54.0%
Unknown	0	0.0%	0	0.0%	16	7.4%	2,139	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*216*	*100.0%*	*23,729*	*100.0%*	*216*	*100.0%*	*23,729*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	18.2%	28	11.0%	3	27.3%	38	14.9%
Low/Moderate Total	*2*	*18.2%*	*28*	*11.0%*	*3*	*27.3%*	*38*	*14.9%*
Middle	5	45.5%	108	42.4%	4	36.4%	64	25.1%
Upper	4	36.4%	119	46.7%	4	36.4%	153	60.0%
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	*11*	*100.0%*	*255*	*100.0%*	*11*	*100.0%*	*255*	*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%
Low/Moderate Total	*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	8	1.7%	458	0.9%	34	7.3%	1,946	4.0%
Moderate	34	7.3%	2,668	5.5%	92	19.9%	6,689	13.7%
Low/Moderate Total	*42*	*9.1%*	*3,126*	*6.4%*	*126*	*27.2%*	*8,635*	*17.7%*
Middle	268	57.9%	24,913	51.1%	125	27.0%	12,113	24.9%
Upper	153	33.0%	20,698	42.5%	191	41.3%	25,619	52.6%
Unknown	0	0.0%	0	0.0%	21	4.5%	2,370	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*463*	*100.0%*	*48,737*	*100.0%*	*463*	*100.0%*	*48,737*	*100.0%*

HMDA Loan Distribution Table

Toledo MSA #45780

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	36	1.5%	2,729	0.8%	238	9.8%	16,259	4.9%
Moderate	239	9.8%	16,247	4.9%	570	23.4%	55,405	16.6%
Low/Moderate Total	*275*	*11.3%*	*18,976*	*5.7%*	*808*	*33.2%*	*71,664*	*21.5%*
Middle	1,118	46.0%	128,543	38.6%	618	25.4%	73,221	22.0%
Upper	1,038	42.7%	185,495	55.7%	940	38.7%	178,846	53.7%
Unknown	0	0.0%	0	0.0%	65	2.7%	9,283	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,431*	*100.0%*	*333,014*	*100.0%*	*2,431*	*100.0%*	*333,014*	*100.0%*
				Refinance				
Low	18	0.9%	853	0.3%	147	7.0%	9,443	3.5%
Moderate	217	10.3%	14,822	5.5%	408	19.4%	36,800	13.6%
Low/Moderate Total	*235*	*11.2%*	*15,675*	*5.8%*	*555*	*26.4%*	*46,243*	*17.1%*
Middle	1,046	49.7%	115,895	42.9%	519	24.6%	56,544	20.9%
Upper	825	39.2%	138,499	51.3%	880	41.8%	150,231	55.6%
Unknown	0	0.0%	0	0.0%	152	7.2%	17,051	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,106*	*100.0%*	*270,069*	*100.0%*	*2,106*	*100.0%*	*270,069*	*100.0%*
				Home Improvement				
Low	2	1.6%	49	1.0%	16	13.1%	259	5.4%
Moderate	29	23.8%	544	11.4%	21	17.2%	422	8.8%
Low/Moderate Total	*31*	*25.4%*	*593*	*12.4%*	*37*	*30.3%*	*681*	*14.3%*
Middle	57	46.7%	1,999	41.8%	34	27.9%	967	20.2%
Upper	34	27.9%	2,186	45.8%	45	36.9%	2,867	60.0%
Unknown	0	0.0%	0	0.0%	6	4.9%	263	5.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*122*	*100.0%*	*4,778*	*100.0%*	*122*	*100.0%*	*4,778*	*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%
Low/Moderate Total	*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	56	1.2%	3,631	0.6%	401	8.6%	25,961	4.3%
Moderate	485	10.4%	31,613	5.2%	999	21.4%	92,627	15.2%
Low/Moderate Total	*541*	*11.6%*	*35,244*	*5.8%*	*1,400*	*30.0%*	*118,588*	*19.5%*
Middle	2,221	47.7%	246,437	40.5%	1,171	25.1%	130,732	21.5%
Upper	1,897	40.7%	326,180	53.7%	1,865	40.0%	331,944	54.6%
Unknown	0	0.0%	0	0.0%	223	4.8%	26,597	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,659*	*100.0%*	*607,861*	*100.0%*	*4,659*	*100.0%*	*607,861*	*100.0%*

HMDA Loan Distribution Table

Commonwealth of Pennsylvania - Pittsburgh MSA #38300

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
				Home Purchase				
Low	4	0.4%	139	0.1%	41	4.5%	2,082	2.1%
Moderate	65	7.1%	3,752	3.7%	144	15.8%	10,337	10.3%
Low/Moderate Total	*69*	*7.6%*	*3,891*	*3.9%*	*185*	*20.3%*	*12,419*	*12.4%*
Middle	289	31.8%	23,045	23.0%	194	21.3%	14,859	14.8%
Upper	552	60.7%	73,432	73.2%	521	57.3%	71,772	71.5%
Unknown	0	0.0%	0	0.0%	10	1.1%	1,318	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*910*	*100.0%*	*100,368*	*100.0%*	*910*	*100.0%*	*100,368*	*100.0%*
				Refinance				
Low	0	0.0%	0	0.0%	11	2.8%	756	1.4%
Moderate	23	5.8%	1,828	3.4%	46	11.5%	4,209	7.8%
Low/Moderate Total	*23*	*5.8%*	*1,828*	*3.4%*	*57*	*14.3%*	*4,965*	*9.2%*
Middle	134	33.6%	13,060	24.2%	81	20.3%	7,853	14.6%
Upper	242	60.7%	39,024	72.4%	245	61.4%	39,095	72.5%
Unknown	0	0.0%	0	0.0%	16	4.0%	1,999	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*399*	*100.0%*	*53,912*	*100.0%*	*399*	*100.0%*	*53,912*	*100.0%*
				Home Improvement				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	21.7%	136	8.7%	1	4.3%	38	2.4%
Low/Moderate Total	*5*	*21.7%*	*136*	*8.7%*	*1*	*4.3%*	*38*	*2.4%*
Middle	7	30.4%	465	29.8%	4	17.4%	319	20.5%
Upper	11	47.8%	958	61.4%	18	78.3%	1,202	77.1%
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%
Total	*23*	*100.0%*	*1,559*	*100.0%*	*23*	*100.0%*	*1,559*	*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%
Low/Moderate Total	*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	4	0.3%	139	0.1%	52	3.9%	2,838	1.8%
Moderate	93	7.0%	5,716	3.7%	191	14.3%	14,584	9.4%
Low/Moderate Total	*97*	*7.3%*	*5,855*	*3.8%*	*243*	*18.2%*	*17,422*	*11.2%*
Middle	430	32.3%	36,570	23.5%	279	20.9%	23,031	14.8%
Upper	805	60.4%	113,414	72.8%	784	58.9%	112,069	71.9%
Unknown	0	0.0%	0	0.0%	26	2.0%	3,317	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,332*	*100.0%*	*155,839*	*100.0%*	*1,332*	*100.0%*	*155,839*	*100.0%*

HMDA Loan Distribution Table

State of West Virginia - Charleston MSA #16620

Income Categories	HMDA By Tract Income #	%	$(000s)	%	By Borrower Income #	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	11	3.6%	668	1.6%
Moderate	13	4.2%	1,095	2.5%	45	14.7%	3,158	7.3%
Low/Moderate Total	*13*	*4.2%*	*1,095*	*2.5%*	*56*	*18.2%*	*3,826*	*8.9%*
Middle	146	47.6%	19,917	46.3%	85	27.7%	8,580	19.9%
Upper	148	48.2%	22,024	51.2%	159	51.8%	29,279	68.0%
Unknown	0	0.0%	0	0.0%	7	2.3%	1,351	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*307*	*100.0%*	*43,036*	*100.0%*	*307*	*100.0%*	*43,036*	*100.0%*
	Refinance							
Low	1	0.4%	195	0.6%	10	4.3%	621	1.8%
Moderate	7	3.0%	468	1.4%	21	9.1%	1,648	4.8%
Low/Moderate Total	*8*	*3.4%*	*663*	*1.9%*	*31*	*13.4%*	*2,269*	*6.6%*
Middle	116	50.0%	16,223	47.4%	59	25.4%	6,057	17.7%
Upper	108	46.6%	17,330	50.6%	126	54.3%	23,740	69.4%
Unknown	0	0.0%	0	0.0%	16	6.9%	2,150	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*232*	*100.0%*	*34,216*	*100.0%*	*232*	*100.0%*	*34,216*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	11.1%	55	3.2%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*2*	*11.1%*	*55*	*3.2%*
Middle	11	61.1%	1,075	63.0%	1	5.6%	15	0.9%
Upper	7	38.9%	632	37.0%	12	66.7%	1,360	79.7%
Unknown	0	0.0%	0	0.0%	3	16.7%	277	16.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*18*	*100.0%*	*1,707*	*100.0%*	*18*	*100.0%*	*1,707*	*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%
Low/Moderate Total	*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	1	0.2%	195	0.2%	21	3.8%	1,289	1.6%
Moderate	20	3.6%	1,563	2.0%	68	12.2%	4,861	6.2%
Low/Moderate Total	*21*	*3.8%*	*1,758*	*2.2%*	*89*	*16.0%*	*6,150*	*7.8%*
Middle	273	49.0%	37,215	47.1%	145	26.0%	14,652	18.6%
Upper	263	47.2%	39,986	50.6%	297	53.3%	54,379	68.9%
Unknown	0	0.0%	0	0.0%	26	4.7%	3,778	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*557*	*100.0%*	*78,959*	*100.0%*	*557*	*100.0%*	*78,959*	*100.0%*

APPENDIX F

PEER HMDA LENDING DISTRIBUTION TABLES

2007 Peer Group HMDA Loan Distribution Table

Chicago/Naperville/Joliet IL-IN-WI MSA #16980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	10,827	4.7%	2,201,118	*4.4%*	7,694	3.4%	875,351	1.8%
Moderate	34,497	15.0%	6,223,744	*12.5%*	38,619	16.8%	5,590,872	11.2%
Low/Moderate Total	*45,324*	*19.7%*	*8,424,862*	*16.9%*	*46,313*	*20.2%*	*6,466,223*	*13.0%*
Middle	93,786	40.9%	17,080,305	*34.3%*	55,557	24.2%	9,912,628	19.9%
Upper	90,189	39.3%	24,173,570	*48.6%*	94,370	41.1%	26,187,633	52.6%
Unknown	238	0.1%	68,073	*0.1%*	33,297	14.5%	7,180,326	14.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*229,537*	*100.0%*	*49,746,810*	*100.0%*	*229,537*	*100.0%*	*49,746,810*	*100.0%*
	Refinance							
Low	10,533	3.5%	2,044,001	*3.1%*	12,051	4.0%	1,312,745	2.0%
Moderate	48,877	16.3%	8,944,841	*13.4%*	46,141	15.4%	6,737,334	10.1%
Low/Moderate Total	*59,410*	*19.8%*	*10,988,842*	*16.5%*	*58,192*	*19.4%*	*8,050,079*	*12.1%*
Middle	128,673	42.9%	24,353,846	*36.5%*	76,293	25.5%	13,937,753	20.9%
Upper	111,450	37.2%	31,356,175	*47.0%*	121,962	40.7%	34,421,416	51.6%
Unknown	125	0.0%	32,533	*0.0%*	43,211	14.4%	10,322,148	15.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*299,658*	*100.0%*	*66,731,396*	*100.0%*	*299,658*	*100.0%*	*66,731,396*	*100.0%*
	Home Improvement							
Low	1,139	4.0%	126,884	*4.1%*	1,996	7.0%	101,210	3.3%
Moderate	5,506	19.4%	533,621	*17.3%*	5,345	18.9%	391,620	12.7%
Low/Moderate Total	*6,645*	*23.4%*	*660,505*	*21.4%*	*7,341*	*25.9%*	*492,830*	*16.0%*
Middle	12,530	44.2%	1,149,469	*37.3%*	7,988	28.2%	724,589	23.5%
Upper	9,164	32.3%	1,270,973	*41.3%*	12,002	42.3%	1,671,798	54.3%
Unknown	5	0.0%	125	*0.0%*	1,013	3.6%	191,855	6.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*28,344*	*100.0%*	*3,081,072*	*100.0%*	*28,344*	*100.0%*	*3,081,072*	*100.0%*
	Multi-Family							
Low	440	15.6%	329,420	*10.6%*	0	0.0%	0	0.0%
Moderate	987	35.1%	905,573	*29.3%*	0	0.0%	0	0.0%
Low/Moderate Total	*1,427*	*50.7%*	*1,234,993*	*39.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	1,008	35.8%	1,151,237	*37.2%*	0	0.0%	0	0.0%
Upper	379	13.5%	707,616	*22.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	2,814	100.0%	3,093,846	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,814*	*100.0%*	*3,093,846*	*100.0%*	*2,814*	*100.0%*	*3,093,846*	*100.0%*
	HMDA Totals							
Low	22,939	4.1%	4,701,423	*3.8%*	21,741	3.9%	2,289,306	1.9%
Moderate	89,867	16.0%	16,607,779	*13.5%*	90,105	16.1%	12,719,826	10.4%
Low/Moderate Total	*112,806*	*20.1%*	*21,309,202*	*17.4%*	*111,846*	*20.0%*	*15,009,132*	*12.2%*
Middle	235,997	42.1%	43,734,857	*35.7%*	139,838	25.0%	24,574,970	20.0%
Upper	211,182	37.7%	57,508,334	*46.9%*	228,334	40.7%	62,280,847	50.8%
Unknown	368	0.1%	100,731	*0.1%*	80,335	14.3%	20,788,175	16.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*560,353*	*100.0%*	*122,653,124*	*100.0%*	*560,353*	*100.0%*	*122,653,124*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Chicago/Naperville/Joliet IL-IN-WI MSA #16980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	4,447	3.6%	1,013,416	*3.5%*	7,725	6.2%	1,276,289	4.4%
Moderate	16,909	13.6%	3,317,757	*11.4%*	23,174	18.7%	3,575,794	12.3%
Low/Moderate Total	*21,356*	*17.2%*	*4,331,173*	*14.9%*	*30,899*	*24.9%*	*4,852,083*	*16.7%*
Middle	49,949	40.3%	9,697,917	*33.3%*	30,057	24.3%	5,990,831	20.6%
Upper	52,462	42.3%	15,076,387	*51.7%*	47,479	38.3%	14,696,606	50.4%
Unknown	112	0.1%	32,310	*0.1%*	15,444	12.5%	3,598,267	12.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*123,879*	*100.0%*	*29,137,787*	*100.0%*	*123,879*	*100.0%*	*29,137,787*	*100.0%*
	Refinance							
Low	6,013	2.7%	1,286,251	*2.4%*	12,058	5.5%	1,945,576	3.7%
Moderate	29,204	13.3%	5,702,456	*10.9%*	31,491	14.3%	4,946,263	9.4%
Low/Moderate Total	*35,217*	*16.0%*	*6,988,707*	*13.3%*	*43,549*	*19.8%*	*6,891,839*	*13.1%*
Middle	87,818	39.9%	17,632,274	*33.6%*	51,726	23.5%	10,413,752	19.8%
Upper	96,863	44.0%	27,874,050	*53.1%*	89,372	40.6%	26,585,263	50.6%
Unknown	129	0.1%	39,417	*0.1%*	35,380	16.1%	8,643,594	16.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*220,027*	*100.0%*	*52,534,448*	*100.0%*	*220,027*	*100.0%*	*52,534,448*	*100.0%*
	Home Improvement							
Low	595	4.6%	52,161	*4.0%*	1,339	10.3%	59,445	4.6%
Moderate	2,661	20.5%	219,019	*16.9%*	2,536	19.6%	178,355	13.8%
Low/Moderate Total	*3,256*	*25.1%*	*271,180*	*20.9%*	*3,875*	*29.9%*	*237,800*	*18.3%*
Middle	5,673	43.8%	470,543	*36.3%*	3,388	26.1%	297,573	23.0%
Upper	4,034	31.1%	554,103	*42.7%*	4,717	36.4%	614,089	47.4%
Unknown	2	0.0%	642	*0.0%*	985	7.6%	147,006	11.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,965*	*100.0%*	*1,296,468*	*100.0%*	*12,965*	*100.0%*	*1,296,468*	*100.0%*
	Multi-Family							
Low	461	13.3%	341,571	*9.7%*	0	0.0%	0	0.0%
Moderate	1,297	37.5%	1,165,023	*33.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*1,758*	*50.9%*	*1,506,594*	*42.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	1,143	33.1%	1,118,711	*31.6%*	0	0.0%	0	0.0%
Upper	552	16.0%	893,247	*25.3%*	0	0.0%	0	0.0%
Unknown	3	0.1%	16,189	*0.5%*	3,456	100.0%	3,534,741	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,456*	*100.0%*	*3,534,741*	*100.0%*	*3,456*	*100.0%*	*3,534,741*	*100.0%*
	HMDA Totals							
Low	11,516	3.2%	2,693,399	*3.1%*	21,122	5.9%	3,281,310	3.8%
Moderate	50,071	13.9%	10,404,255	*12.0%*	57,201	15.9%	8,700,412	10.1%
Low/Moderate Total	*61,587*	*17.1%*	*13,097,654*	*15.1%*	*78,323*	*21.7%*	*11,981,722*	*13.9%*
Middle	144,583	40.1%	28,919,445	*33.4%*	85,171	23.6%	16,702,156	19.3%
Upper	153,911	42.7%	44,397,787	*51.3%*	141,568	39.3%	41,895,958	48.4%
Unknown	246	0.1%	88,558	*0.1%*	55,265	15.3%	15,923,608	18.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*360,327*	*100.0%*	*86,503,444*	*100.0%*	*360,327*	*100.0%*	*86,503,444*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Cincinnati/Middletown OH-KY-IN MSA #17140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	908	2.1%	91,868	*1.4%*	3,396	7.7%	277,489	4.3%
Moderate	6,143	13.9%	630,513	*9.8%*	9,109	20.6%	964,182	14.9%
Low/Moderate Total	*7,051*	*16.0%*	*722,381*	*11.2%*	*12,505*	*28.3%*	*1,241,671*	*19.2%*
Middle	21,974	49.8%	2,832,956	*43.9%*	10,459	23.7%	1,359,229	21.1%
Upper	15,077	34.2%	2,896,486	*44.9%*	15,591	35.3%	3,106,303	48.1%
Unknown	10	0.0%	2,413	*0.0%*	5,557	12.6%	747,033	11.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*44,112*	*100.0%*	*6,454,236*	*100.0%*	*44,112*	*100.0%*	*6,454,236*	*100.0%*
	Refinance							
Low	852	2.2%	77,466	*1.5%*	2,712	7.1%	206,590	3.9%
Moderate	6,170	16.1%	593,236	*11.3%*	7,462	19.5%	748,767	14.3%
Low/Moderate Total	*7,022*	*18.4%*	*670,702*	*12.8%*	*10,174*	*26.6%*	*955,357*	*18.2%*
Middle	19,617	51.3%	2,432,531	*46.5%*	10,104	26.4%	1,223,642	23.4%
Upper	11,579	30.3%	2,131,173	*40.7%*	13,896	36.4%	2,464,863	47.1%
Unknown	8	0.0%	1,265	*0.0%*	4,052	10.6%	591,809	11.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*38,226*	*100.0%*	*5,235,671*	*100.0%*	*38,226*	*100.0%*	*5,235,671*	*100.0%*
	Home Improvement							
Low	155	2.8%	6,563	*2.6%*	580	10.5%	17,427	6.8%
Moderate	925	16.7%	35,302	*13.8%*	1,113	20.1%	38,453	15.0%
Low/Moderate Total	*1,080*	*19.5%*	*41,865*	*16.3%*	*1,693*	*30.5%*	*55,880*	*21.8%*
Middle	2,869	51.7%	121,884	*47.6%*	1,538	27.7%	60,904	23.8%
Upper	1,596	28.8%	92,341	*36.1%*	2,226	40.1%	132,263	51.6%
Unknown	1	0.0%	30	*0.0%*	89	1.6%	7,073	2.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,546*	*100.0%*	*256,120*	*100.0%*	*5,546*	*100.0%*	*256,120*	*100.0%*
	Multi-Family							
Low	39	12.3%	21,953	*5.5%*	0	0.0%	0	0.0%
Moderate	93	29.2%	75,501	*19.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*132*	*41.5%*	*97,454*	*24.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	146	45.9%	222,516	*56.2%*	0	0.0%	0	0.0%
Upper	40	12.6%	75,901	*19.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	318	100.0%	395,871	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*318*	*100.0%*	*395,871*	*100.0%*	*318*	*100.0%*	*395,871*	*100.0%*
	HMDA Totals							
Low	1,954	2.2%	197,850	*1.6%*	6,688	7.6%	501,506	4.1%
Moderate	13,331	15.1%	1,334,552	*10.8%*	17,684	20.0%	1,751,402	14.2%
Low/Moderate Total	*15,285*	*17.3%*	*1,532,402*	*12.4%*	*24,372*	*27.6%*	*2,252,908*	*18.3%*
Middle	44,606	50.6%	5,609,887	*45.5%*	22,101	25.1%	2,643,775	21.4%
Upper	28,292	32.1%	5,195,901	*42.1%*	31,713	36.0%	5,703,429	46.2%
Unknown	19	0.0%	3,708	*0.0%*	10,016	11.4%	1,741,786	14.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*88,202*	*100.0%*	*12,341,898*	*100.0%*	*88,202*	*100.0%*	*12,341,898*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Cincinnati/Middletown OH-KY-IN MSA #17140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	560	1.9%	64,784	*1.4%*	3,072	10.2%	247,480	5.4%
Moderate	4,097	13.6%	417,873	*9.1%*	6,600	22.0%	728,227	15.9%
Low/Moderate Total	*4,657*	*15.5%*	*482,657*	*10.5%*	*9,672*	*32.2%*	*975,707*	*21.3%*
Middle	15,177	50.5%	2,027,035	*44.3%*	6,807	22.6%	974,668	21.3%
Upper	10,219	34.0%	2,065,191	*45.1%*	9,692	32.2%	2,096,867	45.8%
Unknown	10	0.0%	2,268	*0.0%*	3,892	12.9%	529,909	11.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*30,063*	*100.0%*	*4,577,151*	*100.0%*	*30,063*	*100.0%*	*4,577,151*	*100.0%*
	Refinance							
Low	436	1.4%	46,972	*1.0%*	2,305	7.4%	189,695	3.9%
Moderate	4,263	13.8%	453,350	*9.3%*	5,608	18.1%	624,323	12.8%
Low/Moderate Total	*4,699*	*15.2%*	*500,322*	*10.3%*	*7,913*	*25.6%*	*814,018*	*16.7%*
Middle	15,327	49.5%	2,173,840	*44.7%*	7,513	24.3%	1,039,608	21.4%
Upper	10,913	35.3%	2,185,785	*45.0%*	11,390	36.8%	2,360,566	48.6%
Unknown	6	0.0%	952	*0.0%*	4,129	13.3%	646,707	13.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*30,945*	*100.0%*	*4,860,899*	*100.0%*	*30,945*	*100.0%*	*4,860,899*	*100.0%*
	Home Improvement							
Low	66	1.9%	2,342	*1.5%*	409	11.8%	9,980	6.4%
Moderate	536	15.5%	17,370	*11.2%*	715	20.6%	23,942	15.4%
Low/Moderate Total	*602*	*17.4%*	*19,712*	*12.7%*	*1,124*	*32.4%*	*33,922*	*21.9%*
Middle	1,828	52.7%	75,737	*48.8%*	901	26.0%	34,071	21.9%
Upper	1,036	29.9%	59,778	*38.5%*	1,358	39.2%	77,871	50.2%
Unknown	1	0.0%	12	*0.0%*	84	2.4%	9,375	6.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,467*	*100.0%*	*155,239*	*100.0%*	*3,467*	*100.0%*	*155,239*	*100.0%*
	Multi-Family							
Low	26	12.0%	47,267	*20.5%*	0	0.0%	0	0.0%
Moderate	65	30.1%	59,638	*25.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*91*	*42.1%*	*106,905*	*46.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	89	41.2%	73,608	*31.9%*	0	0.0%	0	0.0%
Upper	36	16.7%	50,040	*21.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	216	100.0%	230,553	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*216*	*100.0%*	*230,553*	*100.0%*	*216*	*100.0%*	*230,553*	*100.0%*
	HMDA Totals							
Low	1,088	1.7%	161,365	*1.6%*	5,786	8.9%	447,155	4.6%
Moderate	8,961	13.9%	948,231	*9.7%*	12,923	20.0%	1,376,492	14.0%
Low/Moderate Total	*10,049*	*15.5%*	*1,109,596*	*11.3%*	*18,709*	*28.9%*	*1,823,647*	*18.6%*
Middle	32,421	50.1%	4,350,220	*44.3%*	15,221	23.5%	2,048,347	20.9%
Upper	22,204	34.3%	4,360,794	*44.4%*	22,440	34.7%	4,535,304	46.2%
Unknown	17	0.0%	3,232	*0.0%*	8,321	12.9%	1,416,544	14.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*64,691*	*100.0%*	*9,823,842*	*100.0%*	*64,691*	*100.0%*	*9,823,842*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Evansville IN-KY MSA #21780 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	61	1.0%	3,312	*0.5%*	704	11.2%	45,623	6.6%
Moderate	930	14.8%	68,080	*9.8%*	1,440	22.9%	122,726	17.7%
Low/Moderate Total	*991*	*15.8%*	*71,392*	*10.3%*	*2,144*	*34.1%*	*168,349*	*24.3%*
Middle	3,049	48.5%	308,505	*44.6%*	1,479	23.5%	155,538	22.5%
Upper	2,241	35.7%	312,383	*45.1%*	1,895	30.2%	291,474	42.1%
Unknown	0	0.0%	0	*0.0%*	763	12.1%	76,919	11.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,281*	*100.0%*	*692,280*	*100.0%*	*6,281*	*100.0%*	*692,280*	*100.0%*
	Refinance							
Low	70	1.4%	3,458	*0.6%*	474	9.2%	28,650	5.4%
Moderate	893	17.3%	63,440	*11.9%*	1,027	19.8%	81,424	15.2%
Low/Moderate Total	*963*	*18.6%*	*66,898*	*12.5%*	*1,501*	*29.0%*	*110,074*	*20.6%*
Middle	2,606	50.4%	256,549	*48.0%*	1,335	25.8%	124,525	23.3%
Upper	1,605	31.0%	211,051	*39.5%*	1,743	33.7%	234,259	43.8%
Unknown	0	0.0%	0	*0.0%*	595	11.5%	65,640	12.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,174*	*100.0%*	*534,498*	*100.0%*	*5,174*	*100.0%*	*534,498*	*100.0%*
	Home Improvement							
Low	20	1.7%	446	*1.2%*	117	10.1%	2,873	7.6%
Moderate	190	16.3%	5,781	*15.3%*	219	18.8%	5,182	13.7%
Low/Moderate Total	*210*	*18.0%*	*6,227*	*16.5%*	*336*	*28.9%*	*8,055*	*21.3%*
Middle	595	51.1%	18,272	*48.3%*	332	28.5%	10,485	27.7%
Upper	359	30.8%	13,303	*35.2%*	457	39.3%	18,195	48.1%
Unknown	0	0.0%	0	*0.0%*	39	3.4%	1,067	2.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,164*	*100.0%*	*37,802*	*100.0%*	*1,164*	*100.0%*	*37,802*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	11	42.3%	15,948	*15.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*11*	*42.3%*	*15,948*	*15.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	10	38.5%	85,056	*79.9%*	0	0.0%	0	0.0%
Upper	5	19.2%	5,465	*5.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	26	100.0%	106,469	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*26*	*100.0%*	*106,469*	*100.0%*	*26*	*100.0%*	*106,469*	*100.0%*
	HMDA Totals							
Low	151	1.2%	7,216	*0.5%*	1,295	10.2%	77,146	5.6%
Moderate	2,024	16.0%	153,249	*11.2%*	2,686	21.2%	209,332	15.3%
Low/Moderate Total	*2,175*	*17.2%*	*160,465*	*11.7%*	*3,981*	*31.5%*	*286,478*	*20.9%*
Middle	6,260	49.5%	668,382	*48.7%*	3,146	24.9%	290,548	21.2%
Upper	4,210	33.3%	542,202	*39.5%*	4,095	32.4%	543,928	39.7%
Unknown	0	0.0%	0	*0.0%*	1,423	11.3%	250,095	18.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,645*	*100.0%*	*1,371,049*	*100.0%*	*12,645*	*100.0%*	*1,371,049*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Evansville IN-KY MSA #21780 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	23	0.5%	1,081	*0.2%*	543	11.4%	35,209	6.5%
Moderate	707	14.9%	51,554	*9.5%*	1,089	22.9%	99,164	18.2%
Low/Moderate Total	*730*	*15.4%*	*52,635*	*9.7%*	*1,632*	*34.4%*	*134,373*	*24.7%*
Middle	2,252	47.4%	233,634	*42.9%*	1,016	21.4%	115,991	21.3%
Upper	1,765	37.2%	258,605	*47.5%*	1,237	26.1%	201,611	37.0%
Unknown	0	0.0%	0	*0.0%*	862	18.2%	92,899	17.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,747*	*100.0%*	*544,874*	*100.0%*	*4,747*	*100.0%*	*544,874*	*100.0%*
	Refinance							
Low	45	0.9%	2,245	*0.4%*	381	8.0%	24,090	4.3%
Moderate	728	15.2%	70,376	*12.6%*	823	17.2%	66,666	11.9%
Low/Moderate Total	*773*	*16.2%*	*72,621*	*13.0%*	*1,204*	*25.2%*	*90,756*	*16.2%*
Middle	2,349	49.1%	250,694	*44.7%*	1,045	21.8%	106,472	19.0%
Upper	1,663	34.8%	237,375	*42.3%*	1,554	32.5%	234,932	41.9%
Unknown	0	0.0%	0	*0.0%*	982	20.5%	128,530	22.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,785*	*100.0%*	*560,690*	*100.0%*	*4,785*	*100.0%*	*560,690*	*100.0%*
	Home Improvement							
Low	12	1.5%	176	*0.8%*	79	9.7%	1,197	5.2%
Moderate	114	14.0%	2,811	*12.2%*	170	20.9%	3,328	14.4%
Low/Moderate Total	*126*	*15.5%*	*2,987*	*13.0%*	*249*	*30.6%*	*4,525*	*19.6%*
Middle	446	54.7%	12,226	*53.0%*	230	28.2%	6,077	26.4%
Upper	243	29.8%	7,845	*34.0%*	293	36.0%	10,518	45.6%
Unknown	0	0.0%	0	*0.0%*	43	5.3%	1,938	8.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*815*	*100.0%*	*23,058*	*100.0%*	*815*	*100.0%*	*23,058*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	18	46.2%	17,065	*32.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*18*	*46.2%*	*17,065*	*32.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	17	43.6%	31,782	*59.8%*	0	0.0%	0	0.0%
Upper	4	10.3%	4,265	*8.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	39	100.0%	53,112	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*39*	*100.0%*	*53,112*	*100.0%*	*39*	*100.0%*	*53,112*	*100.0%*
	HMDA Totals							
Low	80	0.8%	3,502	*0.3%*	1,003	9.7%	60,496	5.1%
Moderate	1,567	15.1%	141,806	*12.0%*	2,082	20.0%	169,158	14.3%
Low/Moderate Total	*1,647*	*15.9%*	*145,308*	*12.3%*	*3,085*	*29.7%*	*229,654*	*19.4%*
Middle	5,064	48.8%	528,336	*44.7%*	2,291	22.1%	228,540	19.3%
Upper	3,675	35.4%	508,090	*43.0%*	3,084	29.7%	447,061	37.8%
Unknown	0	0.0%	0	*0.0%*	1,926	18.5%	276,479	23.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10,386*	*100.0%*	*1,181,734*	*100.0%*	*10,386*	*100.0%*	*1,181,734*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Huntington/Ashland WV-KY-OH MSA #26580 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	11	0.3%	1,977	*0.5%*	261	7.0%	13,365	3.7%
Moderate	322	8.6%	20,138	*5.6%*	634	17.0%	42,361	11.7%
Low/Moderate Total	*333*	*8.9%*	*22,115*	*6.1%*	*895*	*24.0%*	*55,726*	*15.4%*
Middle	2,275	61.1%	217,796	*60.2%*	919	24.7%	76,415	21.1%
Upper	1,117	30.0%	122,018	*33.7%*	1,665	44.7%	207,644	57.4%
Unknown	0	0.0%	0	*0.0%*	246	6.6%	22,144	6.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,725*	*100.0%*	*361,929*	*100.0%*	*3,725*	*100.0%*	*361,929*	*100.0%*
	Refinance							
Low	12	0.3%	809	*0.2%*	247	6.2%	13,127	3.5%
Moderate	318	8.0%	21,131	*5.6%*	618	15.5%	40,220	10.6%
Low/Moderate Total	*330*	*8.3%*	*21,940*	*5.8%*	*865*	*21.7%*	*53,347*	*14.1%*
Middle	2,589	65.1%	230,603	*60.8%*	974	24.5%	76,960	20.3%
Upper	1,059	26.6%	126,897	*33.4%*	1,872	47.1%	211,549	55.8%
Unknown	0	0.0%	0	*0.0%*	267	6.7%	37,584	9.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,978*	*100.0%*	*379,440*	*100.0%*	*3,978*	*100.0%*	*379,440*	*100.0%*
	Home Improvement							
Low	3	0.3%	214	*0.4%*	94	8.1%	2,152	4.2%
Moderate	100	8.6%	2,656	*5.2%*	218	18.7%	6,345	12.4%
Low/Moderate Total	*103*	*8.8%*	*2,870*	*5.6%*	*312*	*26.8%*	*8,497*	*16.7%*
Middle	769	66.1%	32,511	*63.8%*	289	24.8%	10,334	20.3%
Upper	292	25.1%	15,606	*30.6%*	532	45.7%	30,026	58.9%
Unknown	0	0.0%	0	*0.0%*	31	2.7%	2,130	4.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,164*	*100.0%*	*50,987*	*100.0%*	*1,164*	*100.0%*	*50,987*	*100.0%*
	Multi-Family							
Low	6	12.5%	2,190	*12.4%*	0	0.0%	0	0.0%
Moderate	5	10.4%	1,832	*10.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*11*	*22.9%*	*4,022*	*22.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	22	45.8%	8,600	*48.7%*	0	0.0%	0	0.0%
Upper	15	31.3%	5,020	*28.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	48	100.0%	17,642	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*48*	*100.0%*	*17,642*	*100.0%*	*48*	*100.0%*	*17,642*	*100.0%*
	HMDA Totals							
Low	32	0.4%	5,190	*0.6%*	602	6.8%	28,644	3.5%
Moderate	745	8.4%	45,757	*5.6%*	1,470	16.5%	88,926	11.0%
Low/Moderate Total	*777*	*8.7%*	*50,947*	*6.3%*	*2,072*	*23.2%*	*117,570*	*14.5%*
Middle	5,655	63.4%	489,510	*60.4%*	2,182	24.5%	163,709	20.2%
Upper	2,483	27.9%	269,541	*33.3%*	4,069	45.6%	449,219	55.5%
Unknown	0	0.0%	0	*0.0%*	592	6.6%	79,500	9.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,915*	*100.0%*	*809,998*	*100.0%*	*8,915*	*100.0%*	*809,998*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Huntington/Ashland WV-KY-OH MSA #26580 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	17	0.6%	2,881	*1.0%*	175	6.5%	9,307	3.2%
Moderate	245	9.1%	16,461	*5.7%*	502	18.7%	35,535	12.2%
Low/Moderate Total	*262*	*9.8%*	*19,342*	*6.6%*	*677*	*25.3%*	*44,842*	*15.4%*
Middle	1,606	60.0%	169,796	*58.3%*	673	25.1%	62,020	21.3%
Upper	810	30.2%	101,978	*35.0%*	1,150	42.9%	165,761	56.9%
Unknown	0	0.0%	0	*0.0%*	178	6.6%	18,493	6.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,678*	*100.0%*	*291,116*	*100.0%*	*2,678*	*100.0%*	*291,116*	*100.0%*
	Refinance							
Low	5	0.1%	199	*0.1%*	222	6.6%	12,284	3.4%
Moderate	201	6.0%	17,182	*4.7%*	500	14.9%	34,893	9.6%
Low/Moderate Total	*206*	*6.2%*	*17,381*	*4.8%*	*722*	*21.6%*	*47,177*	*13.0%*
Middle	2,186	65.3%	224,307	*61.9%*	733	21.9%	66,848	18.5%
Upper	956	28.6%	120,433	*33.3%*	1,586	47.4%	211,756	58.5%
Unknown	0	0.0%	0	*0.0%*	307	9.2%	36,340	10.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,348*	*100.0%*	*362,121*	*100.0%*	*3,348*	*100.0%*	*362,121*	*100.0%*
	Home Improvement							
Low	1	0.1%	15	*0.0%*	84	10.2%	1,777	4.7%
Moderate	66	8.0%	2,105	*5.5%*	158	19.2%	4,867	12.8%
Low/Moderate Total	*67*	*8.1%*	*2,120*	*5.6%*	*242*	*29.3%*	*6,644*	*17.4%*
Middle	579	70.2%	26,857	*70.5%*	186	22.5%	6,420	16.8%
Upper	179	21.7%	9,127	*24.0%*	379	45.9%	24,356	63.9%
Unknown	0	0.0%	0	*0.0%*	18	2.2%	684	1.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*825*	*100.0%*	*38,104*	*100.0%*	*825*	*100.0%*	*38,104*	*100.0%*
	Multi-Family							
Low	8	14.5%	7,316	*23.8%*	0	0.0%	0	0.0%
Moderate	8	14.5%	2,303	*7.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*29.1%*	*9,619*	*31.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	17	30.9%	5,501	*17.9%*	0	0.0%	0	0.0%
Upper	22	40.0%	15,629	*50.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	55	100.0%	30,749	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*55*	*100.0%*	*30,749*	*100.0%*	*55*	*100.0%*	*30,749*	*100.0%*
	HMDA Totals							
Low	31	0.4%	10,411	*1.4%*	481	7.0%	23,368	3.2%
Moderate	520	7.5%	38,051	*5.3%*	1,160	16.8%	75,295	10.4%
Low/Moderate Total	*551*	*8.0%*	*48,462*	*6.7%*	*1,641*	*23.8%*	*98,663*	*13.7%*
Middle	4,388	63.5%	426,461	*59.1%*	1,592	23.1%	135,288	18.7%
Upper	1,967	28.5%	247,167	*34.2%*	3,115	45.1%	401,873	55.7%
Unknown	0	0.0%	0	*0.0%*	558	8.1%	86,266	11.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,906*	*100.0%*	*722,090*	*100.0%*	*6,906*	*100.0%*	*722,090*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Louisville KY-IN MSA #31140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	380	1.4%	31,297	*0.9%*	2,153	8.1%	169,792	4.7%
Moderate	3,464	13.1%	305,091	*8.4%*	5,588	21.1%	567,672	15.6%
Low/Moderate Total	*3,844*	*14.5%*	*336,388*	*9.3%*	*7,741*	*29.3%*	*737,464*	*20.3%*
Middle	12,201	46.1%	1,418,602	*39.0%*	5,883	22.2%	712,129	19.6%
Upper	10,411	39.4%	1,877,806	*51.7%*	9,831	37.2%	1,782,722	49.1%
Unknown	0	0.0%	0	*0.0%*	3,001	11.3%	400,481	11.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*26,456*	*100.0%*	*3,632,796*	*100.0%*	*26,456*	*100.0%*	*3,632,796*	*100.0%*
	Refinance							
Low	401	1.7%	25,552	*0.8%*	1,702	7.4%	118,254	3.9%
Moderate	3,215	14.0%	257,395	*8.4%*	4,372	19.0%	405,619	13.2%
Low/Moderate Total	*3,616*	*15.7%*	*282,947*	*9.2%*	*6,074*	*26.4%*	*523,873*	*17.1%*
Middle	10,965	47.7%	1,217,094	*39.7%*	5,591	24.3%	635,638	20.7%
Upper	8,398	36.5%	1,565,020	*51.1%*	8,933	38.9%	1,532,206	50.0%
Unknown	0	0.0%	0	*0.0%*	2,381	10.4%	373,344	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*22,979*	*100.0%*	*3,065,061*	*100.0%*	*22,979*	*100.0%*	*3,065,061*	*100.0%*
	Home Improvement							
Low	104	3.2%	3,207	*2.0%*	352	10.8%	9,539	6.0%
Moderate	593	18.2%	21,095	*13.3%*	712	21.9%	25,342	15.9%
Low/Moderate Total	*697*	*21.4%*	*24,302*	*15.3%*	*1,064*	*32.7%*	*34,881*	*22.0%*
Middle	1,542	47.4%	64,577	*40.6%*	815	25.1%	32,003	20.1%
Upper	1,013	31.2%	70,028	*44.1%*	1,307	40.2%	86,021	54.1%
Unknown	0	0.0%	0	*0.0%*	66	2.0%	6,002	3.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,252*	*100.0%*	*158,907*	*100.0%*	*3,252*	*100.0%*	*158,907*	*100.0%*
	Multi-Family							
Low	13	6.9%	18,928	*8.2%*	0	0.0%	0	0.0%
Moderate	56	29.6%	46,619	*20.3%*	1	0.5%	10	0.0%
Low/Moderate Total	*69*	*36.5%*	*65,547*	*28.5%*	*1*	*0.5%*	*10*	*0.0%*
Middle	89	47.1%	53,860	*23.4%*	0	0.0%	0	0.0%
Upper	31	16.4%	110,547	*48.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	188	99.5%	229,944	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*189*	*100.0%*	*229,954*	*100.0%*	*189*	*100.0%*	*229,954*	*100.0%*
	HMDA Totals							
Low	898	1.7%	78,984	*1.1%*	4,207	8.0%	297,585	4.2%
Moderate	7,328	13.9%	630,200	*8.9%*	10,673	20.2%	998,643	14.1%
Low/Moderate Total	*8,226*	*15.6%*	*709,184*	*10.0%*	*14,880*	*28.1%*	*1,296,228*	*18.3%*
Middle	24,797	46.9%	2,754,133	*38.9%*	12,289	23.2%	1,379,770	19.5%
Upper	19,853	37.5%	3,623,401	*51.1%*	20,071	38.0%	3,400,949	48.0%
Unknown	0	0.0%	0	*0.0%*	5,636	10.7%	1,009,771	14.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*52,876*	*100.0%*	*7,086,718*	*100.0%*	*52,876*	*100.0%*	*7,086,718*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Louisville KY-IN MSA #31140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	265	1.6%	20,621	*0.8%*	1,544	9.2%	122,328	5.0%
Moderate	2,163	12.9%	193,233	*8.0%*	4,138	24.7%	444,084	18.3%
Low/Moderate Total	*2,428*	*14.5%*	*213,854*	*8.8%*	*5,682*	*33.9%*	*566,412*	*23.3%*
Middle	7,963	47.5%	970,222	*39.9%*	3,940	23.5%	540,848	22.3%
Upper	6,371	38.0%	1,245,790	*51.3%*	5,610	33.5%	1,114,114	45.9%
Unknown	0	0.0%	0	*0.0%*	1,530	9.1%	208,492	8.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*16,762*	*100.0%*	*2,429,866*	*100.0%*	*16,762*	*100.0%*	*2,429,866*	*100.0%*
	Refinance							
Low	322	1.6%	23,486	*0.8%*	1,370	6.9%	103,567	3.5%
Moderate	2,324	11.7%	195,018	*6.6%*	3,731	18.7%	389,699	13.2%
Low/Moderate Total	*2,646*	*13.3%*	*218,504*	*7.4%*	*5,101*	*25.6%*	*493,266*	*16.7%*
Middle	9,287	46.6%	1,154,597	*39.1%*	4,740	23.8%	616,828	20.9%
Upper	7,976	40.1%	1,576,852	*53.5%*	7,628	38.3%	1,490,196	50.5%
Unknown	0	0.0%	0	*0.0%*	2,440	12.3%	349,663	11.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19,909*	*100.0%*	*2,949,953*	*100.0%*	*19,909*	*100.0%*	*2,949,953*	*100.0%*
	Home Improvement							
Low	60	3.0%	2,215	*2.0%*	234	11.9%	6,567	5.8%
Moderate	364	18.5%	13,219	*11.6%*	390	19.8%	14,342	12.6%
Low/Moderate Total	*424*	*21.5%*	*15,434*	*13.6%*	*624*	*31.7%*	*20,909*	*18.4%*
Middle	909	46.2%	41,281	*36.4%*	450	22.9%	22,227	19.6%
Upper	635	32.3%	56,772	*50.0%*	815	41.4%	62,614	55.2%
Unknown	0	0.0%	0	*0.0%*	79	4.0%	7,737	6.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,968*	*100.0%*	*113,487*	*100.0%*	*1,968*	*100.0%*	*113,487*	*100.0%*
	Multi-Family							
Low	4	2.6%	5,213	*3.4%*	0	0.0%	0	0.0%
Moderate	46	29.5%	35,394	*23.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*50*	*32.1%*	*40,607*	*26.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	72	46.2%	69,701	*46.0%*	0	0.0%	0	0.0%
Upper	34	21.8%	41,188	*27.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	156	100.0%	151,496	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*156*	*100.0%*	*151,496*	*100.0%*	*156*	*100.0%*	*151,496*	*100.0%*
	HMDA Totals							
Low	651	1.7%	51,535	*0.9%*	3,148	8.1%	232,462	4.1%
Moderate	4,897	12.6%	436,864	*7.7%*	8,259	21.3%	848,125	15.0%
Low/Moderate Total	*5,548*	*14.3%*	*488,399*	*8.7%*	*11,407*	*29.4%*	*1,080,587*	*19.1%*
Middle	18,231	47.0%	2,235,801	*39.6%*	9,130	23.5%	1,179,903	20.9%
Upper	15,016	38.7%	2,920,602	*51.7%*	14,053	36.2%	2,666,924	47.2%
Unknown	0	0.0%	0	*0.0%*	4,205	10.8%	717,388	12.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*38,795*	*100.0%*	*5,644,802*	*100.0%*	*38,795*	*100.0%*	*5,644,802*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

South Bend/Mishawaka IN-MI MSA #43780 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	66	1.1%	3,649	*0.5%*	614	10.1%	40,510	5.9%
Moderate	1,169	19.2%	77,165	*11.3%*	1,435	23.6%	120,085	17.5%
Low/Moderate Total	*1,235*	*20.3%*	*80,814*	*11.8%*	*2,049*	*33.7%*	*160,595*	*23.4%*
Middle	3,187	52.4%	360,945	*52.6%*	1,201	19.7%	130,101	19.0%
Upper	1,661	27.3%	244,015	*35.6%*	2,010	33.0%	311,049	45.4%
Unknown	0	0.0%	0	*0.0%*	823	13.5%	84,029	12.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,083*	*100.0%*	*685,774*	*100.0%*	*6,083*	*100.0%*	*685,774*	*100.0%*
	Refinance							
Low	44	0.9%	2,295	*0.4%*	512	10.0%	31,206	5.6%
Moderate	794	15.6%	50,582	*9.0%*	1,042	20.4%	85,848	15.3%
Low/Moderate Total	*838*	*16.4%*	*52,877*	*9.4%*	*1,554*	*30.5%*	*117,054*	*20.9%*
Middle	3,009	59.0%	341,046	*60.9%*	1,132	22.2%	114,082	20.4%
Upper	1,250	24.5%	166,267	*29.7%*	1,765	34.6%	254,309	45.4%
Unknown	0	0.0%	0	*0.0%*	646	12.7%	74,745	13.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,097*	*100.0%*	*560,190*	*100.0%*	*5,097*	*100.0%*	*560,190*	*100.0%*
	Home Improvement							
Low	10	1.0%	278	*0.7%*	112	11.7%	2,612	6.1%
Moderate	161	16.9%	4,486	*10.5%*	231	24.2%	7,682	18.1%
Low/Moderate Total	*171*	*17.9%*	*4,764*	*11.2%*	*343*	*35.9%*	*10,294*	*24.2%*
Middle	590	61.8%	25,658	*60.3%*	250	26.2%	8,837	20.8%
Upper	194	20.3%	12,110	*28.5%*	331	34.7%	21,990	51.7%
Unknown	0	0.0%	0	*0.0%*	31	3.2%	1,411	3.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*955*	*100.0%*	*42,532*	*100.0%*	*955*	*100.0%*	*42,532*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	13	52.0%	8,928	*12.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*13*	*52.0%*	*8,928*	*12.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	10	40.0%	43,952	*63.1%*	0	0.0%	0	0.0%
Upper	2	8.0%	16,750	*24.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	25	100.0%	69,630	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*25*	*100.0%*	*69,630*	*100.0%*	*25*	*100.0%*	*69,630*	*100.0%*
	HMDA Totals							
Low	120	1.0%	6,222	*0.5%*	1,238	10.2%	74,328	5.5%
Moderate	2,137	17.6%	141,161	*10.4%*	2,708	22.3%	213,615	15.7%
Low/Moderate Total	*2,257*	*18.6%*	*147,383*	*10.9%*	*3,946*	*32.5%*	*287,943*	*21.2%*
Middle	6,796	55.9%	771,601	*56.8%*	2,583	21.2%	253,020	18.6%
Upper	3,107	25.6%	439,142	*32.3%*	4,106	33.8%	587,348	43.2%
Unknown	0	0.0%	0	*0.0%*	1,525	12.5%	229,815	16.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,160*	*100.0%*	*1,358,126*	*100.0%*	*12,160*	*100.0%*	*1,358,126*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

South Bend/Mishawaka IN-MI MSA #43780 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	23	0.6%	1,477	*0.3%*	517	13.2%	35,557	7.5%
Moderate	604	15.5%	45,070	*9.6%*	927	23.7%	83,099	17.6%
Low/Moderate Total	*627*	*16.0%*	*46,547*	*9.9%*	*1,444*	*36.9%*	*118,656*	*25.2%*
Middle	2,192	56.1%	258,513	*54.8%*	785	20.1%	95,460	20.3%
Upper	1,089	27.9%	166,291	*35.3%*	1,150	29.4%	201,332	42.7%
Unknown	0	0.0%	0	*0.0%*	529	13.5%	55,903	11.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,908*	*100.0%*	*471,351*	*100.0%*	*3,908*	*100.0%*	*471,351*	*100.0%*
	Refinance							
Low	22	0.5%	1,440	*0.3%*	406	9.0%	25,503	4.5%
Moderate	557	12.3%	41,243	*7.3%*	880	19.4%	79,342	14.1%
Low/Moderate Total	*579*	*12.8%*	*42,683*	*7.6%*	*1,286*	*28.4%*	*104,845*	*18.7%*
Middle	2,623	57.9%	324,735	*57.9%*	1,018	22.5%	112,892	20.1%
Upper	1,330	29.3%	193,809	*34.5%*	1,609	35.5%	265,489	47.3%
Unknown	0	0.0%	0	*0.0%*	619	13.7%	78,001	13.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,532*	*100.0%*	*561,227*	*100.0%*	*4,532*	*100.0%*	*561,227*	*100.0%*
	Home Improvement							
Low	4	0.8%	48	*0.2%*	66	13.1%	1,651	6.9%
Moderate	82	16.3%	3,067	*12.9%*	122	24.3%	4,144	17.4%
Low/Moderate Total	*86*	*17.1%*	*3,115*	*13.1%*	*188*	*37.4%*	*5,795*	*24.4%*
Middle	281	55.9%	13,805	*58.1%*	108	21.5%	4,967	20.9%
Upper	136	27.0%	6,846	*28.8%*	185	36.8%	11,193	47.1%
Unknown	0	0.0%	0	*0.0%*	22	4.4%	1,811	7.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*503*	*100.0%*	*23,766*	*100.0%*	*503*	*100.0%*	*23,766*	*100.0%*
	Multi-Family							
Low	1	7.1%	253	*1.2%*	0	0.0%	0	0.0%
Moderate	6	42.9%	14,577	*67.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*50.0%*	*14,830*	*69.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	7	50.0%	6,672	*31.0%*	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%*	14	100.0%	21,502	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14*	*100.0%*	*21,502*	*100.0%*	*14*	*100.0%*	*21,502*	*100.0%*
	HMDA Totals							
Low	50	0.6%	3,218	*0.3%*	989	11.0%	62,711	5.8%
Moderate	1,249	13.9%	103,957	*9.6%*	1,929	21.5%	166,585	15.5%
Low/Moderate Total	*1,299*	*14.5%*	*107,175*	*9.9%*	*2,918*	*32.6%*	*229,296*	*21.3%*
Middle	5,103	57.0%	603,725	*56.0%*	1,911	21.3%	213,319	19.8%
Upper	2,555	28.5%	366,946	*34.0%*	2,944	32.9%	478,014	44.3%
Unknown	0	0.0%	0	*0.0%*	1,184	13.2%	157,217	14.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,957*	*100.0%*	*1,077,846*	*100.0%*	*8,957*	*100.0%*	*1,077,846*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Jacksonville MSA #27260 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	501	1.3%	40,135	*0.6%*	1,371	3.6%	122,211	1.7%
Moderate	6,206	16.1%	856,396	*11.8%*	6,641	17.2%	850,615	11.7%
Low/Moderate Total	*6,707*	*17.4%*	*896,531*	*12.4%*	*8,012*	*20.8%*	*972,826*	*13.4%*
Middle	21,465	55.6%	3,876,404	*53.4%*	8,629	22.3%	1,386,233	19.1%
Upper	10,440	27.0%	2,483,337	*34.2%*	15,634	40.5%	3,784,097	52.1%
Unknown	0	0.0%	0	*0.0%*	6,337	16.4%	1,113,116	15.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*38,612*	*100.0%*	*7,256,272*	*100.0%*	*38,612*	*100.0%*	*7,256,272*	*100.0%*
	Refinance							
Low	577	1.6%	47,946	*0.8%*	1,932	5.3%	169,984	2.7%
Moderate	6,142	16.7%	770,040	*12.2%*	6,333	17.2%	737,333	11.7%
Low/Moderate Total	*6,719*	*18.3%*	*817,986*	*13.0%*	*8,265*	*22.5%*	*907,317*	*14.4%*
Middle	20,103	54.7%	3,187,688	*50.7%*	8,914	24.3%	1,293,946	20.6%
Upper	9,929	27.0%	2,286,775	*36.3%*	14,690	40.0%	3,200,508	50.9%
Unknown	0	0.0%	0	*0.0%*	4,882	13.3%	890,678	14.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*36,751*	*100.0%*	*6,292,449*	*100.0%*	*36,751*	*100.0%*	*6,292,449*	*100.0%*
	Home Improvement							
Low	67	1.5%	3,841	*1.0%*	241	5.5%	13,146	3.4%
Moderate	736	16.8%	55,219	*14.4%*	736	16.8%	47,140	12.3%
Low/Moderate Total	*803*	*18.3%*	*59,060*	*15.4%*	*977*	*22.3%*	*60,286*	*15.8%*
Middle	2,391	54.5%	190,900	*49.9%*	1,186	27.0%	88,420	23.1%
Upper	1,191	27.2%	132,353	*34.6%*	2,087	47.6%	214,323	56.1%
Unknown	0	0.0%	0	*0.0%*	135	3.1%	19,284	5.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,385*	*100.0%*	*382,313*	*100.0%*	*4,385*	*100.0%*	*382,313*	*100.0%*
	Multi-Family							
Low	1	2.0%	862	*0.3%*	0	0.0%	0	0.0%
Moderate	23	45.1%	121,536	*39.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*24*	*47.1%*	*122,398*	*39.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	24	47.1%	153,477	*49.7%*	0	0.0%	0	0.0%
Upper	3	5.9%	32,959	*10.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	51	100.0%	308,834	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*51*	*100.0%*	*308,834*	*100.0%*	*51*	*100.0%*	*308,834*	*100.0%*
	HMDA Totals							
Low	1,146	1.4%	92,784	*0.7%*	3,544	4.4%	305,341	2.1%
Moderate	13,107	16.4%	1,803,191	*12.7%*	13,710	17.2%	1,635,088	11.5%
Low/Moderate Total	*14,253*	*17.9%*	*1,895,975*	*13.3%*	*17,254*	*21.6%*	*1,940,429*	*13.6%*
Middle	43,983	55.1%	7,408,469	*52.0%*	18,729	23.5%	2,768,599	19.4%
Upper	21,563	27.0%	4,935,424	*34.7%*	32,411	40.6%	7,198,928	50.6%
Unknown	0	0.0%	0	*0.0%*	11,405	14.3%	2,331,912	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*79,799*	*100.0%*	*14,239,868*	*100.0%*	*79,799*	*100.0%*	*14,239,868*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Jacksonville MSA #27260 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	235	1.1%	19,553	*0.5%*	1,265	6.0%	114,551	2.8%
Moderate	3,193	15.1%	421,159	*10.4%*	4,955	23.4%	657,903	16.3%
Low/Moderate Total	*3,428*	*16.2%*	*440,712*	*10.9%*	*6,220*	*29.3%*	*772,454*	*19.1%*
Middle	11,371	53.6%	2,062,493	*51.1%*	4,961	23.4%	865,592	21.4%
Upper	6,405	30.2%	1,536,873	*38.0%*	7,702	36.3%	2,013,322	49.8%
Unknown	0	0.0%	0	*0.0%*	2,321	10.9%	388,710	9.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21,204*	*100.0%*	*4,040,078*	*100.0%*	*21,204*	*100.0%*	*4,040,078*	*100.0%*
	Refinance							
Low	299	1.6%	20,992	*0.6%*	1,334	6.9%	121,568	3.7%
Moderate	2,932	15.3%	369,134	*11.1%*	3,873	20.2%	474,274	14.3%
Low/Moderate Total	*3,231*	*16.8%*	*390,126*	*11.8%*	*5,207*	*27.1%*	*595,842*	*18.0%*
Middle	10,327	53.7%	1,653,778	*49.9%*	4,381	22.8%	663,122	20.0%
Upper	5,659	29.4%	1,267,886	*38.3%*	6,799	35.4%	1,536,206	46.4%
Unknown	0	0.0%	0	*0.0%*	2,830	14.7%	516,620	15.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19,217*	*100.0%*	*3,311,790*	*100.0%*	*19,217*	*100.0%*	*3,311,790*	*100.0%*
	Home Improvement							
Low	26	1.4%	1,324	*0.9%*	163	8.9%	7,539	5.1%
Moderate	273	14.9%	18,973	*12.8%*	412	22.5%	24,388	16.4%
Low/Moderate Total	*299*	*16.3%*	*20,297*	*13.7%*	*575*	*31.4%*	*31,927*	*21.5%*
Middle	1,007	55.0%	67,102	*45.2%*	480	26.2%	30,725	20.7%
Upper	525	28.7%	60,920	*41.1%*	685	37.4%	71,977	48.5%
Unknown	0	0.0%	0	*0.0%*	91	5.0%	13,690	9.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,831*	*100.0%*	*148,319*	*100.0%*	*1,831*	*100.0%*	*148,319*	*100.0%*
	Multi-Family							
Low	2	2.9%	3,136	*1.3%*	0	0.0%	0	0.0%
Moderate	14	20.3%	21,113	*9.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*23.2%*	*24,249*	*10.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	42	60.9%	156,580	*66.5%*	0	0.0%	0	0.0%
Upper	11	15.9%	54,465	*23.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	69	100.0%	235,294	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*69*	*100.0%*	*235,294*	*100.0%*	*69*	*100.0%*	*235,294*	*100.0%*
	HMDA Totals							
Low	562	1.3%	45,005	*0.6%*	2,762	6.5%	243,658	3.1%
Moderate	6,412	15.2%	830,379	*10.7%*	9,240	21.8%	1,156,565	15.0%
Low/Moderate Total	*6,974*	*16.5%*	*875,384*	*11.3%*	*12,002*	*28.4%*	*1,400,223*	*18.1%*
Middle	22,747	53.7%	3,939,953	*50.9%*	9,822	23.2%	1,559,439	20.2%
Upper	12,600	29.8%	2,920,144	*37.7%*	15,186	35.9%	3,621,505	46.8%
Unknown	0	0.0%	0	*0.0%*	5,311	12.5%	1,154,314	14.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*42,321*	*100.0%*	*7,735,481*	*100.0%*	*42,321*	*100.0%*	*7,735,481*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Lakeland/Winter Haven MSA #29460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	3	0.0%	238	*0.0%*	211	2.5%	15,525	1.2%
Moderate	853	10.3%	119,486	*8.9%*	1,232	14.8%	135,138	10.1%
Low/Moderate Total	*856*	*10.3%*	*119,724*	*8.9%*	*1,443*	*17.4%*	*150,663*	*11.2%*
Middle	5,330	64.2%	835,333	*62.3%*	2,161	26.0%	306,503	22.8%
Upper	2,119	25.5%	386,667	*28.8%*	3,874	46.6%	754,642	56.2%
Unknown	0	0.0%	0	*0.0%*	827	10.0%	129,916	9.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,305*	*100.0%*	*1,341,724*	*100.0%*	*8,305*	*100.0%*	*1,341,724*	*100.0%*
	Refinance							
Low	2	0.0%	80	*0.0%*	323	4.9%	22,775	2.4%
Moderate	762	11.5%	82,238	*8.7%*	1,097	16.5%	104,804	11.1%
Low/Moderate Total	*764*	*11.5%*	*82,318*	*8.7%*	*1,420*	*21.4%*	*127,579*	*13.5%*
Middle	4,005	60.3%	550,215	*58.3%*	1,619	24.4%	201,224	21.3%
Upper	1,871	28.2%	310,574	*32.9%*	2,688	40.5%	459,279	48.7%
Unknown	0	0.0%	0	*0.0%*	913	13.8%	155,025	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,640*	*100.0%*	*943,107*	*100.0%*	*6,640*	*100.0%*	*943,107*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	95	10.8%	2,730	6.1%
Moderate	116	13.2%	4,225	*9.5%*	181	20.6%	5,741	12.9%
Low/Moderate Total	*116*	*13.2%*	*4,225*	*9.5%*	*276*	*31.4%*	*8,471*	*19.0%*
Middle	527	59.9%	26,035	*58.5%*	205	23.3%	10,021	22.5%
Upper	237	26.9%	14,271	*32.0%*	362	41.1%	23,074	51.8%
Unknown	0	0.0%	0	*0.0%*	37	4.2%	2,965	6.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*880*	*100.0%*	*44,531*	*100.0%*	*880*	*100.0%*	*44,531*	*100.0%*
	Multi-Family							
Low	1	1.7%	437	*0.4%*	0	0.0%	0	0.0%
Moderate	15	25.0%	6,762	*6.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*26.7%*	*7,199*	*7.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	36	60.0%	28,530	*29.0%*	0	0.0%	0	0.0%
Upper	8	13.3%	62,620	*63.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	60	100.0%	98,349	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*60*	*100.0%*	*98,349*	*100.0%*	*60*	*100.0%*	*98,349*	*100.0%*
	HMDA Totals							
Low	6	0.0%	755	*0.0%*	629	4.0%	41,030	1.7%
Moderate	1,746	11.0%	212,711	*8.8%*	2,510	15.8%	245,683	10.1%
Low/Moderate Total	*1,752*	*11.0%*	*213,466*	*8.8%*	*3,139*	*19.8%*	*286,713*	*11.8%*
Middle	9,898	62.3%	1,440,113	*59.3%*	3,985	25.1%	517,748	21.3%
Upper	4,235	26.7%	774,132	*31.9%*	6,924	43.6%	1,236,995	51.0%
Unknown	0	0.0%	0	*0.0%*	1,837	11.6%	386,255	15.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15,885*	*100.0%*	*2,427,711*	*100.0%*	*15,885*	*100.0%*	*2,427,711*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Lakeland/Winter Haven MSA #29460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	3	0.0%	238	*0.0%*	204	2.5%	15,031	1.1%
Moderate	836	10.2%	117,570	*8.9%*	1,209	14.8%	132,510	10.0%
Low/Moderate Total	*839*	*10.2%*	*117,808*	*8.9%*	*1,413*	*17.2%*	*147,541*	*11.1%*
Middle	5,263	64.2%	826,023	*62.3%*	2,129	26.0%	302,294	22.8%
Upper	2,094	25.5%	382,330	*28.8%*	3,831	46.7%	746,858	56.3%
Unknown	0	0.0%	0	*0.0%*	823	10.0%	129,468	9.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,196*	*100.0%*	*1,326,161*	*100.0%*	*8,196*	*100.0%*	*1,326,161*	*100.0%*
	Refinance							
Low	2	0.0%	80	*0.0%*	320	4.9%	22,609	2.4%
Moderate	753	11.5%	81,302	*8.7%*	1,083	16.5%	103,358	11.1%
Low/Moderate Total	*755*	*11.5%*	*81,382*	*8.7%*	*1,403*	*21.4%*	*125,967*	*13.5%*
Middle	3,964	60.3%	544,919	*58.3%*	1,599	24.3%	198,754	21.3%
Upper	1,852	28.2%	307,833	*33.0%*	2,662	40.5%	455,072	48.7%
Unknown	0	0.0%	0	*0.0%*	907	13.8%	154,341	16.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,571*	*100.0%*	*934,134*	*100.0%*	*6,571*	*100.0%*	*934,134*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	95	10.8%	2,730	6.2%
Moderate	116	13.2%	4,225	*9.6%*	181	20.6%	5,741	13.0%
Low/Moderate Total	*116*	*13.2%*	*4,225*	*9.6%*	*276*	*31.5%*	*8,471*	*19.2%*
Middle	525	59.9%	25,829	*58.5%*	204	23.3%	9,918	22.5%
Upper	236	26.9%	14,100	*31.9%*	361	41.2%	22,903	51.9%
Unknown	0	0.0%	0	*0.0%*	36	4.1%	2,862	6.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*877*	*100.0%*	*44,154*	*100.0%*	*877*	*100.0%*	*44,154*	*100.0%*
	Multi-Family							
Low	1	1.7%	437	*0.4%*	0	0.0%	0	0.0%
Moderate	15	25.0%	6,762	*6.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*26.7%*	*7,199*	*7.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	36	60.0%	28,530	*29.0%*	0	0.0%	0	0.0%
Upper	8	13.3%	62,620	*63.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	60	100.0%	98,349	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*60*	*100.0%*	*98,349*	*100.0%*	*60*	*100.0%*	*98,349*	*100.0%*
	HMDA Totals							
Low	6	0.0%	755	*0.0%*	619	3.9%	40,370	1.7%
Moderate	1,720	11.0%	209,859	*8.7%*	2,473	15.7%	241,609	10.1%
Low/Moderate Total	*1,726*	*11.0%*	*210,614*	*8.8%*	*3,092*	*19.7%*	*281,979*	*11.7%*
Middle	9,788	62.3%	1,425,301	*59.3%*	3,932	25.0%	510,966	21.3%
Upper	4,190	26.7%	766,883	*31.9%*	6,854	43.6%	1,224,833	51.0%
Unknown	0	0.0%	0	*0.0%*	1,826	11.6%	385,020	16.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15,704*	*100.0%*	*2,402,798*	*100.0%*	*15,704*	*100.0%*	*2,402,798*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Miami/Ft Lauderdale/Miami Beach MSA #33100 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	1,881	2.6%	399,524	*2.1%*	964	1.3%	98,061	0.5%
Moderate	17,072	23.5%	2,963,873	*15.8%*	5,380	7.4%	727,374	3.9%
Low/Moderate Total	*18,953*	*26.1%*	*3,363,397*	*18.0%*	*6,344*	*8.7%*	*825,435*	*4.4%*
Middle	29,383	40.5%	6,610,398	*35.3%*	12,000	16.5%	2,023,884	10.8%
Upper	24,188	33.3%	8,742,686	*46.7%*	41,077	56.6%	12,642,379	67.5%
Unknown	6	0.0%	653	*0.0%*	13,109	18.1%	3,225,436	17.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*72,530*	*100.0%*	*18,717,134*	*100.0%*	*72,530*	*100.0%*	*18,717,134*	*100.0%*
	Refinance							
Low	1,965	2.2%	363,510	*1.7%*	2,626	2.9%	273,176	1.3%
Moderate	22,436	24.7%	3,741,070	*17.6%*	9,972	11.0%	1,341,281	6.3%
Low/Moderate Total	*24,401*	*26.8%*	*4,104,580*	*19.3%*	*12,598*	*13.9%*	*1,614,457*	*7.6%*
Middle	37,469	41.2%	7,804,127	*36.7%*	18,418	20.3%	3,199,791	15.0%
Upper	29,010	31.9%	9,374,032	*44.0%*	44,720	49.2%	12,748,123	59.9%
Unknown	9	0.0%	1,126	*0.0%*	15,153	16.7%	3,721,494	17.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*90,889*	*100.0%*	*21,283,865*	*100.0%*	*90,889*	*100.0%*	*21,283,865*	*100.0%*
	Home Improvement							
Low	185	2.3%	19,933	*1.8%*	322	4.1%	21,860	2.0%
Moderate	1,998	25.2%	219,930	*19.6%*	1,010	12.7%	89,694	8.0%
Low/Moderate Total	*2,183*	*27.5%*	*239,863*	*21.4%*	*1,332*	*16.8%*	*111,554*	*10.0%*
Middle	3,264	41.1%	419,343	*37.4%*	1,907	24.0%	210,990	18.8%
Upper	2,494	31.4%	461,814	*41.2%*	4,286	54.0%	709,828	63.3%
Unknown	0	0.0%	0	*0.0%*	416	5.2%	88,648	7.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,941*	*100.0%*	*1,121,020*	*100.0%*	*7,941*	*100.0%*	*1,121,020*	*100.0%*
	Multi-Family							
Low	36	9.4%	40,931	*4.5%*	0	0.0%	0	0.0%
Moderate	156	40.9%	230,634	*25.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*192*	*50.4%*	*271,565*	*29.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	135	35.4%	349,507	*38.0%*	0	0.0%	0	0.0%
Upper	54	14.2%	297,716	*32.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	381	100.0%	918,788	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*381*	*100.0%*	*918,788*	*100.0%*	*381*	*100.0%*	*918,788*	*100.0%*
	HMDA Totals							
Low	4,067	2.4%	823,898	*2.0%*	3,912	2.3%	393,097	0.9%
Moderate	41,662	24.3%	7,155,507	*17.0%*	16,362	9.5%	2,158,349	5.1%
Low/Moderate Total	*45,729*	*26.6%*	*7,979,405*	*19.0%*	*20,274*	*11.8%*	*2,551,446*	*6.1%*
Middle	70,251	40.9%	15,183,375	*36.1%*	32,325	18.8%	5,434,665	12.9%
Upper	55,746	32.5%	18,876,248	*44.9%*	90,083	52.5%	26,100,330	62.1%
Unknown	15	0.0%	1,779	*0.0%*	29,059	16.9%	7,954,366	18.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*171,741*	*100.0%*	*42,040,807*	*100.0%*	*171,741*	*100.0%*	*42,040,807*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Miami/Ft Lauderdale/Miami Beach MSA #33100 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	764	2.0%	159,476	*1.7%*	1,199	3.2%	100,065	1.1%
Moderate	7,084	18.8%	1,083,148	*11.7%*	5,016	13.3%	643,332	7.0%
Low/Moderate Total	*7,848*	*20.8%*	*1,242,624*	*13.4%*	*6,215*	*16.5%*	*743,397*	*8.0%*
Middle	15,142	40.2%	3,062,529	*33.1%*	7,286	19.3%	1,313,991	14.2%
Upper	14,684	39.0%	4,934,029	*53.4%*	17,093	45.4%	5,255,279	56.9%
Unknown	4	0.0%	516	*0.0%*	7,084	18.8%	1,927,031	20.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*37,678*	*100.0%*	*9,239,698*	*100.0%*	*37,678*	*100.0%*	*9,239,698*	*100.0%*
	Refinance							
Low	586	1.8%	98,507	*1.3%*	1,477	4.5%	139,770	1.8%
Moderate	6,876	20.7%	1,037,313	*13.2%*	4,841	14.6%	662,800	8.4%
Low/Moderate Total	*7,462*	*22.5%*	*1,135,820*	*14.5%*	*6,318*	*19.1%*	*802,570*	*10.2%*
Middle	12,892	38.9%	2,572,475	*32.8%*	6,348	19.1%	1,122,995	14.3%
Upper	12,798	38.6%	4,144,140	*52.8%*	12,834	38.7%	3,658,197	46.6%
Unknown	1	0.0%	102	*0.0%*	7,653	23.1%	2,268,775	28.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*33,153*	*100.0%*	*7,852,537*	*100.0%*	*33,153*	*100.0%*	*7,852,537*	*100.0%*
	Home Improvement							
Low	42	1.5%	7,859	*2.1%*	170	6.1%	10,867	2.9%
Moderate	594	21.5%	50,490	*13.3%*	438	15.8%	35,746	9.4%
Low/Moderate Total	*636*	*23.0%*	*58,349*	*15.4%*	*608*	*22.0%*	*46,613*	*12.3%*
Middle	1,190	43.0%	130,543	*34.4%*	594	21.5%	56,704	15.0%
Upper	940	34.0%	190,188	*50.2%*	1,059	38.3%	169,426	44.7%
Unknown	0	0.0%	0	*0.0%*	505	18.3%	106,337	28.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,766*	*100.0%*	*379,080*	*100.0%*	*2,766*	*100.0%*	*379,080*	*100.0%*
	Multi-Family							
Low	64	7.4%	48,133	*5.4%*	0	0.0%	0	0.0%
Moderate	330	38.3%	284,207	*31.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*394*	*45.7%*	*332,340*	*37.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	308	35.7%	461,198	*51.7%*	0	0.0%	0	0.0%
Upper	160	18.6%	98,161	*11.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	862	100.0%	891,699	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*862*	*100.0%*	*891,699*	*100.0%*	*862*	*100.0%*	*891,699*	*100.0%*
	HMDA Totals							
Low	1,456	2.0%	313,975	*1.7%*	2,846	3.8%	250,702	1.4%
Moderate	14,884	20.0%	2,455,158	*13.4%*	10,295	13.8%	1,341,878	7.3%
Low/Moderate Total	*16,340*	*21.9%*	*2,769,133*	*15.1%*	*13,141*	*17.6%*	*1,592,580*	*8.7%*
Middle	29,532	39.7%	6,226,745	*33.9%*	14,228	19.1%	2,493,690	13.6%
Upper	28,582	38.4%	9,366,518	*51.0%*	30,986	41.6%	9,082,902	49.5%
Unknown	5	0.0%	618	*0.0%*	16,104	21.6%	5,193,842	28.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*74,459*	*100.0%*	*18,363,014*	*100.0%*	*74,459*	*100.0%*	*18,363,014*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Naples/Marco Island MSA #34940 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	194	2.2%	37,746	*1.2%*	66	0.7%	11,416	0.4%
Moderate	1,263	14.1%	350,239	*11.1%*	360	4.0%	57,344	1.8%
Low/Moderate Total	*1,457*	*16.3%*	*387,985*	*12.3%*	*426*	*4.8%*	*68,760*	*2.2%*
Middle	4,782	53.5%	1,464,436	*46.6%*	819	9.2%	163,603	5.2%
Upper	2,701	30.2%	1,291,223	*41.1%*	5,910	66.1%	2,310,056	73.5%
Unknown	0	0.0%	0	*0.0%*	1,785	20.0%	601,225	19.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,940*	*100.0%*	*3,143,644*	*100.0%*	*8,940*	*100.0%*	*3,143,644*	*100.0%*
	Refinance							
Low	118	1.2%	19,255	*0.6%*	169	1.7%	21,805	0.7%
Moderate	1,457	14.7%	334,454	*10.6%*	942	9.5%	154,987	4.9%
Low/Moderate Total	*1,575*	*15.9%*	*353,709*	*11.3%*	*1,111*	*11.2%*	*176,792*	*5.6%*
Middle	5,278	53.4%	1,451,138	*46.2%*	1,750	17.7%	364,574	11.6%
Upper	3,036	30.7%	1,337,169	*42.6%*	5,291	53.5%	1,998,382	63.6%
Unknown	0	0.0%	0	*0.0%*	1,737	17.6%	602,268	19.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,889*	*100.0%*	*3,142,016*	*100.0%*	*9,889*	*100.0%*	*3,142,016*	*100.0%*
	Home Improvement							
Low	19	3.0%	603	*0.5%*	20	3.2%	1,067	0.8%
Moderate	126	19.9%	17,459	*13.7%*	91	14.4%	9,325	7.3%
Low/Moderate Total	*145*	*22.9%*	*18,062*	*14.1%*	*111*	*17.5%*	*10,392*	*8.1%*
Middle	347	54.7%	62,489	*48.9%*	169	26.7%	23,577	18.5%
Upper	142	22.4%	47,180	*36.9%*	299	47.2%	80,206	62.8%
Unknown	0	0.0%	0	*0.0%*	55	8.7%	13,556	10.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*634*	*100.0%*	*127,731*	*100.0%*	*634*	*100.0%*	*127,731*	*100.0%*
	Multi-Family							
Low	4	23.5%	18,430	*38.8%*	0	0.0%	0	0.0%
Moderate	4	23.5%	1,481	*3.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*8*	*47.1%*	*19,911*	*41.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	5	29.4%	23,229	*48.9%*	0	0.0%	0	0.0%
Upper	4	23.5%	4,387	*9.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	17	100.0%	47,527	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*17*	*100.0%*	*47,527*	*100.0%*	*17*	*100.0%*	*47,527*	*100.0%*
	HMDA Totals							
Low	335	1.7%	76,034	*1.2%*	255	1.3%	34,288	0.5%
Moderate	2,850	14.6%	703,633	*10.9%*	1,393	7.2%	221,656	3.4%
Low/Moderate Total	*3,185*	*16.4%*	*779,667*	*12.1%*	*1,648*	*8.5%*	*255,944*	*4.0%*
Middle	10,412	53.4%	3,001,292	*46.5%*	2,738	14.1%	551,754	8.5%
Upper	5,883	30.2%	2,679,959	*41.5%*	11,500	59.0%	4,388,644	67.9%
Unknown	0	0.0%	0	*0.0%*	3,594	18.4%	1,264,576	19.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19,480*	*100.0%*	*6,460,918*	*100.0%*	*19,480*	*100.0%*	*6,460,918*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Naples/Marco Island MSA #34940 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	78	1.4%	9,297	*0.5%*	289	5.2%	31,045	1.8%
Moderate	690	12.5%	125,192	*7.2%*	599	10.9%	86,296	4.9%
Low/Moderate Total	*768*	*13.9%*	*134,489*	*7.7%*	*888*	*16.1%*	*117,341*	*6.7%*
Middle	2,842	51.5%	735,797	*42.2%*	769	13.9%	141,550	8.1%
Upper	1,908	34.6%	874,498	*50.1%*	2,944	53.4%	1,100,451	63.1%
Unknown	0	0.0%	0	*0.0%*	917	16.6%	385,442	22.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,518*	*100.0%*	*1,744,784*	*100.0%*	*5,518*	*100.0%*	*1,744,784*	*100.0%*
	Refinance							
Low	44	1.1%	6,210	*0.4%*	199	4.8%	25,954	1.8%
Moderate	477	11.5%	100,647	*7.2%*	448	10.8%	70,458	5.0%
Low/Moderate Total	*521*	*12.6%*	*106,857*	*7.6%*	*647*	*15.7%*	*96,412*	*6.9%*
Middle	1,967	47.6%	537,095	*38.3%*	626	15.1%	124,897	8.9%
Upper	1,646	39.8%	759,174	*54.1%*	1,767	42.7%	678,498	48.4%
Unknown	0	0.0%	0	*0.0%*	1,094	26.5%	503,319	35.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,134*	*100.0%*	*1,403,126*	*100.0%*	*4,134*	*100.0%*	*1,403,126*	*100.0%*
	Home Improvement							
Low	10	5.0%	156	*0.3%*	17	8.4%	1,186	2.6%
Moderate	28	13.9%	3,129	*6.7%*	33	16.3%	3,397	7.3%
Low/Moderate Total	*38*	*18.8%*	*3,285*	*7.1%*	*50*	*24.8%*	*4,583*	*9.9%*
Middle	109	54.0%	18,634	*40.2%*	40	19.8%	4,636	10.0%
Upper	55	27.2%	24,484	*52.8%*	62	30.7%	15,332	33.0%
Unknown	0	0.0%	0	*0.0%*	50	24.8%	21,852	47.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*202*	*100.0%*	*46,403*	*100.0%*	*202*	*100.0%*	*46,403*	*100.0%*
	Multi-Family							
Low	3	9.1%	9,130	*16.5%*	0	0.0%	0	0.0%
Moderate	7	21.2%	3,243	*5.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*10*	*30.3%*	*12,373*	*22.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	9	27.3%	37,971	*68.8%*	0	0.0%	0	0.0%
Upper	14	42.4%	4,852	*8.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	33	100.0%	55,196	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*33*	*100.0%*	*55,196*	*100.0%*	*33*	*100.0%*	*55,196*	*100.0%*
	HMDA Totals							
Low	135	1.4%	24,793	*0.8%*	505	5.1%	58,185	1.8%
Moderate	1,202	12.2%	232,211	*7.1%*	1,080	10.9%	160,151	4.9%
Low/Moderate Total	*1,337*	*13.5%*	*257,004*	*7.9%*	*1,585*	*16.0%*	*218,336*	*6.7%*
Middle	4,927	49.8%	1,329,497	*40.9%*	1,435	14.5%	271,083	8.3%
Upper	3,623	36.6%	1,663,008	*51.2%*	4,773	48.3%	1,794,281	55.2%
Unknown	0	0.0%	0	*0.0%*	2,094	21.2%	965,809	29.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,887*	*100.0%*	*3,249,509*	*100.0%*	*9,887*	*100.0%*	*3,249,509*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Orlando/Kissimmee MSA #36740 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	250	0.4%	34,823	*0.2%*	760	1.1%	91,121	0.6%
Moderate	11,736	16.5%	1,979,772	*13.0%*	4,913	6.9%	692,207	4.5%
Low/Moderate Total	*11,986*	*16.8%*	*2,014,595*	*13.2%*	*5,673*	*8.0%*	*783,328*	*5.1%*
Middle	37,509	52.6%	7,584,068	*49.7%*	12,371	17.4%	2,051,878	13.4%
Upper	21,750	30.5%	5,658,072	*37.1%*	40,223	56.5%	9,881,135	64.8%
Unknown	0	0.0%	0	*0.0%*	12,978	18.2%	2,540,394	16.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*71,245*	*100.0%*	*15,256,735*	*100.0%*	*71,245*	*100.0%*	*15,256,735*	*100.0%*
	Refinance							
Low	343	0.5%	41,536	*0.3%*	2,291	3.6%	228,241	1.8%
Moderate	12,123	18.9%	1,826,073	*14.3%*	8,652	13.5%	1,138,204	8.9%
Low/Moderate Total	*12,466*	*19.4%*	*1,867,609*	*14.6%*	*10,943*	*17.1%*	*1,366,445*	*10.7%*
Middle	33,016	51.5%	6,144,260	*48.0%*	14,172	22.1%	2,314,895	18.1%
Upper	18,670	29.1%	4,788,542	*37.4%*	29,607	46.2%	7,150,846	55.9%
Unknown	0	0.0%	0	*0.0%*	9,430	14.7%	1,968,225	15.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*64,152*	*100.0%*	*12,800,411*	*100.0%*	*64,152*	*100.0%*	*12,800,411*	*100.0%*
	Home Improvement							
Low	40	0.6%	3,826	*0.5%*	316	4.9%	19,309	2.7%
Moderate	1,108	17.3%	102,274	*14.3%*	916	14.3%	75,223	10.5%
Low/Moderate Total	*1,148*	*17.9%*	*106,100*	*14.8%*	*1,232*	*19.2%*	*94,532*	*13.2%*
Middle	3,321	51.8%	340,544	*47.6%*	1,572	24.5%	145,802	20.4%
Upper	1,946	30.3%	269,352	*37.6%*	3,389	52.8%	438,517	61.2%
Unknown	0	0.0%	0	*0.0%*	222	3.5%	37,145	5.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,415*	*100.0%*	*715,996*	*100.0%*	*6,415*	*100.0%*	*715,996*	*100.0%*
	Multi-Family							
Low	11	9.2%	13,842	*1.8%*	0	0.0%	0	0.0%
Moderate	39	32.5%	264,679	*33.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*50*	*41.7%*	*278,521*	*35.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	54	45.0%	254,287	*32.6%*	0	0.0%	0	0.0%
Upper	16	13.3%	248,160	*31.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	120	100.0%	780,968	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*120*	*100.0%*	*780,968*	*100.0%*	*120*	*100.0%*	*780,968*	*100.0%*
	HMDA Totals							
Low	644	0.5%	94,027	*0.3%*	3,367	2.4%	338,671	1.1%
Moderate	25,006	17.6%	4,172,798	*14.1%*	14,481	10.2%	1,905,634	6.4%
Low/Moderate Total	*25,650*	*18.1%*	*4,266,825*	*14.4%*	*17,848*	*12.6%*	*2,244,305*	*7.6%*
Middle	73,900	52.1%	14,323,159	*48.5%*	28,115	19.8%	4,512,575	15.3%
Upper	42,382	29.9%	10,964,126	*37.1%*	73,219	51.6%	17,470,498	59.1%
Unknown	0	0.0%	0	*0.0%*	22,750	16.0%	5,326,732	18.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*141,932*	*100.0%*	*29,554,110*	*100.0%*	*141,932*	*100.0%*	*29,554,110*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Orlando/Kissimmee MSA #36740 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	69	0.2%	7,129	*0.1%*	899	3.0%	82,993	1.3%
Moderate	4,449	14.6%	740,605	*11.2%*	4,392	14.4%	593,330	9.0%
Low/Moderate Total	*4,518*	*14.8%*	*747,734*	*11.3%*	*5,291*	*17.4%*	*676,323*	*10.2%*
Middle	15,793	51.9%	3,056,070	*46.2%*	7,252	23.8%	1,280,795	19.4%
Upper	10,124	33.3%	2,813,102	*42.5%*	14,181	46.6%	3,932,220	59.4%
Unknown	0	0.0%	0	*0.0%*	3,711	12.2%	727,568	11.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*30,435*	*100.0%*	*6,616,906*	*100.0%*	*30,435*	*100.0%*	*6,616,906*	*100.0%*
	Refinance							
Low	119	0.5%	13,421	*0.3%*	1,421	5.8%	139,833	3.0%
Moderate	4,155	16.8%	590,868	*12.5%*	4,526	18.3%	605,713	12.8%
Low/Moderate Total	*4,274*	*17.3%*	*604,289*	*12.8%*	*5,947*	*24.1%*	*745,546*	*15.8%*
Middle	12,312	49.8%	2,136,336	*45.1%*	5,442	22.0%	894,447	18.9%
Upper	8,118	32.9%	1,992,841	*42.1%*	9,465	38.3%	2,282,453	48.2%
Unknown	0	0.0%	0	*0.0%*	3,850	15.6%	811,020	17.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*24,704*	*100.0%*	*4,733,466*	*100.0%*	*24,704*	*100.0%*	*4,733,466*	*100.0%*
	Home Improvement							
Low	13	0.6%	909	*0.5%*	179	8.8%	8,790	4.5%
Moderate	357	17.5%	28,734	*14.8%*	371	18.2%	24,880	12.8%
Low/Moderate Total	*370*	*18.1%*	*29,643*	*15.2%*	*550*	*26.9%*	*33,670*	*17.3%*
Middle	1,046	51.2%	93,873	*48.2%*	442	21.6%	34,830	17.9%
Upper	628	30.7%	71,256	*36.6%*	790	38.6%	93,529	48.0%
Unknown	0	0.0%	0	*0.0%*	262	12.8%	32,743	16.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,044*	*100.0%*	*194,772*	*100.0%*	*2,044*	*100.0%*	*194,772*	*100.0%*
	Multi-Family							
Low	8	3.9%	6,659	*1.9%*	0	0.0%	0	0.0%
Moderate	48	23.2%	121,784	*34.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*56*	*27.1%*	*128,443*	*36.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	98	47.3%	163,648	*46.2%*	0	0.0%	0	0.0%
Upper	53	25.6%	62,162	*17.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	207	100.0%	354,253	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*207*	*100.0%*	*354,253*	*100.0%*	*207*	*100.0%*	*354,253*	*100.0%*
	HMDA Totals							
Low	209	0.4%	28,118	*0.2%*	2,499	4.4%	231,616	1.9%
Moderate	9,009	15.7%	1,481,991	*12.5%*	9,289	16.2%	1,223,923	10.3%
Low/Moderate Total	*9,218*	*16.1%*	*1,510,109*	*12.7%*	*11,788*	*20.5%*	*1,455,539*	*12.2%*
Middle	29,249	51.0%	5,449,927	*45.8%*	13,136	22.9%	2,210,072	18.6%
Upper	18,923	33.0%	4,939,361	*41.5%*	24,436	42.6%	6,308,202	53.0%
Unknown	0	0.0%	0	*0.0%*	8,030	14.0%	1,925,584	16.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*57,390*	*100.0%*	*11,899,397*	*100.0%*	*57,390*	*100.0%*	*11,899,397*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Bradenton/Sarasota/Venice MSA #42260 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	46	0.3%	4,963	*0.1%*	328	1.9%	31,538	0.8%
Moderate	2,585	15.1%	448,145	*10.8%*	1,506	8.8%	196,194	4.7%
Low/Moderate Total	*2,631*	*15.4%*	*453,108*	*10.9%*	*1,834*	*10.7%*	*227,732*	*5.5%*
Middle	9,247	54.0%	1,975,556	*47.4%*	2,958	17.3%	475,214	11.4%
Upper	5,234	30.6%	1,739,106	*41.7%*	9,323	54.5%	2,763,011	66.3%
Unknown	0	0.0%	0	*0.0%*	2,997	17.5%	701,813	16.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*17,112*	*100.0%*	*4,167,770*	*100.0%*	*17,112*	*100.0%*	*4,167,770*	*100.0%*
	Refinance							
Low	85	0.5%	10,793	*0.3%*	589	3.2%	57,196	1.3%
Moderate	3,403	18.6%	519,171	*12.2%*	2,335	12.8%	295,992	6.9%
Low/Moderate Total	*3,488*	*19.1%*	*529,964*	*12.4%*	*2,924*	*16.0%*	*353,188*	*8.3%*
Middle	10,090	55.1%	2,064,089	*48.5%*	3,600	19.7%	580,269	13.6%
Upper	4,724	25.8%	1,665,802	*39.1%*	8,734	47.7%	2,575,824	60.5%
Unknown	0	0.0%	0	*0.0%*	3,044	16.6%	750,574	17.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18,302*	*100.0%*	*4,259,855*	*100.0%*	*18,302*	*100.0%*	*4,259,855*	*100.0%*
	Home Improvement							
Low	13	0.8%	1,112	*0.5%*	79	4.7%	4,378	2.0%
Moderate	355	21.3%	31,467	*14.6%*	282	16.9%	22,162	10.3%
Low/Moderate Total	*368*	*22.1%*	*32,579*	*15.1%*	*361*	*21.7%*	*26,540*	*12.3%*
Middle	992	59.5%	112,896	*52.3%*	409	24.5%	38,352	17.8%
Upper	306	18.4%	70,576	*32.7%*	823	49.4%	134,218	62.1%
Unknown	0	0.0%	0	*0.0%*	73	4.4%	16,941	7.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,666*	*100.0%*	*216,051*	*100.0%*	*1,666*	*100.0%*	*216,051*	*100.0%*
	Multi-Family							
Low	2	4.8%	436	*0.5%*	0	0.0%	0	0.0%
Moderate	22	52.4%	47,737	*54.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*24*	*57.1%*	*48,173*	*55.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	16	38.1%	32,345	*37.2%*	0	0.0%	0	0.0%
Upper	2	4.8%	6,401	*7.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	42	100.0%	86,919	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*42*	*100.0%*	*86,919*	*100.0%*	*42*	*100.0%*	*86,919*	*100.0%*
	HMDA Totals							
Low	146	0.4%	17,304	*0.2%*	996	2.7%	93,112	1.1%
Moderate	6,365	17.1%	1,046,520	*12.0%*	4,123	11.1%	514,348	5.9%
Low/Moderate Total	*6,511*	*17.5%*	*1,063,824*	*12.2%*	*5,119*	*13.8%*	*607,460*	*7.0%*
Middle	20,345	54.8%	4,184,886	*47.9%*	6,967	18.8%	1,093,835	12.5%
Upper	10,266	27.7%	3,481,885	*39.9%*	18,880	50.9%	5,473,053	62.7%
Unknown	0	0.0%	0	*0.0%*	6,156	16.6%	1,556,247	17.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*37,122*	*100.0%*	*8,730,595*	*100.0%*	*37,122*	*100.0%*	*8,730,595*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Bradenton/Sarasota/Venice MSA #42260 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	29	0.3%	3,521	*0.2%*	410	3.9%	35,835	1.5%
Moderate	1,271	12.1%	173,756	*7.4%*	1,561	14.9%	187,427	8.0%
Low/Moderate Total	*1,300*	*12.4%*	*177,277*	*7.6%*	*1,971*	*18.8%*	*223,262*	*9.5%*
Middle	5,820	55.5%	1,061,115	*45.2%*	2,062	19.7%	316,634	13.5%
Upper	3,370	32.1%	1,107,445	*47.2%*	5,133	48.9%	1,462,257	62.3%
Unknown	0	0.0%	0	*0.0%*	1,324	12.6%	343,684	14.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10,490*	*100.0%*	*2,345,837*	*100.0%*	*10,490*	*100.0%*	*2,345,837*	*100.0%*
	Refinance							
Low	21	0.3%	2,560	*0.1%*	400	5.2%	35,482	2.0%
Moderate	1,074	13.9%	158,831	*8.9%*	1,098	14.2%	135,757	7.6%
Low/Moderate Total	*1,095*	*14.1%*	*161,391*	*9.1%*	*1,498*	*19.3%*	*171,239*	*9.6%*
Middle	4,129	53.3%	772,283	*43.4%*	1,524	19.7%	240,405	13.5%
Upper	2,524	32.6%	846,037	*47.5%*	3,280	42.3%	908,805	51.1%
Unknown	0	0.0%	0	*0.0%*	1,446	18.7%	459,262	25.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,748*	*100.0%*	*1,779,711*	*100.0%*	*7,748*	*100.0%*	*1,779,711*	*100.0%*
	Home Improvement							
Low	7	1.1%	199	*0.3%*	50	8.0%	2,384	3.3%
Moderate	112	18.0%	6,535	*9.0%*	120	19.3%	6,820	9.4%
Low/Moderate Total	*119*	*19.1%*	*6,734*	*9.2%*	*170*	*27.3%*	*9,204*	*12.6%*
Middle	372	59.7%	40,548	*55.6%*	141	22.6%	11,069	15.2%
Upper	132	21.2%	25,648	*35.2%*	238	38.2%	33,399	45.8%
Unknown	0	0.0%	0	*0.0%*	74	11.9%	19,258	26.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*623*	*100.0%*	*72,930*	*100.0%*	*623*	*100.0%*	*72,930*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	19	34.5%	31,256	*26.3%*	0	0.0%	0	0.0%
Low/Moderate Total	*19*	*34.5%*	*31,256*	*26.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	18	32.7%	64,949	*54.7%*	0	0.0%	0	0.0%
Upper	18	32.7%	22,539	*19.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	55	100.0%	118,744	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*55*	*100.0%*	*118,744*	*100.0%*	*55*	*100.0%*	*118,744*	*100.0%*
	HMDA Totals							
Low	57	0.3%	6,280	*0.1%*	860	4.5%	73,701	1.7%
Moderate	2,476	13.1%	370,378	*8.6%*	2,779	14.7%	330,004	7.6%
Low/Moderate Total	*2,533*	*13.4%*	*376,658*	*8.7%*	*3,639*	*19.2%*	*403,705*	*9.4%*
Middle	10,339	54.7%	1,938,895	*44.9%*	3,727	19.7%	568,108	13.2%
Upper	6,044	32.0%	2,001,669	*46.4%*	8,651	45.7%	2,404,461	55.7%
Unknown	0	0.0%	0	*0.0%*	2,899	15.3%	940,948	21.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18,916*	*100.0%*	*4,317,222*	*100.0%*	*18,916*	*100.0%*	*4,317,222*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Cape Coral/Fort Myers MSA #15980 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	132	0.6%	15,061	*0.3%*	278	1.2%	34,272	0.6%
Moderate	2,287	10.0%	419,900	*7.9%*	1,349	5.9%	183,791	3.5%
Low/Moderate Total	*2,419*	*10.6%*	*434,961*	*8.2%*	*1,627*	*7.1%*	*218,063*	*4.1%*
Middle	14,746	64.7%	2,987,182	*56.1%*	3,210	14.1%	514,011	9.7%
Upper	5,631	24.7%	1,900,249	*35.7%*	13,430	58.9%	3,536,342	66.4%
Unknown	0	0.0%	0	*0.0%*	4,529	19.9%	1,053,976	19.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*22,796*	*100.0%*	*5,322,392*	*100.0%*	*22,796*	*100.0%*	*5,322,392*	*100.0%*
	Refinance							
Low	149	0.7%	14,794	*0.3%*	479	2.2%	42,980	0.9%
Moderate	1,880	8.6%	281,643	*5.9%*	1,918	8.8%	240,610	5.1%
Low/Moderate Total	*2,029*	*9.3%*	*296,437*	*6.2%*	*2,397*	*11.0%*	*283,590*	*6.0%*
Middle	15,294	70.2%	3,044,949	*64.0%*	3,684	16.9%	591,018	12.4%
Upper	4,467	20.5%	1,415,027	*29.7%*	11,148	51.2%	2,801,700	58.9%
Unknown	0	0.0%	0	*0.0%*	4,561	20.9%	1,080,105	22.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21,790*	*100.0%*	*4,756,413*	*100.0%*	*21,790*	*100.0%*	*4,756,413*	*100.0%*
	Home Improvement							
Low	15	1.0%	1,244	*0.7%*	61	4.1%	3,847	2.1%
Moderate	162	10.9%	13,935	*7.6%*	175	11.8%	15,091	8.2%
Low/Moderate Total	*177*	*11.9%*	*15,179*	*8.3%*	*236*	*15.9%*	*18,938*	*10.3%*
Middle	1,053	70.9%	118,411	*64.4%*	313	21.1%	27,487	14.9%
Upper	255	17.2%	50,347	*27.4%*	857	57.7%	125,539	68.3%
Unknown	0	0.0%	0	*0.0%*	79	5.3%	11,973	6.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,485*	*100.0%*	*183,937*	*100.0%*	*1,485*	*100.0%*	*183,937*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	12	29.3%	93,374	*56.6%*	0	0.0%	0	0.0%
Low/Moderate Total	*12*	*29.3%*	*93,374*	*56.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	23	56.1%	42,201	*25.6%*	0	0.0%	0	0.0%
Upper	6	14.6%	29,294	*17.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	41	100.0%	164,869	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*41*	*100.0%*	*164,869*	*100.0%*	*41*	*100.0%*	*164,869*	*100.0%*
	HMDA Totals							
Low	296	0.6%	31,099	*0.3%*	818	1.8%	81,099	0.8%
Moderate	4,341	9.4%	808,852	*7.8%*	3,442	7.5%	439,492	4.2%
Low/Moderate Total	*4,637*	*10.1%*	*839,951*	*8.1%*	*4,260*	*9.2%*	*520,591*	*5.0%*
Middle	31,116	67.5%	6,192,743	*59.4%*	7,207	15.6%	1,132,516	10.9%
Upper	10,359	22.5%	3,394,917	*32.6%*	25,435	55.2%	6,463,581	62.0%
Unknown	0	0.0%	0	*0.0%*	9,210	20.0%	2,310,923	22.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*46,112*	*100.0%*	*10,427,611*	*100.0%*	*46,112*	*100.0%*	*10,427,611*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Cape Coral/Fort Myers MSA #15980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	37	0.3%	3,692	*0.2%*	520	4.2%	46,626	2.0%
Moderate	846	6.9%	135,920	*5.7%*	1,934	15.7%	216,055	9.1%
Low/Moderate Total	*883*	*7.2%*	*139,612*	*5.9%*	*2,454*	*20.0%*	*262,681*	*11.1%*
Middle	8,119	66.1%	1,278,603	*53.8%*	2,268	18.5%	316,653	13.3%
Upper	3,287	26.7%	957,967	*40.3%*	5,663	46.1%	1,369,625	57.6%
Unknown	0	0.0%	0	*0.0%*	1,904	15.5%	427,223	18.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,289*	*100.0%*	*2,376,182*	*100.0%*	*12,289*	*100.0%*	*2,376,182*	*100.0%*
	Refinance							
Low	29	0.4%	2,374	*0.2%*	262	4.0%	24,507	1.7%
Moderate	504	7.7%	71,661	*5.0%*	806	12.3%	94,681	6.6%
Low/Moderate Total	*533*	*8.2%*	*74,035*	*5.1%*	*1,068*	*16.4%*	*119,188*	*8.3%*
Middle	4,012	61.4%	727,479	*50.6%*	1,078	16.5%	169,089	11.8%
Upper	1,986	30.4%	636,510	*44.3%*	2,760	42.3%	715,093	49.7%
Unknown	0	0.0%	0	*0.0%*	1,625	24.9%	434,654	30.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,531*	*100.0%*	*1,438,024*	*100.0%*	*6,531*	*100.0%*	*1,438,024*	*100.0%*
	Home Improvement							
Low	4	0.9%	260	*0.5%*	32	7.2%	1,386	2.5%
Moderate	38	8.5%	3,117	*5.5%*	56	12.6%	3,040	5.4%
Low/Moderate Total	*42*	*9.4%*	*3,377*	*6.0%*	*88*	*19.8%*	*4,426*	*7.8%*
Middle	297	66.7%	30,311	*53.7%*	91	20.4%	5,905	10.5%
Upper	106	23.8%	22,756	*40.3%*	159	35.7%	22,165	39.3%
Unknown	0	0.0%	0	*0.0%*	107	24.0%	23,948	42.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*445*	*100.0%*	*56,444*	*100.0%*	*445*	*100.0%*	*56,444*	*100.0%*
	Multi-Family							
Low	1	1.4%	370	*0.4%*	0	0.0%	0	0.0%
Moderate	10	14.3%	3,198	*3.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*11*	*15.7%*	*3,568*	*3.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	48	68.6%	96,844	*92.9%*	0	0.0%	0	0.0%
Upper	11	15.7%	3,788	*3.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	70	100.0%	104,200	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*70*	*100.0%*	*104,200*	*100.0%*	*70*	*100.0%*	*104,200*	*100.0%*
	HMDA Totals							
Low	71	0.4%	6,696	*0.2%*	814	4.2%	72,519	1.8%
Moderate	1,398	7.2%	213,896	*5.4%*	2,796	14.5%	313,776	7.9%
Low/Moderate Total	*1,469*	*7.6%*	*220,592*	*5.5%*	*3,610*	*18.7%*	*386,295*	*9.7%*
Middle	12,476	64.5%	2,133,237	*53.7%*	3,437	17.8%	491,647	12.4%
Upper	5,390	27.9%	1,621,021	*40.8%*	8,582	44.4%	2,106,883	53.0%
Unknown	0	0.0%	0	*0.0%*	3,706	19.2%	990,025	24.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19,335*	*100.0%*	*3,974,850*	*100.0%*	*19,335*	*100.0%*	*3,974,850*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach MSA #19660 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	38	0.4%	4,017	*0.2%*	148	1.4%	14,663	0.7%
Moderate	857	8.0%	115,714	*5.6%*	1,118	10.4%	133,935	6.5%
Low/Moderate Total	*895*	*8.3%*	*119,731*	*5.8%*	*1,266*	*11.8%*	*148,598*	*7.2%*
Middle	7,503	69.9%	1,379,330	*66.7%*	2,109	19.6%	303,981	14.7%
Upper	2,336	21.8%	569,263	*27.5%*	5,755	53.6%	1,309,737	63.3%
Unknown	0	0.0%	0	*0.0%*	1,604	14.9%	306,008	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10,734*	*100.0%*	*2,068,324*	*100.0%*	*10,734*	*100.0%*	*2,068,324*	*100.0%*
	Refinance							
Low	55	0.4%	5,165	*0.2%*	606	4.1%	53,573	2.2%
Moderate	1,391	9.4%	174,529	*7.0%*	2,154	14.5%	242,746	9.8%
Low/Moderate Total	*1,446*	*9.7%*	*179,694*	*7.2%*	*2,760*	*18.6%*	*296,319*	*11.9%*
Middle	11,080	74.7%	1,784,515	*71.9%*	3,286	22.1%	457,533	18.4%
Upper	2,316	15.6%	519,209	*20.9%*	6,709	45.2%	1,353,994	54.5%
Unknown	0	0.0%	0	*0.0%*	2,087	14.1%	375,572	15.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14,842*	*100.0%*	*2,483,418*	*100.0%*	*14,842*	*100.0%*	*2,483,418*	*100.0%*
	Home Improvement							
Low	11	0.7%	929	*0.6%*	70	4.3%	3,480	2.4%
Moderate	153	9.5%	12,228	*8.5%*	275	17.0%	18,674	13.0%
Low/Moderate Total	*164*	*10.1%*	*13,157*	*9.2%*	*345*	*21.3%*	*22,154*	*15.5%*
Middle	1,243	76.8%	108,725	*75.9%*	393	24.3%	30,880	21.6%
Upper	211	13.0%	21,323	*14.9%*	815	50.4%	83,100	58.0%
Unknown	0	0.0%	0	*0.0%*	65	4.0%	7,071	4.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,618*	*100.0%*	*143,205*	*100.0%*	*1,618*	*100.0%*	*143,205*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	22	47.8%	51,552	*53.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*22*	*47.8%*	*51,552*	*53.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	22	47.8%	43,753	*45.7%*	0	0.0%	0	0.0%
Upper	2	4.3%	474	*0.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	46	100.0%	95,779	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*46*	*100.0%*	*95,779*	*100.0%*	*46*	*100.0%*	*95,779*	*100.0%*
	HMDA Totals							
Low	104	0.4%	10,111	*0.2%*	824	3.0%	71,716	1.5%
Moderate	2,423	8.9%	354,023	*7.4%*	3,547	13.0%	395,355	8.3%
Low/Moderate Total	*2,527*	*9.3%*	*364,134*	*7.6%*	*4,371*	*16.0%*	*467,071*	*9.7%*
Middle	19,848	72.9%	3,316,323	*69.2%*	5,788	21.2%	792,394	16.5%
Upper	4,865	17.9%	1,110,269	*23.2%*	13,279	48.7%	2,746,831	57.3%
Unknown	0	0.0%	0	*0.0%*	3,802	14.0%	784,430	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*27,240*	*100.0%*	*4,790,726*	*100.0%*	*27,240*	*100.0%*	*4,790,726*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach MSA #19660 (excluding Fifth Third)

	HMDA				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	15	0.3%	1,697	*0.2%*	227	3.9%	18,911	1.8%
Moderate	392	6.7%	49,358	*4.8%*	865	14.8%	96,928	9.4%
Low/Moderate Total	*407*	*7.0%*	*51,055*	*5.0%*	*1,092*	*18.7%*	*115,839*	*11.3%*
Middle	4,156	71.3%	689,587	*67.2%*	1,335	22.9%	193,178	18.8%
Upper	1,262	21.7%	285,520	*27.8%*	2,750	47.2%	594,161	57.9%
Unknown	0	0.0%	0	*0.0%*	648	11.1%	122,984	12.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,825*	*100.0%*	*1,026,162*	*100.0%*	*5,825*	*100.0%*	*1,026,162*	*100.0%*
	Refinance							
Low	21	0.3%	1,491	*0.2%*	350	5.7%	29,452	3.1%
Moderate	509	8.3%	61,629	*6.4%*	970	15.9%	107,841	11.2%
Low/Moderate Total	*530*	*8.7%*	*63,120*	*6.6%*	*1,320*	*21.6%*	*137,293*	*14.3%*
Middle	4,314	70.7%	645,716	*67.2%*	1,457	23.9%	194,748	20.3%
Upper	1,256	20.6%	251,783	*26.2%*	2,377	39.0%	472,605	49.2%
Unknown	0	0.0%	0	*0.0%*	946	15.5%	155,973	16.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,100*	*100.0%*	*960,619*	*100.0%*	*6,100*	*100.0%*	*960,619*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	41	8.1%	1,655	4.4%
Moderate	50	9.8%	3,234	*8.6%*	103	20.2%	5,740	15.3%
Low/Moderate Total	*50*	*9.8%*	*3,234*	*8.6%*	*144*	*28.3%*	*7,395*	*19.8%*
Middle	383	75.2%	28,308	*75.7%*	129	25.3%	7,921	21.2%
Upper	76	14.9%	5,857	*15.7%*	188	36.9%	17,829	47.7%
Unknown	0	0.0%	0	*0.0%*	48	9.4%	4,254	11.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*509*	*100.0%*	*37,399*	*100.0%*	*509*	*100.0%*	*37,399*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	18	43.9%	15,275	*16.3%*	0	0.0%	0	0.0%
Low/Moderate Total	*18*	*43.9%*	*15,275*	*16.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	18	43.9%	49,212	*52.4%*	0	0.0%	0	0.0%
Upper	5	12.2%	29,453	*31.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	41	100.0%	93,940	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*41*	*100.0%*	*93,940*	*100.0%*	*41*	*100.0%*	*93,940*	*100.0%*
	HMDA Totals							
Low	36	0.3%	3,188	*0.2%*	618	5.0%	50,018	2.4%
Moderate	969	7.8%	129,496	*6.1%*	1,938	15.5%	210,509	9.9%
Low/Moderate Total	*1,005*	*8.1%*	*132,684*	*6.3%*	*2,556*	*20.5%*	*260,527*	*12.3%*
Middle	8,871	71.1%	1,412,823	*66.7%*	2,921	23.4%	395,847	18.7%
Upper	2,599	20.8%	572,613	*27.0%*	5,315	42.6%	1,084,595	51.2%
Unknown	0	0.0%	0	*0.0%*	1,683	13.5%	377,151	17.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,475*	*100.0%*	*2,118,120*	*100.0%*	*12,475*	*100.0%*	*2,118,120*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Punta Gorda MSA #39460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	80	1.7%	7,212	0.8%
Moderate	207	4.4%	18,428	*2.0%*	374	7.9%	41,029	4.4%
Low/Moderate Total	*207*	*4.4%*	*18,428*	*2.0%*	*454*	*9.6%*	*48,241*	*5.2%*
Middle	4,033	85.3%	760,938	*81.3%*	692	14.6%	96,387	10.3%
Upper	487	10.3%	157,160	*16.8%*	2,812	59.5%	632,393	67.5%
Unknown	0	0.0%	0	*0.0%*	769	16.3%	159,505	17.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,727*	*100.0%*	*936,526*	*100.0%*	*4,727*	*100.0%*	*936,526*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	154	3.0%	12,402	1.4%
Moderate	278	5.5%	27,945	*3.1%*	709	14.0%	76,472	8.3%
Low/Moderate Total	*278*	*5.5%*	*27,945*	*3.1%*	*863*	*17.1%*	*88,874*	*9.7%*
Middle	4,375	86.6%	765,502	*83.6%*	1,027	20.3%	143,112	15.6%
Upper	401	7.9%	122,476	*13.4%*	2,337	46.2%	509,923	55.7%
Unknown	0	0.0%	0	*0.0%*	827	16.4%	174,014	19.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,054*	*100.0%*	*915,923*	*100.0%*	*5,054*	*100.0%*	*915,923*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	21	4.8%	893	1.9%
Moderate	22	5.0%	1,360	*3.0%*	65	14.7%	3,517	7.7%
Low/Moderate Total	*22*	*5.0%*	*1,360*	*3.0%*	*86*	*19.5%*	*4,410*	*9.6%*
Middle	382	86.6%	35,941	*78.3%*	95	21.5%	8,338	18.2%
Upper	37	8.4%	8,575	*18.7%*	242	54.9%	28,538	62.2%
Unknown	0	0.0%	0	*0.0%*	18	4.1%	4,590	10.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*441*	*100.0%*	*45,876*	*100.0%*	*441*	*100.0%*	*45,876*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	1	50.0%	4,570	*47.0%*	0	0.0%	0	0.0%
Upper	1	50.0%	5,150	*53.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	2	100.0%	9,720	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2*	*100.0%*	*9,720*	*100.0%*	*2*	*100.0%*	*9,720*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	255	2.5%	20,507	1.1%
Moderate	507	5.0%	47,733	*2.5%*	1,148	11.2%	121,018	6.3%
Low/Moderate Total	*507*	*5.0%*	*47,733*	*2.5%*	*1,403*	*13.7%*	*141,525*	*7.4%*
Middle	8,791	86.0%	1,566,951	*82.1%*	1,814	17.7%	247,837	13.0%
Upper	926	9.1%	293,361	*15.4%*	5,391	52.7%	1,170,854	61.4%
Unknown	0	0.0%	0	*0.0%*	1,616	15.8%	347,829	18.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10,224*	*100.0%*	*1,908,045*	*100.0%*	*10,224*	*100.0%*	*1,908,045*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Punta Gorda MSA #39460 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	123	5.2%	9,520	2.3%
Moderate	73	3.1%	4,435	*1.1%*	335	14.1%	32,561	7.9%
Low/Moderate Total	*73*	*3.1%*	*4,435*	*1.1%*	*458*	*19.3%*	*42,081*	*10.2%*
Middle	2,046	86.0%	337,542	*81.8%*	399	16.8%	51,553	12.5%
Upper	259	10.9%	70,824	*17.2%*	1,265	53.2%	267,189	64.7%
Unknown	0	0.0%	0	*0.0%*	256	10.8%	51,978	12.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,378*	*100.0%*	*412,801*	*100.0%*	*2,378*	*100.0%*	*412,801*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	125	6.4%	9,426	2.8%
Moderate	84	4.3%	6,930	*2.1%*	327	16.7%	34,847	10.5%
Low/Moderate Total	*84*	*4.3%*	*6,930*	*2.1%*	*452*	*23.1%*	*44,273*	*13.3%*
Middle	1,657	84.7%	265,576	*80.1%*	400	20.4%	51,899	15.6%
Upper	216	11.0%	59,228	*17.9%*	769	39.3%	161,894	48.8%
Unknown	0	0.0%	0	*0.0%*	336	17.2%	73,668	22.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,957*	*100.0%*	*331,734*	*100.0%*	*1,957*	*100.0%*	*331,734*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	12	9.4%	506	3.9%
Moderate	7	5.5%	332	*2.6%*	26	20.3%	1,129	8.8%
Low/Moderate Total	*7*	*5.5%*	*332*	*2.6%*	*38*	*29.7%*	*1,635*	*12.7%*
Middle	116	90.6%	11,912	*92.4%*	29	22.7%	2,294	17.8%
Upper	5	3.9%	641	*5.0%*	51	39.8%	5,385	41.8%
Unknown	0	0.0%	0	*0.0%*	10	7.8%	3,571	27.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*128*	*100.0%*	*12,885*	*100.0%*	*128*	*100.0%*	*12,885*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	80.0%	11,662	*97.1%*	0	0.0%	0	0.0%
Upper	2	20.0%	346	*2.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	10	100.0%	12,008	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10*	*100.0%*	*12,008*	*100.0%*	*10*	*100.0%*	*12,008*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	260	5.8%	19,452	2.5%
Moderate	164	3.7%	11,697	*1.5%*	688	15.4%	68,537	8.9%
Low/Moderate Total	*164*	*3.7%*	*11,697*	*1.5%*	*948*	*21.2%*	*87,989*	*11.4%*
Middle	3,827	85.6%	626,692	*81.4%*	828	18.5%	105,746	13.7%
Upper	482	10.8%	131,039	*17.0%*	2,085	46.6%	434,468	56.5%
Unknown	0	0.0%	0	*0.0%*	612	13.7%	141,225	18.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,473*	*100.0%*	*769,428*	*100.0%*	*4,473*	*100.0%*	*769,428*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Tampa/St. Petersburg/Clearwater MSA #45300 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	914	1.5%	124,146	*1.1%*	935	1.5%	82,843	0.7%
Moderate	11,638	19.2%	1,758,298	*14.9%*	6,548	10.8%	778,156	6.6%
Low/Moderate Total	*12,552*	*20.7%*	*1,882,444*	*16.0%*	*7,483*	*12.3%*	*860,999*	*7.3%*
Middle	26,215	43.2%	4,648,384	*39.5%*	11,234	18.5%	1,644,272	14.0%
Upper	21,960	36.2%	5,230,402	*44.5%*	32,491	53.5%	7,511,467	63.9%
Unknown	0	0.0%	0	*0.0%*	9,519	15.7%	1,744,492	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*60,727*	*100.0%*	*11,761,230*	*100.0%*	*60,727*	*100.0%*	*11,761,230*	*100.0%*
	Refinance							
Low	997	1.4%	122,850	*1.0%*	2,495	3.5%	217,615	1.7%
Moderate	14,500	20.3%	1,921,952	*15.0%*	10,675	14.9%	1,241,504	9.7%
Low/Moderate Total	*15,497*	*21.7%*	*2,044,802*	*16.0%*	*13,170*	*18.4%*	*1,459,119*	*11.4%*
Middle	31,465	44.0%	5,170,662	*40.4%*	15,123	21.1%	2,189,927	17.1%
Upper	24,612	34.4%	5,597,707	*43.7%*	32,413	45.3%	7,105,668	55.5%
Unknown	0	0.0%	0	*0.0%*	10,868	15.2%	2,058,457	16.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*71,574*	*100.0%*	*12,813,171*	*100.0%*	*71,574*	*100.0%*	*12,813,171*	*100.0%*
	Home Improvement							
Low	96	1.2%	8,476	*1.1%*	424	5.3%	21,768	2.8%
Moderate	1,548	19.3%	122,224	*15.8%*	1,298	16.2%	85,648	11.0%
Low/Moderate Total	*1,644*	*20.5%*	*130,700*	*16.8%*	*1,722*	*21.5%*	*107,416*	*13.8%*
Middle	3,699	46.1%	328,454	*42.3%*	1,892	23.6%	142,727	18.4%
Upper	2,684	33.4%	316,712	*40.8%*	4,107	51.2%	480,385	61.9%
Unknown	0	0.0%	0	*0.0%*	306	3.8%	45,338	5.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,027*	*100.0%*	*775,866*	*100.0%*	*8,027*	*100.0%*	*775,866*	*100.0%*
	Multi-Family							
Low	20	8.9%	73,252	*10.7%*	0	0.0%	0	0.0%
Moderate	78	34.7%	249,276	*36.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*98*	*43.6%*	*322,528*	*47.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	100	44.4%	218,797	*31.9%*	0	0.0%	0	0.0%
Upper	27	12.0%	143,639	*21.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	225	100.0%	684,964	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*225*	*100.0%*	*684,964*	*100.0%*	*225*	*100.0%*	*684,964*	*100.0%*
	HMDA Totals							
Low	2,027	1.4%	328,724	*1.3%*	3,854	2.7%	322,226	1.2%
Moderate	27,764	19.8%	4,051,750	*15.6%*	18,521	13.2%	2,105,308	8.1%
Low/Moderate Total	*29,791*	*21.2%*	*4,380,474*	*16.8%*	*22,375*	*15.9%*	*2,427,534*	*9.3%*
Middle	61,479	43.7%	10,366,297	*39.8%*	28,249	20.1%	3,976,926	15.3%
Upper	49,283	35.1%	11,288,460	*43.4%*	69,011	49.1%	15,097,520	58.0%
Unknown	0	0.0%	0	*0.0%*	20,918	14.9%	4,533,251	17.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*140,553*	*100.0%*	*26,035,231*	*100.0%*	*140,553*	*100.0%*	*26,035,231*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Tampa/St. Petersburg/Clearwater MSA #45300 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	314	0.9%	36,466	*0.6%*	1,183	3.5%	96,761	1.5%
Moderate	5,336	15.9%	720,330	*11.3%*	5,239	15.6%	598,771	9.4%
Low/Moderate Total	*5,650*	*16.8%*	*756,796*	*11.9%*	*6,422*	*19.2%*	*695,532*	*10.9%*
Middle	14,782	44.1%	2,499,708	*39.3%*	7,344	21.9%	1,103,259	17.4%
Upper	13,101	39.1%	3,096,358	*48.7%*	15,938	47.5%	3,861,412	60.8%
Unknown	0	0.0%	0	*0.0%*	3,829	11.4%	692,659	10.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*33,533*	*100.0%*	*6,352,862*	*100.0%*	*33,533*	*100.0%*	*6,352,862*	*100.0%*
	Refinance							
Low	337	1.2%	38,395	*0.8%*	1,587	5.5%	133,854	2.6%
Moderate	5,133	17.7%	657,137	*13.0%*	4,789	16.5%	555,475	11.0%
Low/Moderate Total	*5,470*	*18.9%*	*695,532*	*13.8%*	*6,376*	*22.0%*	*689,329*	*13.6%*
Middle	12,581	43.4%	1,971,510	*39.0%*	6,105	21.0%	886,900	17.5%
Upper	10,959	37.8%	2,390,811	*47.3%*	12,034	41.5%	2,624,811	51.9%
Unknown	0	0.0%	0	*0.0%*	4,495	15.5%	856,813	16.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*29,010*	*100.0%*	*5,057,853*	*100.0%*	*29,010*	*100.0%*	*5,057,853*	*100.0%*
	Home Improvement							
Low	26	0.9%	1,887	*0.8%*	275	9.1%	8,891	3.9%
Moderate	547	18.0%	28,229	*12.4%*	567	18.7%	25,467	11.2%
Low/Moderate Total	*573*	*18.9%*	*30,116*	*13.2%*	*842*	*27.7%*	*34,358*	*15.1%*
Middle	1,447	47.7%	96,648	*42.4%*	661	21.8%	40,460	17.7%
Upper	1,015	33.4%	101,297	*44.4%*	1,328	43.8%	118,616	52.0%
Unknown	0	0.0%	0	*0.0%*	204	6.7%	34,627	15.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,035*	*100.0%*	*228,061*	*100.0%*	*3,035*	*100.0%*	*228,061*	*100.0%*
	Multi-Family							
Low	25	7.8%	48,138	*8.5%*	0	0.0%	0	0.0%
Moderate	92	28.7%	189,646	*33.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*117*	*36.4%*	*237,784*	*41.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	131	40.8%	183,492	*32.4%*	0	0.0%	0	0.0%
Upper	73	22.7%	145,783	*25.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	321	100.0%	567,059	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*321*	*100.0%*	*567,059*	*100.0%*	*321*	*100.0%*	*567,059*	*100.0%*
	HMDA Totals							
Low	702	1.1%	124,886	*1.0%*	3,045	4.6%	239,506	2.0%
Moderate	11,108	16.9%	1,595,342	*13.1%*	10,595	16.1%	1,179,713	9.7%
Low/Moderate Total	*11,810*	*17.9%*	*1,720,228*	*14.1%*	*13,640*	*20.7%*	*1,419,219*	*11.6%*
Middle	28,941	43.9%	4,751,358	*38.9%*	14,110	21.4%	2,030,619	16.6%
Upper	25,148	38.2%	5,734,249	*47.0%*	29,300	44.5%	6,604,839	54.1%
Unknown	0	0.0%	0	*0.0%*	8,849	13.4%	2,151,158	17.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*65,899*	*100.0%*	*12,205,835*	*100.0%*	*65,899*	*100.0%*	*12,205,835*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Rockford MSA #40420 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	154	1.7%	8,989	*0.9%*	935	10.5%	64,623	6.1%
Moderate	1,279	14.4%	88,134	*8.4%*	1,892	21.3%	180,234	17.1%
Low/Moderate Total	*1,433*	*16.2%*	*97,123*	*9.2%*	*2,827*	*31.9%*	*244,857*	*23.2%*
Middle	5,359	60.4%	633,585	*60.1%*	2,273	25.6%	273,544	25.9%
Upper	2,079	23.4%	324,184	*30.7%*	2,725	30.7%	408,440	38.7%
Unknown	0	0.0%	0	*0.0%*	1,046	11.8%	128,051	12.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,871*	*100.0%*	*1,054,892*	*100.0%*	*8,871*	*100.0%*	*1,054,892*	*100.0%*
	Refinance							
Low	106	1.2%	6,043	*0.6%*	579	6.8%	38,253	3.8%
Moderate	973	11.4%	68,277	*6.7%*	1,495	17.5%	136,377	13.4%
Low/Moderate Total	*1,079*	*12.6%*	*74,320*	*7.3%*	*2,074*	*24.3%*	*174,630*	*17.1%*
Middle	5,248	61.4%	606,088	*59.5%*	2,433	28.5%	273,498	26.9%
Upper	2,215	25.9%	338,160	*33.2%*	2,891	33.8%	424,994	41.7%
Unknown	0	0.0%	0	*0.0%*	1,144	13.4%	145,446	14.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,542*	*100.0%*	*1,018,568*	*100.0%*	*8,542*	*100.0%*	*1,018,568*	*100.0%*
	Home Improvement							
Low	16	1.2%	545	*1.1%*	147	11.0%	3,566	7.1%
Moderate	171	12.8%	5,018	*10.0%*	277	20.7%	8,540	17.0%
Low/Moderate Total	*187*	*13.9%*	*5,563*	*11.0%*	*424*	*31.6%*	*12,106*	*24.0%*
Middle	818	61.0%	29,862	*59.3%*	385	28.7%	14,160	28.1%
Upper	336	25.1%	14,933	*29.7%*	482	35.9%	21,840	43.4%
Unknown	0	0.0%	0	*0.0%*	50	3.7%	2,252	4.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,341*	*100.0%*	*50,358*	*100.0%*	*1,341*	*100.0%*	*50,358*	*100.0%*
	Multi-Family							
Low	5	7.2%	825	*2.1%*	0	0.0%	0	0.0%
Moderate	16	23.2%	5,163	*13.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*21*	*30.4%*	*5,988*	*15.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	44	63.8%	28,308	*73.6%*	0	0.0%	0	0.0%
Upper	4	5.8%	4,159	*10.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	69	100.0%	38,455	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*69*	*100.0%*	*38,455*	*100.0%*	*69*	*100.0%*	*38,455*	*100.0%*
	HMDA Totals							
Low	281	1.5%	16,402	*0.8%*	1,661	8.8%	106,442	4.9%
Moderate	2,439	13.0%	166,592	*7.7%*	3,664	19.5%	325,151	15.0%
Low/Moderate Total	*2,720*	*14.5%*	*182,994*	*8.5%*	*5,325*	*28.3%*	*431,593*	*20.0%*
Middle	11,469	60.9%	1,297,843	*60.0%*	5,091	27.0%	561,202	26.0%
Upper	4,634	24.6%	681,436	*31.5%*	6,098	32.4%	855,274	39.6%
Unknown	0	0.0%	0	*0.0%*	2,309	12.3%	314,204	14.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18,823*	*100.0%*	*2,162,273*	*100.0%*	*18,823*	*100.0%*	*2,162,273*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Rockford MSA #40420 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	82	1.6%	5,365	*0.8%*	475	9.1%	33,052	5.2%
Moderate	592	11.4%	41,916	*6.6%*	1,259	24.2%	125,292	19.6%
Low/Moderate Total	*674*	*12.9%*	*47,281*	*7.4%*	*1,734*	*33.3%*	*158,344*	*24.7%*
Middle	3,114	59.8%	367,755	*57.5%*	1,233	23.7%	152,677	23.9%
Upper	1,422	27.3%	224,894	*35.1%*	1,434	27.5%	228,874	35.8%
Unknown	0	0.0%	0	*0.0%*	809	15.5%	100,035	15.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,210*	*100.0%*	*639,930*	*100.0%*	*5,210*	*100.0%*	*639,930*	*100.0%*
	Refinance							
Low	67	0.8%	5,917	*0.5%*	535	6.3%	39,660	3.6%
Moderate	735	8.7%	57,177	*5.2%*	1,411	16.6%	136,236	12.3%
Low/Moderate Total	*802*	*9.5%*	*63,094*	*5.7%*	*1,946*	*22.9%*	*175,896*	*15.9%*
Middle	5,089	60.0%	620,405	*55.9%*	2,036	24.0%	246,967	22.3%
Upper	2,591	30.5%	425,432	*38.4%*	2,836	33.4%	455,260	41.1%
Unknown	0	0.0%	0	*0.0%*	1,664	19.6%	230,808	20.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,482*	*100.0%*	*1,108,931*	*100.0%*	*8,482*	*100.0%*	*1,108,931*	*100.0%*
	Home Improvement							
Low	10	1.1%	245	*0.7%*	105	12.0%	2,535	7.0%
Moderate	100	11.4%	3,323	*9.1%*	155	17.7%	4,025	11.1%
Low/Moderate Total	*110*	*12.5%*	*3,568*	*9.8%*	*260*	*29.6%*	*6,560*	*18.0%*
Middle	555	63.2%	21,776	*59.8%*	218	24.8%	7,382	20.3%
Upper	213	24.3%	11,059	*30.4%*	345	39.3%	17,446	47.9%
Unknown	0	0.0%	0	*0.0%*	55	6.3%	5,015	13.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*878*	*100.0%*	*36,403*	*100.0%*	*878*	*100.0%*	*36,403*	*100.0%*
	Multi-Family							
Low	4	5.1%	1,457	*1.9%*	0	0.0%	0	0.0%
Moderate	14	17.7%	12,168	*15.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*18*	*22.8%*	*13,625*	*17.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	50	63.3%	34,326	*45.0%*	0	0.0%	0	0.0%
Upper	11	13.9%	28,402	*37.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	79	100.0%	76,353	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*79*	*100.0%*	*76,353*	*100.0%*	*79*	*100.0%*	*76,353*	*100.0%*
	HMDA Totals							
Low	163	1.1%	12,984	*0.7%*	1,115	7.6%	75,247	4.0%
Moderate	1,441	9.8%	114,584	*6.2%*	2,825	19.3%	265,553	14.3%
Low/Moderate Total	*1,604*	*10.9%*	*127,568*	*6.9%*	*3,940*	*26.9%*	*340,800*	*18.3%*
Middle	8,808	60.1%	1,044,262	*56.1%*	3,487	23.8%	407,026	21.9%
Upper	4,237	28.9%	689,787	*37.1%*	4,615	31.5%	701,580	37.7%
Unknown	0	0.0%	0	*0.0%*	2,607	17.8%	412,211	22.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14,649*	*100.0%*	*1,861,617*	*100.0%*	*14,649*	*100.0%*	*1,861,617*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Kankakee/Bradley MSA #28100 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	23	1.0%	1,285	*0.4%*	135	5.7%	9,828	3.1%
Moderate	249	10.5%	17,652	*5.6%*	410	17.3%	42,263	13.3%
Low/Moderate Total	*272*	*11.5%*	*18,937*	*6.0%*	*545*	*23.0%*	*52,091*	*16.4%*
Middle	1,817	76.7%	250,484	*78.9%*	598	25.2%	77,889	24.5%
Upper	280	11.8%	48,000	*15.1%*	880	37.1%	145,368	45.8%
Unknown	0	0.0%	0	*0.0%*	346	14.6%	42,073	13.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,369*	*100.0%*	*317,421*	*100.0%*	*2,369*	*100.0%*	*317,421*	*100.0%*
	Refinance							
Low	14	0.6%	778	*0.2%*	148	6.1%	11,616	3.7%
Moderate	184	7.6%	13,317	*4.2%*	415	17.2%	39,968	12.7%
Low/Moderate Total	*198*	*8.2%*	*14,095*	*4.5%*	*563*	*23.4%*	*51,584*	*16.4%*
Middle	1,878	77.9%	242,699	*77.2%*	655	27.2%	77,415	24.6%
Upper	335	13.9%	57,614	*18.3%*	955	39.6%	154,346	49.1%
Unknown	0	0.0%	0	*0.0%*	238	9.9%	31,063	9.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,411*	*100.0%*	*314,408*	*100.0%*	*2,411*	*100.0%*	*314,408*	*100.0%*
	Home Improvement							
Low	5	1.0%	130	*0.5%*	29	5.7%	890	3.6%
Moderate	42	8.2%	1,090	*4.4%*	80	15.6%	4,060	16.5%
Low/Moderate Total	*47*	*9.2%*	*1,220*	*5.0%*	*109*	*21.2%*	*4,950*	*20.1%*
Middle	389	75.8%	18,857	*76.8%*	145	28.3%	6,306	25.7%
Upper	77	15.0%	4,491	*18.3%*	232	45.2%	12,095	49.2%
Unknown	0	0.0%	0	*0.0%*	27	5.3%	1,217	5.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*513*	*100.0%*	*24,568*	*100.0%*	*513*	*100.0%*	*24,568*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	5	26.3%	928	*14.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*5*	*26.3%*	*928*	*14.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	13	68.4%	4,239	*67.4%*	0	0.0%	0	0.0%
Upper	1	5.3%	1,122	*17.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	19	100.0%	6,289	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19*	*100.0%*	*6,289*	*100.0%*	*19*	*100.0%*	*6,289*	*100.0%*
	HMDA Totals							
Low	42	0.8%	2,193	*0.3%*	312	5.9%	22,334	3.4%
Moderate	480	9.0%	32,987	*5.0%*	905	17.0%	86,291	13.0%
Low/Moderate Total	*522*	*9.8%*	*35,180*	*5.3%*	*1,217*	*22.9%*	*108,625*	*16.4%*
Middle	4,097	77.1%	516,279	*77.9%*	1,398	26.3%	161,610	24.4%
Upper	693	13.0%	111,227	*16.8%*	2,067	38.9%	311,809	47.1%
Unknown	0	0.0%	0	*0.0%*	630	11.9%	80,642	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,312*	*100.0%*	*662,686*	*100.0%*	*5,312*	*100.0%*	*662,686*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Kankakee/Bradley MSA #28100 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	15	1.1%	702	*0.4%*	77	5.6%	5,452	2.9%
Moderate	140	10.2%	9,234	*5.0%*	266	19.3%	28,007	15.1%
Low/Moderate Total	*155*	*11.3%*	*9,936*	*5.3%*	*343*	*24.9%*	*33,459*	*18.0%*
Middle	1,065	77.3%	149,531	*80.4%*	337	24.5%	47,615	25.6%
Upper	157	11.4%	26,474	*14.2%*	499	36.2%	84,235	45.3%
Unknown	0	0.0%	0	*0.0%*	198	14.4%	20,632	11.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,377*	*100.0%*	*185,941*	*100.0%*	*1,377*	*100.0%*	*185,941*	*100.0%*
	Refinance							
Low	6	0.3%	458	*0.1%*	113	5.0%	8,724	2.7%
Moderate	137	6.0%	10,610	*3.3%*	336	14.8%	33,758	10.3%
Low/Moderate Total	*143*	*6.3%*	*11,068*	*3.4%*	*449*	*19.8%*	*42,482*	*13.0%*
Middle	1,744	76.9%	249,491	*76.5%*	598	26.4%	78,298	24.0%
Upper	381	16.8%	65,763	*20.2%*	976	43.0%	171,100	52.4%
Unknown	0	0.0%	0	*0.0%*	245	10.8%	34,442	10.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,268*	*100.0%*	*326,322*	*100.0%*	*2,268*	*100.0%*	*326,322*	*100.0%*
	Home Improvement							
Low	2	0.5%	36	*0.2%*	30	7.5%	690	3.5%
Moderate	24	6.0%	959	*4.8%*	54	13.5%	2,264	11.4%
Low/Moderate Total	*26*	*6.5%*	*995*	*5.0%*	*84*	*21.1%*	*2,954*	*14.9%*
Middle	301	75.4%	14,427	*72.6%*	102	25.6%	4,197	21.1%
Upper	72	18.0%	4,457	*22.4%*	198	49.6%	11,864	59.7%
Unknown	0	0.0%	0	*0.0%*	15	3.8%	864	4.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*399*	*100.0%*	*19,879*	*100.0%*	*399*	*100.0%*	*19,879*	*100.0%*
	Multi-Family							
Low	1	5.0%	184	*1.0%*	0	0.0%	0	0.0%
Moderate	1	5.0%	956	*5.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*10.0%*	*1,140*	*6.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	16	80.0%	16,207	*91.2%*	0	0.0%	0	0.0%
Upper	2	10.0%	415	*2.3%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	20	100.0%	17,762	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*20*	*100.0%*	*17,762*	*100.0%*	*20*	*100.0%*	*17,762*	*100.0%*
	HMDA Totals							
Low	24	0.6%	1,380	*0.3%*	220	5.4%	14,866	2.7%
Moderate	302	7.4%	21,759	*4.0%*	656	16.1%	64,029	11.6%
Low/Moderate Total	*326*	*8.0%*	*23,139*	*4.2%*	*876*	*21.6%*	*78,895*	*14.3%*
Middle	3,126	76.9%	429,656	*78.1%*	1,037	25.5%	130,110	23.7%
Upper	612	15.1%	97,109	*17.7%*	1,673	41.2%	267,199	48.6%
Unknown	0	0.0%	0	*0.0%*	478	11.8%	73,700	13.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,064*	*100.0%*	*549,904*	*100.0%*	*4,064*	*100.0%*	*549,904*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Illinois (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	326	9.4%	17,916	5.4%
Moderate	354	10.2%	25,512	*7.7%*	757	21.8%	53,976	16.3%
Low/Moderate Total	*354*	*10.2%*	*25,512*	*7.7%*	*1,083*	*31.2%*	*71,892*	*21.8%*
Middle	2,462	70.9%	229,902	*69.6%*	848	24.4%	76,229	23.1%
Upper	655	18.9%	74,851	*22.7%*	1,147	33.0%	145,973	44.2%
Unknown	0	0.0%	0	*0.0%*	393	11.3%	36,171	11.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,471*	*100.0%*	*330,265*	*100.0%*	*3,471*	*100.0%*	*330,265*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	209	6.7%	11,093	3.6%
Moderate	310	9.9%	21,197	*6.8%*	545	17.4%	38,349	12.3%
Low/Moderate Total	*310*	*9.9%*	*21,197*	*6.8%*	*754*	*24.1%*	*49,442*	*15.9%*
Middle	2,119	67.6%	207,882	*66.8%*	792	25.3%	69,170	22.2%
Upper	706	22.5%	82,147	*26.4%*	1,236	39.4%	154,109	49.5%
Unknown	0	0.0%	0	*0.0%*	353	11.3%	38,505	12.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,135*	*100.0%*	*311,226*	*100.0%*	*3,135*	*100.0%*	*311,226*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	66	9.5%	1,535	6.5%
Moderate	101	14.6%	3,111	*13.3%*	149	21.5%	4,202	17.9%
Low/Moderate Total	*101*	*14.6%*	*3,111*	*13.3%*	*215*	*31.1%*	*5,737*	*24.4%*
Middle	476	68.8%	15,720	*67.0%*	196	28.3%	6,728	28.7%
Upper	115	16.6%	4,643	*19.8%*	250	36.1%	10,514	44.8%
Unknown	0	0.0%	0	*0.0%*	31	4.5%	495	2.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*692*	*100.0%*	*23,474*	*100.0%*	*692*	*100.0%*	*23,474*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	2	20.0%	578	*15.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*20.0%*	*578*	*15.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	80.0%	3,092	*84.3%*	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%*	10	100.0%	3,670	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10*	*100.0%*	*3,670*	*100.0%*	*10*	*100.0%*	*3,670*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	601	8.2%	30,544	4.6%
Moderate	767	10.5%	50,398	*7.5%*	1,451	19.9%	96,527	14.4%
Low/Moderate Total	*767*	*10.5%*	*50,398*	*7.5%*	*2,052*	*28.1%*	*127,071*	*19.0%*
Middle	5,065	69.3%	456,596	*68.3%*	1,836	25.1%	152,127	22.8%
Upper	1,476	20.2%	161,641	*24.2%*	2,633	36.0%	310,596	46.5%
Unknown	0	0.0%	0	*0.0%*	787	10.8%	78,841	11.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,308*	*100.0%*	*668,635*	*100.0%*	*7,308*	*100.0%*	*668,635*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Illinois (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	186	7.6%	10,047	4.1%
Moderate	278	11.4%	21,086	*8.7%*	471	19.3%	34,034	14.0%
Low/Moderate Total	*278*	*11.4%*	*21,086*	*8.7%*	*657*	*26.9%*	*44,081*	*18.2%*
Middle	1,774	72.5%	174,293	*72.0%*	593	24.2%	53,877	22.2%
Upper	394	16.1%	46,857	*19.3%*	831	34.0%	110,825	45.8%
Unknown	0	0.0%	0	*0.0%*	365	14.9%	33,453	13.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,446*	*100.0%*	*242,236*	*100.0%*	*2,446*	*100.0%*	*242,236*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	155	5.4%	8,817	2.7%
Moderate	247	8.5%	20,156	*6.3%*	407	14.1%	30,136	9.4%
Low/Moderate Total	*247*	*8.5%*	*20,156*	*6.3%*	*562*	*19.4%*	*38,953*	*12.1%*
Middle	2,028	70.1%	222,024	*69.2%*	706	24.4%	67,200	20.9%
Upper	620	21.4%	78,737	*24.5%*	1,201	41.5%	164,966	51.4%
Unknown	0	0.0%	0	*0.0%*	426	14.7%	49,798	15.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,895*	*100.0%*	*320,917*	*100.0%*	*2,895*	*100.0%*	*320,917*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	44	8.8%	626	4.0%
Moderate	72	14.4%	1,167	*7.4%*	99	19.8%	1,925	12.1%
Low/Moderate Total	*72*	*14.4%*	*1,167*	*7.4%*	*143*	*28.6%*	*2,551*	*16.1%*
Middle	342	68.4%	11,219	*70.8%*	128	25.6%	4,326	27.3%
Upper	86	17.2%	3,462	*21.8%*	193	38.6%	7,337	46.3%
Unknown	0	0.0%	0	*0.0%*	36	7.2%	1,634	10.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*500*	*100.0%*	*15,848*	*100.0%*	*500*	*100.0%*	*15,848*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	6	28.6%	7,061	*33.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*6*	*28.6%*	*7,061*	*33.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	14	66.7%	13,521	*64.9%*	0	0.0%	0	0.0%
Upper	1	4.8%	263	*1.3%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	21	100.0%	20,845	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21*	*100.0%*	*20,845*	*100.0%*	*21*	*100.0%*	*20,845*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	385	6.6%	19,490	3.2%
Moderate	603	10.3%	49,470	*8.2%*	977	16.7%	66,095	11.0%
Low/Moderate Total	*603*	*10.3%*	*49,470*	*8.2%*	*1,362*	*23.2%*	*85,585*	*14.3%*
Middle	4,158	70.9%	421,057	*70.2%*	1,427	24.3%	125,403	20.9%
Upper	1,101	18.8%	129,319	*21.6%*	2,225	38.0%	283,128	47.2%
Unknown	0	0.0%	0	*0.0%*	848	14.5%	105,730	17.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,862*	*100.0%*	*599,846*	*100.0%*	*5,862*	*100.0%*	*599,846*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Fort Wayne MSA #23060 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	39	0.5%	1,865	*0.2%*	1,135	15.6%	75,537	9.9%
Moderate	1,130	15.6%	70,138	*9.2%*	1,716	23.6%	149,581	19.6%
Low/Moderate Total	*1,169*	*16.1%*	*72,003*	*9.4%*	*2,851*	*39.3%*	*225,118*	*29.5%*
Middle	3,329	45.8%	307,865	*40.3%*	1,603	22.1%	169,207	22.2%
Upper	2,765	38.1%	383,410	*50.2%*	1,818	25.0%	270,115	35.4%
Unknown	0	0.0%	0	*0.0%*	991	13.6%	98,838	12.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,263*	*100.0%*	*763,278*	*100.0%*	*7,263*	*100.0%*	*763,278*	*100.0%*
	Refinance							
Low	28	0.5%	1,929	*0.3%*	666	12.4%	42,795	7.7%
Moderate	960	17.9%	56,888	*10.3%*	1,263	23.6%	104,509	18.9%
Low/Moderate Total	*988*	*18.4%*	*58,817*	*10.6%*	*1,929*	*36.0%*	*147,304*	*26.6%*
Middle	2,551	47.6%	237,275	*42.8%*	1,239	23.1%	124,113	22.4%
Upper	1,822	34.0%	257,755	*46.5%*	1,463	27.3%	205,697	37.1%
Unknown	0	0.0%	0	*0.0%*	730	13.6%	76,733	13.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,361*	*100.0%*	*553,847*	*100.0%*	*5,361*	*100.0%*	*553,847*	*100.0%*
	Home Improvement							
Low	6	0.7%	156	*0.5%*	123	13.7%	2,884	9.1%
Moderate	168	18.7%	4,586	*14.5%*	218	24.3%	6,058	19.2%
Low/Moderate Total	*174*	*19.4%*	*4,742*	*15.0%*	*341*	*38.0%*	*8,942*	*28.3%*
Middle	478	53.3%	13,536	*42.9%*	228	25.4%	7,364	23.3%
Upper	245	27.3%	13,306	*42.1%*	305	34.0%	14,184	44.9%
Unknown	0	0.0%	0	*0.0%*	23	2.6%	1,094	3.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*897*	*100.0%*	*31,584*	*100.0%*	*897*	*100.0%*	*31,584*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	10	41.7%	8,377	*21.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*10*	*41.7%*	*8,377*	*21.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	13	54.2%	28,847	*75.2%*	0	0.0%	0	0.0%
Upper	1	4.2%	1,152	*3.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	24	100.0%	38,376	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*24*	*100.0%*	*38,376*	*100.0%*	*24*	*100.0%*	*38,376*	*100.0%*
	HMDA Totals							
Low	73	0.5%	3,950	*0.3%*	1,924	14.2%	121,216	8.7%
Moderate	2,268	16.7%	139,989	*10.1%*	3,197	23.6%	260,148	18.8%
Low/Moderate Total	*2,341*	*17.3%*	*143,939*	*10.4%*	*5,121*	*37.8%*	*381,364*	*27.5%*
Middle	6,371	47.0%	587,523	*42.4%*	3,070	22.7%	300,684	21.7%
Upper	4,833	35.7%	655,623	*47.3%*	3,586	26.5%	489,996	35.3%
Unknown	0	0.0%	0	*0.0%*	1,768	13.1%	215,041	15.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*13,545*	*100.0%*	*1,387,085*	*100.0%*	*13,545*	*100.0%*	*1,387,085*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Fort Wayne MSA #23060 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	14	0.3%	688	*0.1%*	739	13.5%	50,719	8.1%
Moderate	737	13.4%	47,378	*7.6%*	1,473	26.9%	133,538	21.3%
Low/Moderate Total	*751*	*13.7%*	*48,066*	*7.7%*	*2,212*	*40.3%*	*184,257*	*29.4%*
Middle	2,617	47.7%	253,857	*40.5%*	1,169	21.3%	132,525	21.1%
Upper	2,115	38.6%	325,271	*51.9%*	1,336	24.4%	228,823	36.5%
Unknown	0	0.0%	0	*0.0%*	766	14.0%	81,589	13.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,483*	*100.0%*	*627,194*	*100.0%*	*5,483*	*100.0%*	*627,194*	*100.0%*
	Refinance							
Low	10	0.2%	412	*0.1%*	448	8.9%	30,492	4.9%
Moderate	657	13.1%	46,552	*7.5%*	971	19.3%	86,390	13.9%
Low/Moderate Total	*667*	*13.3%*	*46,964*	*7.6%*	*1,419*	*28.2%*	*116,882*	*18.8%*
Middle	2,308	45.9%	238,331	*38.4%*	1,062	21.1%	120,388	19.4%
Upper	2,053	40.8%	335,023	*54.0%*	1,579	31.4%	269,157	43.4%
Unknown	0	0.0%	0	*0.0%*	968	19.3%	113,891	18.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,028*	*100.0%*	*620,318*	*100.0%*	*5,028*	*100.0%*	*620,318*	*100.0%*
	Home Improvement							
Low	10	1.6%	108	*0.6%*	79	12.8%	1,630	8.7%
Moderate	98	15.9%	1,864	*10.0%*	133	21.6%	2,554	13.6%
Low/Moderate Total	*108*	*17.6%*	*1,972*	*10.5%*	*212*	*34.5%*	*4,184*	*22.3%*
Middle	344	55.9%	9,186	*49.0%*	162	26.3%	4,732	25.3%
Upper	163	26.5%	7,570	*40.4%*	214	34.8%	8,060	43.0%
Unknown	0	0.0%	0	*0.0%*	27	4.4%	1,752	9.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*615*	*100.0%*	*18,728*	*100.0%*	*615*	*100.0%*	*18,728*	*100.0%*
	Multi-Family							
Low	1	5.0%	30	*0.1%*	0	0.0%	0	0.0%
Moderate	6	30.0%	2,128	*9.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*35.0%*	*2,158*	*9.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	11	55.0%	20,055	*89.0%*	0	0.0%	0	0.0%
Upper	2	10.0%	324	*1.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	20	100.0%	22,537	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*20*	*100.0%*	*22,537*	*100.0%*	*20*	*100.0%*	*22,537*	*100.0%*
	HMDA Totals							
Low	35	0.3%	1,238	*0.1%*	1,266	11.4%	82,841	6.4%
Moderate	1,498	13.4%	97,922	*7.6%*	2,577	23.1%	222,482	17.3%
Low/Moderate Total	*1,533*	*13.8%*	*99,160*	*7.7%*	*3,843*	*34.5%*	*305,323*	*23.7%*
Middle	5,280	47.4%	521,429	*40.5%*	2,393	21.5%	257,645	20.0%
Upper	4,333	38.9%	668,188	*51.8%*	3,129	28.1%	506,040	39.3%
Unknown	0	0.0%	0	*0.0%*	1,781	16.0%	219,769	17.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*11,146*	*100.0%*	*1,288,777*	*100.0%*	*11,146*	*100.0%*	*1,288,777*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Indianapolis/Anderson/Columbus CSA #294 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	935	1.8%	85,130	*1.2%*	4,726	9.2%	380,055	5.5%
Moderate	5,856	11.4%	478,396	*7.0%*	11,656	22.8%	1,189,408	17.3%
Low/Moderate Total	*6,791*	*13.3%*	*563,526*	*8.2%*	*16,382*	*32.0%*	*1,569,463*	*22.9%*
Middle	25,690	50.2%	3,083,284	*44.9%*	10,634	20.8%	1,325,436	19.3%
Upper	18,678	36.5%	3,213,611	*46.8%*	16,710	32.7%	3,048,960	44.4%
Unknown	1	0.0%	178	*0.0%*	7,434	14.5%	916,740	13.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*51,160*	*100.0%*	*6,860,599*	*100.0%*	*51,160*	*100.0%*	*6,860,599*	*100.0%*
	Refinance							
Low	809	2.1%	61,423	*1.2%*	2,941	7.8%	213,754	4.1%
Moderate	5,253	13.9%	428,967	*8.2%*	7,294	19.3%	699,694	13.4%
Low/Moderate Total	*6,062*	*16.0%*	*490,390*	*9.4%*	*10,235*	*27.0%*	*913,448*	*17.4%*
Middle	19,256	50.9%	2,435,985	*46.5%*	8,782	23.2%	1,035,508	19.8%
Upper	12,527	33.1%	2,309,232	*44.1%*	13,408	35.4%	2,461,635	47.0%
Unknown	2	0.0%	185	*0.0%*	5,422	14.3%	825,201	15.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*37,847*	*100.0%*	*5,235,792*	*100.0%*	*37,847*	*100.0%*	*5,235,792*	*100.0%*
	Home Improvement							
Low	142	2.8%	4,602	*1.8%*	533	10.6%	15,554	6.1%
Moderate	803	16.0%	26,853	*10.5%*	1,141	22.8%	37,620	14.8%
Low/Moderate Total	*945*	*18.8%*	*31,455*	*12.3%*	*1,674*	*33.4%*	*53,174*	*20.8%*
Middle	2,637	52.6%	124,319	*48.7%*	1,150	22.9%	52,652	20.6%
Upper	1,430	28.5%	99,178	*38.9%*	2,061	41.1%	140,861	55.2%
Unknown	2	0.0%	81	*0.0%*	129	2.6%	8,346	3.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,014*	*100.0%*	*255,033*	*100.0%*	*5,014*	*100.0%*	*255,033*	*100.0%*
	Multi-Family							
Low	13	8.8%	25,805	*3.9%*	0	0.0%	0	0.0%
Moderate	39	26.5%	176,151	*26.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*52*	*35.4%*	*201,956*	*30.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	69	46.9%	274,740	*41.2%*	0	0.0%	0	0.0%
Upper	26	17.7%	190,050	*28.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	147	100.0%	666,746	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*147*	*100.0%*	*666,746*	*100.0%*	*147*	*100.0%*	*666,746*	*100.0%*
	HMDA Totals							
Low	1,899	2.0%	176,960	*1.4%*	8,200	8.7%	609,363	4.7%
Moderate	11,951	12.7%	1,110,367	*8.5%*	20,091	21.3%	1,926,722	14.8%
Low/Moderate Total	*13,850*	*14.7%*	*1,287,327*	*9.9%*	*28,291*	*30.0%*	*2,536,085*	*19.5%*
Middle	47,652	50.6%	5,918,328	*45.5%*	20,566	21.8%	2,413,596	18.5%
Upper	32,661	34.7%	5,812,071	*44.6%*	32,179	34.2%	5,651,456	43.4%
Unknown	5	0.0%	444	*0.0%*	13,132	13.9%	2,417,033	18.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*94,168*	*100.0%*	*13,018,170*	*100.0%*	*94,168*	*100.0%*	*13,018,170*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Indianapolis/Anderson/Columbus CSA #294 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	403	1.2%	39,560	*0.8%*	3,382	9.8%	273,133	5.5%
Moderate	3,602	10.4%	306,840	*6.2%*	8,095	23.4%	886,122	17.8%
Low/Moderate Total	*4,005*	*11.6%*	*346,400*	*7.0%*	*11,477*	*33.2%*	*1,159,255*	*23.3%*
Middle	17,932	51.8%	2,286,109	*45.9%*	7,365	21.3%	1,007,636	20.2%
Upper	12,654	36.6%	2,347,809	*47.1%*	10,144	29.3%	2,109,959	42.4%
Unknown	3	0.0%	73	*0.0%*	5,608	16.2%	703,541	14.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*34,594*	*100.0%*	*4,980,391*	*100.0%*	*34,594*	*100.0%*	*4,980,391*	*100.0%*
	Refinance							
Low	418	1.3%	33,887	*0.7%*	2,123	6.8%	164,980	3.4%
Moderate	3,396	10.8%	293,599	*6.1%*	5,426	17.3%	575,809	11.9%
Low/Moderate Total	*3,814*	*12.2%*	*327,486*	*6.8%*	*7,549*	*24.1%*	*740,789*	*15.3%*
Middle	15,761	50.2%	2,146,876	*44.3%*	6,519	20.8%	862,413	17.8%
Upper	11,811	37.6%	2,366,934	*48.9%*	11,194	35.7%	2,313,165	47.8%
Unknown	0	0.0%	0	*0.0%*	6,124	19.5%	924,929	19.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*31,386*	*100.0%*	*4,841,296*	*100.0%*	*31,386*	*100.0%*	*4,841,296*	*100.0%*
	Home Improvement							
Low	70	2.4%	2,409	*1.6%*	375	12.6%	9,830	6.5%
Moderate	467	15.7%	12,820	*8.5%*	753	25.3%	21,359	14.2%
Low/Moderate Total	*537*	*18.1%*	*15,229*	*10.1%*	*1,128*	*38.0%*	*31,189*	*20.8%*
Middle	1,624	54.7%	75,529	*50.3%*	646	21.7%	29,220	19.5%
Upper	809	27.2%	59,379	*39.5%*	1,071	36.0%	81,438	54.2%
Unknown	1	0.0%	35	*0.0%*	126	4.2%	8,325	5.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,971*	*100.0%*	*150,172*	*100.0%*	*2,971*	*100.0%*	*150,172*	*100.0%*
	Multi-Family							
Low	14	10.6%	7,786	*2.4%*	0	0.0%	0	0.0%
Moderate	37	28.0%	111,997	*35.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*51*	*38.6%*	*119,783*	*37.5%*	*0*	*0.0%*	*0*	*0.0%*
Middle	76	57.6%	182,398	*57.1%*	0	0.0%	0	0.0%
Upper	5	3.8%	17,523	*5.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	132	100.0%	319,704	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*132*	*100.0%*	*319,704*	*100.0%*	*132*	*100.0%*	*319,704*	*100.0%*
	HMDA Totals							
Low	905	1.3%	83,642	*0.8%*	5,880	8.5%	447,943	4.4%
Moderate	7,502	10.9%	725,256	*7.0%*	14,274	20.7%	1,483,290	14.4%
Low/Moderate Total	*8,407*	*12.2%*	*808,898*	*7.9%*	*20,154*	*29.2%*	*1,931,233*	*18.8%*
Middle	35,393	51.2%	4,690,912	*45.6%*	14,530	21.0%	1,899,269	18.5%
Upper	25,279	36.6%	4,791,645	*46.6%*	22,409	32.4%	4,504,562	43.8%
Unknown	4	0.0%	108	*0.0%*	11,990	17.4%	1,956,499	19.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*69,083*	*100.0%*	*10,291,563*	*100.0%*	*69,083*	*100.0%*	*10,291,563*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Michigan City/LaPorte MSA #33140 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	10	14.9%	688	9.1%
Moderate	8	11.9%	643	*8.5%*	23	34.3%	1,955	25.8%
Low/Moderate Total	*8*	*11.9%*	*643*	*8.5%*	*33*	*49.3%*	*2,643*	*34.9%*
Middle	53	79.1%	5,809	*76.8%*	13	19.4%	1,660	21.9%
Upper	6	9.0%	1,113	*14.7%*	17	25.4%	2,890	38.2%
Unknown	0	0.0%	0	*0.0%*	4	6.0%	372	4.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*67*	*100.0%*	*7,565*	*100.0%*	*67*	*100.0%*	*7,565*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	11	15.7%	755	9.1%
Moderate	8	11.4%	1,118	*13.5%*	17	24.3%	1,431	17.3%
Low/Moderate Total	*8*	*11.4%*	*1,118*	*13.5%*	*28*	*40.0%*	*2,186*	*26.4%*
Middle	52	74.3%	5,686	*68.7%*	24	34.3%	2,809	34.0%
Upper	10	14.3%	1,467	*17.7%*	17	24.3%	2,675	32.3%
Unknown	0	0.0%	0	*0.0%*	1	1.4%	601	7.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*70*	*100.0%*	*8,271*	*100.0%*	*70*	*100.0%*	*8,271*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	0	0.0%	0	*0.0%*	2	50.0%	111	73.5%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*2*	*50.0%*	*111*	*73.5%*
Middle	3	75.0%	125	*82.8%*	1	25.0%	10	6.6%
Upper	1	25.0%	26	*17.2%*	1	25.0%	30	19.9%
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%
Total	*4*	*100.0%*	*151*	*100.0%*	*4*	*100.0%*	*151*	*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%
Low/Moderate Total	*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%*	21	14.9%	1,443	9.0%
Moderate	16	11.3%	1,761	*11.0%*	42	29.8%	3,497	21.9%
Low/Moderate Total	*16*	*11.3%*	*1,761*	*11.0%*	*63*	*44.7%*	*4,940*	*30.9%*
Middle	108	76.6%	11,620	*72.7%*	38	27.0%	4,479	28.0%
Upper	17	12.1%	2,606	*16.3%*	35	24.8%	5,595	35.0%
Unknown	0	0.0%	0	*0.0%*	5	3.5%	973	6.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*141*	*100.0%*	*15,987*	*100.0%*	*141*	*100.0%*	*15,987*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Michigan City/LaPorte MSA #33140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	157	11.6%	10,478	6.0%
Moderate	151	11.1%	15,658	*9.0%*	285	21.0%	28,397	16.2%
Low/Moderate Total	*151*	*11.1%*	*15,658*	*9.0%*	*442*	*32.6%*	*38,875*	*22.2%*
Middle	1,021	75.2%	116,367	*66.6%*	285	21.0%	33,964	19.4%
Upper	185	13.6%	42,793	*24.5%*	388	28.6%	74,362	42.5%
Unknown	0	0.0%	0	*0.0%*	242	17.8%	27,617	15.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,357*	*100.0%*	*174,818*	*100.0%*	*1,357*	*100.0%*	*174,818*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	161	7.7%	12,628	4.4%
Moderate	250	11.9%	33,873	*11.8%*	346	16.5%	32,426	11.3%
Low/Moderate Total	*250*	*11.9%*	*33,873*	*11.8%*	*507*	*24.2%*	*45,054*	*15.8%*
Middle	1,405	67.0%	173,685	*60.7%*	437	20.8%	48,874	17.1%
Upper	441	21.0%	78,439	*27.4%*	708	33.8%	132,053	46.2%
Unknown	0	0.0%	0	*0.0%*	444	21.2%	60,016	21.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,096*	*100.0%*	*285,997*	*100.0%*	*2,096*	*100.0%*	*285,997*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	30	11.4%	649	5.7%
Moderate	40	15.2%	1,350	*11.9%*	54	20.5%	1,887	16.6%
Low/Moderate Total	*40*	*15.2%*	*1,350*	*11.9%*	*84*	*31.8%*	*2,536*	*22.3%*
Middle	180	68.2%	7,146	*62.9%*	53	20.1%	1,570	13.8%
Upper	44	16.7%	2,868	*25.2%*	117	44.3%	6,323	55.6%
Unknown	0	0.0%	0	*0.0%*	10	3.8%	935	8.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*264*	*100.0%*	*11,364*	*100.0%*	*264*	*100.0%*	*11,364*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	4	36.4%	11,767	*66.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*4*	*36.4%*	*11,767*	*66.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	6	54.5%	5,882	*33.0%*	0	0.0%	0	0.0%
Upper	1	9.1%	169	*0.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	11	100.0%	17,818	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*11*	*100.0%*	*17,818*	*100.0%*	*11*	*100.0%*	*17,818*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	348	9.3%	23,755	4.8%
Moderate	445	11.9%	62,648	*12.8%*	685	18.4%	62,710	12.8%
Low/Moderate Total	*445*	*11.9%*	*62,648*	*12.8%*	*1,033*	*27.7%*	*86,465*	*17.6%*
Middle	2,612	70.1%	303,080	*61.9%*	775	20.8%	84,408	17.2%
Upper	671	18.0%	124,269	*25.4%*	1,213	32.5%	212,738	43.4%
Unknown	0	0.0%	0	*0.0%*	707	19.0%	106,386	21.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,728*	*100.0%*	*489,997*	*100.0%*	*3,728*	*100.0%*	*489,997*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Terre Haute MSA #45460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	242	10.0%	12,784	5.9%
Moderate	360	14.9%	18,987	*8.8%*	490	20.3%	31,658	14.7%
Low/Moderate Total	*360*	*14.9%*	*18,987*	*8.8%*	*732*	*30.3%*	*44,442*	*20.6%*
Middle	1,374	56.8%	113,997	*53.0%*	505	20.9%	40,061	18.6%
Upper	682	28.2%	82,032	*38.1%*	881	36.4%	103,840	48.2%
Unknown	2	0.1%	206	*0.1%*	300	12.4%	26,879	12.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,418*	*100.0%*	*215,222*	*100.0%*	*2,418*	*100.0%*	*215,222*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	191	8.8%	8,708	4.5%
Moderate	294	13.6%	16,201	*8.4%*	447	20.6%	26,862	13.9%
Low/Moderate Total	*294*	*13.6%*	*16,201*	*8.4%*	*638*	*29.4%*	*35,570*	*18.4%*
Middle	1,372	63.3%	121,927	*63.1%*	448	20.7%	32,854	17.0%
Upper	500	23.1%	54,931	*28.4%*	829	38.3%	84,808	43.9%
Unknown	1	0.0%	26	*0.0%*	252	11.6%	39,853	20.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,167*	*100.0%*	*193,085*	*100.0%*	*2,167*	*100.0%*	*193,085*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	33	6.1%	888	4.4%
Moderate	70	12.9%	1,646	*8.2%*	105	19.3%	2,989	14.9%
Low/Moderate Total	*70*	*12.9%*	*1,646*	*8.2%*	*138*	*25.4%*	*3,877*	*19.3%*
Middle	347	63.9%	12,118	*60.4%*	124	22.8%	3,502	17.5%
Upper	124	22.8%	6,263	*31.2%*	269	49.5%	12,246	61.0%
Unknown	2	0.4%	33	*0.2%*	12	2.2%	435	2.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*543*	*100.0%*	*20,060*	*100.0%*	*543*	*100.0%*	*20,060*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	4	26.7%	1,136	*3.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*4*	*26.7%*	*1,136*	*3.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	53.3%	11,762	*31.5%*	0	0.0%	0	0.0%
Upper	3	20.0%	24,400	*65.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	15	100.0%	37,298	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15*	*100.0%*	*37,298*	*100.0%*	*15*	*100.0%*	*37,298*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	466	9.1%	22,380	4.8%
Moderate	728	14.2%	37,970	*8.2%*	1,042	20.3%	61,509	13.2%
Low/Moderate Total	*728*	*14.2%*	*37,970*	*8.2%*	*1,508*	*29.3%*	*83,889*	*18.0%*
Middle	3,101	60.3%	259,804	*55.8%*	1,077	20.9%	76,417	16.4%
Upper	1,309	25.5%	167,626	*36.0%*	1,979	38.5%	200,894	43.1%
Unknown	5	0.1%	265	*0.1%*	579	11.3%	104,465	22.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,143*	*100.0%*	*465,665*	*100.0%*	*5,143*	*100.0%*	*465,665*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Terre Haute MSA #45460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	148	8.3%	6,954	4.2%
Moderate	181	10.2%	9,614	*5.9%*	306	17.2%	18,915	11.6%
Low/Moderate Total	*181*	*10.2%*	*9,614*	*5.9%*	*454*	*25.5%*	*25,869*	*15.8%*
Middle	1,081	60.8%	88,464	*54.1%*	352	19.8%	27,935	17.1%
Upper	515	28.9%	65,498	*40.0%*	654	36.8%	75,211	46.0%
Unknown	2	0.1%	94	*0.1%*	319	17.9%	34,655	21.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,779*	*100.0%*	*163,670*	*100.0%*	*1,779*	*100.0%*	*163,670*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	117	6.5%	5,337	3.2%
Moderate	188	10.5%	9,764	*5.9%*	247	13.8%	14,907	9.1%
Low/Moderate Total	*188*	*10.5%*	*9,764*	*5.9%*	*364*	*20.3%*	*20,244*	*12.3%*
Middle	1,119	62.4%	95,537	*58.1%*	382	21.3%	25,750	15.7%
Upper	484	27.0%	58,918	*35.8%*	726	40.5%	85,132	51.8%
Unknown	1	0.1%	200	*0.1%*	320	17.9%	33,293	20.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,792*	*100.0%*	*164,419*	*100.0%*	*1,792*	*100.0%*	*164,419*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	33	7.4%	570	4.1%
Moderate	44	9.9%	783	*5.6%*	75	16.9%	2,095	15.0%
Low/Moderate Total	*44*	*9.9%*	*783*	*5.6%*	*108*	*24.3%*	*2,665*	*19.1%*
Middle	309	69.4%	9,903	*71.1%*	117	26.3%	3,127	22.4%
Upper	92	20.7%	3,248	*23.3%*	197	44.3%	7,372	52.9%
Unknown	0	0.0%	0	*0.0%*	23	5.2%	770	5.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*445*	*100.0%*	*13,934*	*100.0%*	*445*	*100.0%*	*13,934*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	2	13.3%	2,860	*22.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*13.3%*	*2,860*	*22.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	53.3%	2,771	*22.2%*	0	0.0%	0	0.0%
Upper	5	33.3%	6,850	*54.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	15	100.0%	12,481	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15*	*100.0%*	*12,481*	*100.0%*	*15*	*100.0%*	*12,481*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	298	7.4%	12,861	3.6%
Moderate	415	10.3%	23,021	*6.5%*	628	15.6%	35,917	10.1%
Low/Moderate Total	*415*	*10.3%*	*23,021*	*6.5%*	*926*	*23.0%*	*48,778*	*13.8%*
Middle	2,517	62.4%	196,675	*55.5%*	851	21.1%	56,812	16.0%
Upper	1,096	27.2%	134,514	*37.9%*	1,577	39.1%	167,715	47.3%
Unknown	3	0.1%	294	*0.1%*	677	16.8%	81,199	22.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,031*	*100.0%*	*354,504*	*100.0%*	*4,031*	*100.0%*	*354,504*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Bloomington MSA #14020 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	52	1.6%	7,551	*1.9%*	235	7.3%	15,586	4.0%
Moderate	410	12.8%	35,631	*9.0%*	565	17.6%	49,787	12.6%
Low/Moderate Total	*462*	*14.4%*	*43,182*	*11.0%*	*800*	*24.9%*	*65,373*	*16.6%*
Middle	1,843	57.5%	210,163	*53.4%*	712	22.2%	76,344	19.4%
Upper	901	28.1%	140,559	*35.7%*	1,215	37.9%	190,623	48.4%
Unknown	1	0.0%	18	*0.0%*	480	15.0%	61,582	15.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,207*	*100.0%*	*393,922*	*100.0%*	*3,207*	*100.0%*	*393,922*	*100.0%*
	Refinance							
Low	29	1.0%	5,298	*1.4%*	211	7.0%	13,442	3.5%
Moderate	282	9.4%	27,294	*7.2%*	559	18.7%	47,487	12.5%
Low/Moderate Total	*311*	*10.4%*	*32,592*	*8.6%*	*770*	*25.7%*	*60,929*	*16.0%*
Middle	1,927	64.3%	216,326	*56.8%*	673	22.5%	71,205	18.7%
Upper	757	25.3%	131,967	*34.6%*	1,144	38.2%	175,786	46.1%
Unknown	1	0.0%	33	*0.0%*	409	13.7%	72,998	19.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,996*	*100.0%*	*380,918*	*100.0%*	*2,996*	*100.0%*	*380,918*	*100.0%*
	Home Improvement							
Low	4	0.9%	88	*0.5%*	32	7.2%	827	4.5%
Moderate	43	9.7%	1,846	*10.1%*	73	16.5%	2,619	14.4%
Low/Moderate Total	*47*	*10.6%*	*1,934*	*10.6%*	*105*	*23.7%*	*3,446*	*18.9%*
Middle	304	68.6%	12,031	*66.0%*	129	29.1%	5,218	28.6%
Upper	92	20.8%	4,275	*23.4%*	203	45.8%	9,240	50.7%
Unknown	0	0.0%	0	*0.0%*	6	1.4%	336	1.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*443*	*100.0%*	*18,240*	*100.0%*	*443*	*100.0%*	*18,240*	*100.0%*
	Multi-Family							
Low	6	28.6%	21,944	*73.3%*	0	0.0%	0	0.0%
Moderate	2	9.5%	195	*0.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*8*	*38.1%*	*22,139*	*73.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	11	52.4%	6,934	*23.2%*	0	0.0%	0	0.0%
Upper	2	9.5%	865	*2.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	21	100.0%	29,938	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21*	*100.0%*	*29,938*	*100.0%*	*21*	*100.0%*	*29,938*	*100.0%*
	HMDA Totals							
Low	91	1.4%	34,881	*4.2%*	478	7.2%	29,855	3.6%
Moderate	737	11.1%	64,966	*7.9%*	1,197	18.0%	99,893	12.1%
Low/Moderate Total	*828*	*12.4%*	*99,847*	*12.1%*	*1,675*	*25.1%*	*129,748*	*15.8%*
Middle	4,085	61.3%	445,454	*54.1%*	1,514	22.7%	152,767	18.6%
Upper	1,752	26.3%	277,666	*33.7%*	2,562	38.4%	375,649	45.6%
Unknown	2	0.0%	51	*0.0%*	916	13.7%	164,854	20.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,667*	*100.0%*	*823,018*	*100.0%*	*6,667*	*100.0%*	*823,018*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Bloomington MSA #14020 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	32	1.3%	5,469	*1.7%*	183	7.6%	12,864	4.0%
Moderate	275	11.4%	25,780	*8.1%*	407	16.9%	36,704	11.5%
Low/Moderate Total	*307*	*12.8%*	*31,249*	*9.8%*	*590*	*24.5%*	*49,568*	*15.6%*
Middle	1,406	58.4%	168,088	*52.7%*	528	21.9%	64,410	20.2%
Upper	694	28.8%	119,408	*37.5%*	804	33.4%	136,102	42.7%
Unknown	0	0.0%	0	*0.0%*	485	20.1%	68,665	21.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,407*	*100.0%*	*318,745*	*100.0%*	*2,407*	*100.0%*	*318,745*	*100.0%*
	Refinance							
Low	28	1.1%	5,426	*1.5%*	159	6.0%	11,281	3.1%
Moderate	214	8.1%	19,160	*5.3%*	413	15.6%	38,052	10.6%
Low/Moderate Total	*242*	*9.1%*	*24,586*	*6.9%*	*572*	*21.6%*	*49,333*	*13.8%*
Middle	1,651	62.3%	198,062	*55.2%*	530	20.0%	59,871	16.7%
Upper	758	28.6%	135,935	*37.9%*	989	37.3%	169,207	47.2%
Unknown	1	0.0%	176	*0.0%*	561	21.2%	80,348	22.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,652*	*100.0%*	*358,759*	*100.0%*	*2,652*	*100.0%*	*358,759*	*100.0%*
	Home Improvement							
Low	9	2.2%	3,218	*17.4%*	40	9.9%	2,018	10.9%
Moderate	32	7.9%	1,161	*6.3%*	97	24.0%	4,140	22.3%
Low/Moderate Total	*41*	*10.1%*	*4,379*	*23.6%*	*137*	*33.9%*	*6,158*	*33.2%*
Middle	286	70.8%	11,357	*61.3%*	102	25.2%	3,240	17.5%
Upper	77	19.1%	2,789	*15.1%*	150	37.1%	8,237	44.5%
Unknown	0	0.0%	0	*0.0%*	15	3.7%	890	4.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*404*	*100.0%*	*18,525*	*100.0%*	*404*	*100.0%*	*18,525*	*100.0%*
	Multi-Family							
Low	11	33.3%	11,842	*21.1%*	0	0.0%	0	0.0%
Moderate	5	15.2%	21,572	*38.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*48.5%*	*33,414*	*59.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	15	45.5%	21,397	*38.2%*	0	0.0%	0	0.0%
Upper	2	6.1%	1,186	*2.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	33	100.0%	55,997	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*33*	*100.0%*	*55,997*	*100.0%*	*33*	*100.0%*	*55,997*	*100.0%*
	HMDA Totals							
Low	80	1.5%	25,955	*3.5%*	382	7.0%	26,163	3.5%
Moderate	526	9.6%	67,673	*9.0%*	917	16.7%	78,896	10.5%
Low/Moderate Total	*606*	*11.0%*	*93,628*	*12.5%*	*1,299*	*23.6%*	*105,059*	*14.0%*
Middle	3,358	61.1%	398,904	*53.0%*	1,160	21.1%	127,521	17.0%
Upper	1,531	27.9%	259,318	*34.5%*	1,943	35.4%	313,546	41.7%
Unknown	1	0.0%	176	*0.0%*	1,094	19.9%	205,900	27.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,496*	*100.0%*	*752,026*	*100.0%*	*5,496*	*100.0%*	*752,026*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Elkhart/Goshen MSA #21140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	359	10.8%	27,216	7.0%
Moderate	108	3.2%	6,960	*1.8%*	907	27.3%	87,274	22.5%
Low/Moderate Total	*108*	*3.2%*	*6,960*	*1.8%*	*1,266*	*38.1%*	*114,490*	*29.6%*
Middle	2,993	90.0%	350,080	*90.4%*	760	22.9%	87,295	22.5%
Upper	223	6.7%	30,113	*7.8%*	900	27.1%	142,421	36.8%
Unknown	0	0.0%	0	*0.0%*	398	12.0%	42,947	11.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,324*	*100.0%*	*387,153*	*100.0%*	*3,324*	*100.0%*	*387,153*	*100.0%*
	Refinance							
Low	1	0.0%	32	*0.0%*	253	7.8%	17,310	4.9%
Moderate	101	3.1%	6,749	*1.9%*	717	22.2%	62,824	17.8%
Low/Moderate Total	*102*	*3.2%*	*6,781*	*1.9%*	*970*	*30.0%*	*80,134*	*22.7%*
Middle	2,893	89.6%	315,206	*89.1%*	857	26.5%	91,419	25.8%
Upper	233	7.2%	31,751	*9.0%*	1,078	33.4%	143,214	40.5%
Unknown	0	0.0%	0	*0.0%*	323	10.0%	38,971	11.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,228*	*100.0%*	*353,738*	*100.0%*	*3,228*	*100.0%*	*353,738*	*100.0%*
	Home Improvement							
Low	2	0.3%	223	*0.9%*	45	7.7%	1,457	6.1%
Moderate	7	1.2%	214	*0.9%*	112	19.1%	4,045	16.9%
Low/Moderate Total	*9*	*1.5%*	*437*	*1.8%*	*157*	*26.8%*	*5,502*	*22.9%*
Middle	541	92.5%	22,138	*92.3%*	188	32.1%	6,777	28.3%
Upper	35	6.0%	1,409	*5.9%*	218	37.3%	10,622	44.3%
Unknown	0	0.0%	0	*0.0%*	22	3.8%	1,083	4.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*585*	*100.0%*	*23,984*	*100.0%*	*585*	*100.0%*	*23,984*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	3	15.8%	1,105	*2.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*3*	*15.8%*	*1,105*	*2.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	16	84.2%	55,517	*98.0%*	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%*	19	100.0%	56,622	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19*	*100.0%*	*56,622*	*100.0%*	*19*	*100.0%*	*56,622*	*100.0%*
	HMDA Totals							
Low	3	0.0%	255	*0.0%*	657	9.2%	45,983	5.6%
Moderate	219	3.1%	15,028	*1.8%*	1,736	24.3%	154,143	18.8%
Low/Moderate Total	*222*	*3.1%*	*15,283*	*1.9%*	*2,393*	*33.4%*	*200,126*	*24.4%*
Middle	6,443	90.0%	742,941	*90.4%*	1,805	25.2%	185,491	22.6%
Upper	491	6.9%	63,273	*7.7%*	2,196	30.7%	296,257	36.1%
Unknown	0	0.0%	0	*0.0%*	762	10.6%	139,623	17.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,156*	*100.0%*	*821,497*	*100.0%*	*7,156*	*100.0%*	*821,497*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Elkhart/Goshen MSA #21140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	5	0.2%	391	*0.1%*	261	11.5%	18,319	6.9%
Moderate	53	2.3%	3,029	*1.1%*	595	26.3%	55,544	21.1%
Low/Moderate Total	*58*	*2.6%*	*3,420*	*1.3%*	*856*	*37.8%*	*73,863*	*28.0%*
Middle	2,060	91.0%	241,658	*91.6%*	544	24.0%	65,335	24.8%
Upper	146	6.4%	18,768	*7.1%*	552	24.4%	96,102	36.4%
Unknown	0	0.0%	0	*0.0%*	312	13.8%	28,546	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,264*	*100.0%*	*263,846*	*100.0%*	*2,264*	*100.0%*	*263,846*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	226	7.6%	16,163	4.5%
Moderate	69	2.3%	4,680	*1.3%*	625	21.0%	60,368	16.7%
Low/Moderate Total	*69*	*2.3%*	*4,680*	*1.3%*	*851*	*28.5%*	*76,531*	*21.2%*
Middle	2,681	89.9%	325,976	*90.3%*	771	25.9%	86,165	23.9%
Upper	232	7.8%	30,184	*8.4%*	993	33.3%	151,465	42.0%
Unknown	0	0.0%	0	*0.0%*	367	12.3%	46,679	12.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,982*	*100.0%*	*360,840*	*100.0%*	*2,982*	*100.0%*	*360,840*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	22	7.4%	715	4.6%
Moderate	9	3.0%	284	*1.8%*	64	21.5%	2,943	19.1%
Low/Moderate Total	*9*	*3.0%*	*284*	*1.8%*	*86*	*28.9%*	*3,658*	*23.7%*
Middle	263	88.3%	14,076	*91.2%*	76	25.5%	3,802	24.6%
Upper	26	8.7%	1,071	*6.9%*	123	41.3%	7,397	47.9%
Unknown	0	0.0%	0	*0.0%*	13	4.4%	574	3.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*298*	*100.0%*	*15,431*	*100.0%*	*298*	*100.0%*	*15,431*	*100.0%*
	Multi-Family							
Low	2	13.3%	245	*0.9%*	0	0.0%	0	0.0%
Moderate	5	33.3%	2,226	*7.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*46.7%*	*2,471*	*8.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	6	40.0%	15,219	*53.8%*	0	0.0%	0	0.0%
Upper	2	13.3%	10,619	*37.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	15	100.0%	28,309	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15*	*100.0%*	*28,309*	*100.0%*	*15*	*100.0%*	*28,309*	*100.0%*
	HMDA Totals							
Low	7	0.1%	636	*0.1%*	509	9.2%	35,197	5.3%
Moderate	136	2.4%	10,219	*1.5%*	1,284	23.1%	118,855	17.8%
Low/Moderate Total	*143*	*2.6%*	*10,855*	*1.6%*	*1,793*	*32.3%*	*154,052*	*23.0%*
Middle	5,010	90.1%	596,929	*89.3%*	1,391	25.0%	155,302	23.2%
Upper	406	7.3%	60,642	*9.1%*	1,668	30.0%	254,964	38.1%
Unknown	0	0.0%	0	*0.0%*	707	12.7%	104,108	15.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,559*	*100.0%*	*668,426*	*100.0%*	*5,559*	*100.0%*	*668,426*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Lafayette MSA #29140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	36	1.1%	4,555	*1.2%*	285	8.5%	21,430	5.4%
Moderate	240	7.2%	19,533	*5.0%*	787	23.5%	73,794	18.7%
Low/Moderate Total	*276*	*8.2%*	*24,088*	*6.1%*	*1,072*	*32.0%*	*95,224*	*24.1%*
Middle	1,553	46.3%	163,657	*41.5%*	786	23.5%	87,633	22.2%
Upper	1,522	45.4%	206,735	*52.4%*	1,091	32.6%	169,073	42.9%
Unknown	0	0.0%	0	*0.0%*	402	12.0%	42,550	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,351*	*100.0%*	*394,480*	*100.0%*	*3,351*	*100.0%*	*394,480*	*100.0%*
	Refinance							
Low	15	0.6%	1,696	*0.7%*	167	7.0%	10,855	4.2%
Moderate	221	9.3%	15,023	*5.8%*	436	18.3%	35,745	13.8%
Low/Moderate Total	*236*	*9.9%*	*16,719*	*6.4%*	*603*	*25.3%*	*46,600*	*18.0%*
Middle	1,272	53.4%	132,583	*51.1%*	560	23.5%	53,169	20.5%
Upper	873	36.7%	110,177	*42.5%*	892	37.5%	123,675	47.7%
Unknown	0	0.0%	0	*0.0%*	326	13.7%	36,035	13.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,381*	*100.0%*	*259,479*	*100.0%*	*2,381*	*100.0%*	*259,479*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	37	11.3%	857	4.1%
Moderate	16	4.9%	298	*1.4%*	74	22.6%	2,267	10.9%
Low/Moderate Total	*16*	*4.9%*	*298*	*1.4%*	*111*	*33.9%*	*3,124*	*15.1%*
Middle	199	60.9%	8,978	*43.3%*	80	24.5%	2,685	13.0%
Upper	112	34.3%	11,454	*55.3%*	130	39.8%	14,739	71.1%
Unknown	0	0.0%	0	*0.0%*	6	1.8%	182	0.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*327*	*100.0%*	*20,730*	*100.0%*	*327*	*100.0%*	*20,730*	*100.0%*
	Multi-Family							
Low	6	22.2%	5,818	*15.6%*	0	0.0%	0	0.0%
Moderate	7	25.9%	2,502	*6.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*13*	*48.1%*	*8,320*	*22.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	29.6%	5,493	*14.7%*	0	0.0%	0	0.0%
Upper	6	22.2%	23,487	*63.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	27	100.0%	37,300	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*27*	*100.0%*	*37,300*	*100.0%*	*27*	*100.0%*	*37,300*	*100.0%*
	HMDA Totals							
Low	57	0.9%	12,069	*1.7%*	489	8.0%	33,142	4.7%
Moderate	484	8.0%	37,356	*5.2%*	1,297	21.3%	111,806	15.7%
Low/Moderate Total	*541*	*8.9%*	*49,425*	*6.9%*	*1,786*	*29.3%*	*144,948*	*20.4%*
Middle	3,032	49.8%	310,711	*43.6%*	1,426	23.4%	143,487	20.2%
Upper	2,513	41.3%	351,853	*49.4%*	2,113	34.7%	307,487	43.2%
Unknown	0	0.0%	0	*0.0%*	761	12.5%	116,067	16.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,086*	*100.0%*	*711,989*	*100.0%*	*6,086*	*100.0%*	*711,989*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Lafayette MSA #29140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	20	0.8%	3,475	*1.0%*	208	7.8%	15,388	4.6%
Moderate	189	7.1%	16,564	*5.0%*	630	23.7%	61,944	18.5%
Low/Moderate Total	*209*	*7.8%*	*20,039*	*6.0%*	*838*	*31.5%*	*77,332*	*23.1%*
Middle	1,155	43.4%	128,259	*38.3%*	542	20.4%	66,030	19.7%
Upper	1,299	48.8%	186,175	*55.7%*	825	31.0%	135,550	40.5%
Unknown	0	0.0%	0	*0.0%*	458	17.2%	55,561	16.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,663*	*100.0%*	*334,473*	*100.0%*	*2,663*	*100.0%*	*334,473*	*100.0%*
	Refinance							
Low	10	0.5%	1,969	*0.8%*	112	5.3%	6,839	2.7%
Moderate	171	8.1%	13,687	*5.4%*	331	15.6%	27,639	10.8%
Low/Moderate Total	*181*	*8.5%*	*15,656*	*6.1%*	*443*	*20.9%*	*34,478*	*13.5%*
Middle	1,092	51.5%	117,364	*46.0%*	501	23.6%	54,664	21.4%
Upper	848	40.0%	121,966	*47.8%*	755	35.6%	116,125	45.5%
Unknown	0	0.0%	0	*0.0%*	422	19.9%	49,719	19.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,121*	*100.0%*	*254,986*	*100.0%*	*2,121*	*100.0%*	*254,986*	*100.0%*
	Home Improvement							
Low	1	0.4%	125	*0.9%*	21	9.0%	303	2.2%
Moderate	21	9.0%	625	*4.6%*	48	20.6%	1,158	8.5%
Low/Moderate Total	*22*	*9.4%*	*750*	*5.5%*	*69*	*29.6%*	*1,461*	*10.8%*
Middle	136	58.4%	7,243	*53.4%*	42	18.0%	1,340	9.9%
Upper	75	32.2%	5,559	*41.0%*	113	48.5%	10,089	74.4%
Unknown	0	0.0%	0	*0.0%*	9	3.9%	662	4.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*233*	*100.0%*	*13,552*	*100.0%*	*233*	*100.0%*	*13,552*	*100.0%*
	Multi-Family							
Low	9	22.5%	14,883	*19.7%*	0	0.0%	0	0.0%
Moderate	14	35.0%	11,721	*15.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*23*	*57.5%*	*26,604*	*35.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	13	32.5%	33,385	*44.1%*	0	0.0%	0	0.0%
Upper	4	10.0%	15,665	*20.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	40	100.0%	75,654	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*40*	*100.0%*	*75,654*	*100.0%*	*40*	*100.0%*	*75,654*	*100.0%*
	HMDA Totals							
Low	40	0.8%	20,452	*3.0%*	341	6.7%	22,530	3.3%
Moderate	395	7.8%	42,597	*6.3%*	1,009	20.0%	90,741	13.4%
Low/Moderate Total	*435*	*8.6%*	*63,049*	*9.3%*	*1,350*	*26.7%*	*113,271*	*16.7%*
Middle	2,396	47.4%	286,251	*42.2%*	1,085	21.5%	122,034	18.0%
Upper	2,226	44.0%	329,365	*48.5%*	1,693	33.5%	261,764	38.6%
Unknown	0	0.0%	0	*0.0%*	929	18.4%	181,596	26.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,057*	*100.0%*	*678,665*	*100.0%*	*5,057*	*100.0%*	*678,665*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Indiana (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	318	9.9%	18,641	5.7%
Moderate	251	7.8%	16,091	*5.0%*	765	23.8%	56,994	17.6%
Low/Moderate Total	*251*	*7.8%*	*16,091*	*5.0%*	*1,083*	*33.7%*	*75,635*	*23.3%*
Middle	2,674	83.1%	261,765	*80.7%*	771	24.0%	70,726	21.8%
Upper	272	8.5%	44,206	*13.6%*	968	30.1%	137,806	42.5%
Unknown	21	0.7%	2,148	*0.7%*	396	12.3%	40,043	12.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,218*	*100.0%*	*324,210*	*100.0%*	*3,218*	*100.0%*	*324,210*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	248	7.3%	15,364	4.3%
Moderate	228	6.7%	15,904	*4.4%*	713	20.9%	53,033	14.7%
Low/Moderate Total	*228*	*6.7%*	*15,904*	*4.4%*	*961*	*28.2%*	*68,397*	*19.0%*
Middle	2,827	82.9%	287,433	*79.7%*	858	25.2%	78,358	21.7%
Upper	338	9.9%	55,378	*15.4%*	1,189	34.9%	164,921	45.7%
Unknown	16	0.5%	2,039	*0.6%*	401	11.8%	49,078	13.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,409*	*100.0%*	*360,754*	*100.0%*	*3,409*	*100.0%*	*360,754*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	91	11.7%	2,091	7.6%
Moderate	56	7.2%	1,711	*6.2%*	138	17.8%	3,785	13.7%
Low/Moderate Total	*56*	*7.2%*	*1,711*	*6.2%*	*229*	*29.5%*	*5,876*	*21.3%*
Middle	675	87.0%	23,381	*84.8%*	216	27.8%	6,988	25.3%
Upper	45	5.8%	2,492	*9.0%*	316	40.7%	12,800	46.4%
Unknown	0	0.0%	0	*0.0%*	15	1.9%	1,920	7.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*776*	*100.0%*	*27,584*	*100.0%*	*776*	*100.0%*	*27,584*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	4	30.8%	749	*11.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*4*	*30.8%*	*749*	*11.5%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	61.5%	5,703	*87.6%*	0	0.0%	0	0.0%
Upper	1	7.7%	58	*0.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	13	100.0%	6,510	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*13*	*100.0%*	*6,510*	*100.0%*	*13*	*100.0%*	*6,510*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	657	8.9%	36,096	5.0%
Moderate	539	7.3%	34,455	*4.8%*	1,616	21.8%	113,812	15.8%
Low/Moderate Total	*539*	*7.3%*	*34,455*	*4.8%*	*2,273*	*30.6%*	*149,908*	*20.8%*
Middle	6,184	83.4%	578,282	*80.4%*	1,845	24.9%	156,072	21.7%
Upper	656	8.8%	102,134	*14.2%*	2,473	33.3%	315,527	43.9%
Unknown	37	0.5%	4,187	*0.6%*	825	11.1%	97,551	13.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,416*	*100.0%*	*719,058*	*100.0%*	*7,416*	*100.0%*	*719,058*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Indiana (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	217	9.2%	12,811	5.3%
Moderate	206	8.7%	13,438	*5.5%*	556	23.5%	43,874	18.0%
Low/Moderate Total	*206*	*8.7%*	*13,438*	*5.5%*	*773*	*32.6%*	*56,685*	*23.2%*
Middle	1,929	81.4%	192,921	*79.1%*	414	17.5%	39,162	16.1%
Upper	221	9.3%	36,322	*14.9%*	640	27.0%	92,358	37.9%
Unknown	13	0.5%	1,318	*0.5%*	542	22.9%	55,794	22.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,369*	*100.0%*	*243,999*	*100.0%*	*2,369*	*100.0%*	*243,999*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	252	7.9%	16,164	4.4%
Moderate	161	5.0%	10,628	*2.9%*	553	17.3%	45,484	12.3%
Low/Moderate Total	*161*	*5.0%*	*10,628*	*2.9%*	*805*	*25.1%*	*61,648*	*16.6%*
Middle	2,700	84.3%	300,228	*81.0%*	643	20.1%	63,323	17.1%
Upper	337	10.5%	59,352	*16.0%*	1,060	33.1%	161,340	43.5%
Unknown	5	0.2%	609	*0.2%*	695	21.7%	84,506	22.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,203*	*100.0%*	*370,817*	*100.0%*	*3,203*	*100.0%*	*370,817*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	61	11.8%	1,717	9.9%
Moderate	29	5.6%	582	*3.4%*	108	20.8%	2,749	15.9%
Low/Moderate Total	*29*	*5.6%*	*582*	*3.4%*	*169*	*32.6%*	*4,466*	*25.9%*
Middle	460	88.6%	14,013	*81.2%*	126	24.3%	3,245	18.8%
Upper	30	5.8%	2,671	*15.5%*	211	40.7%	9,063	52.5%
Unknown	0	0.0%	0	*0.0%*	13	2.5%	492	2.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*519*	*100.0%*	*17,266*	*100.0%*	*519*	*100.0%*	*17,266*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	7	35.0%	1,139	*16.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*35.0%*	*1,139*	*16.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	13	65.0%	5,689	*83.3%*	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%*	20	100.0%	6,828	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*20*	*100.0%*	*6,828*	*100.0%*	*20*	*100.0%*	*6,828*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	530	8.7%	30,692	4.8%
Moderate	403	6.6%	25,787	*4.0%*	1,217	19.9%	92,107	14.4%
Low/Moderate Total	*403*	*6.6%*	*25,787*	*4.0%*	*1,747*	*28.6%*	*122,799*	*19.2%*
Middle	5,102	83.5%	512,851	*80.3%*	1,183	19.4%	105,730	16.5%
Upper	588	9.6%	98,345	*15.4%*	1,911	31.3%	262,761	41.1%
Unknown	18	0.3%	1,927	*0.3%*	1,270	20.8%	147,620	23.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,111*	*100.0%*	*638,910*	*100.0%*	*6,111*	*100.0%*	*638,910*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Southeast/Central Indiana (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	370	10.9%	23,006	7.1%
Moderate	192	5.7%	13,615	*4.2%*	871	25.8%	66,787	20.6%
Low/Moderate Total	*192*	*5.7%*	*13,615*	*4.2%*	*1,241*	*36.7%*	*89,793*	*27.7%*
Middle	2,843	84.1%	271,407	*83.6%*	790	23.4%	76,251	23.5%
Upper	326	9.6%	38,012	*11.7%*	861	25.5%	110,569	34.1%
Unknown	19	0.6%	1,454	*0.4%*	488	14.4%	47,875	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,380*	*100.0%*	*324,488*	*100.0%*	*3,380*	*100.0%*	*324,488*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	327	8.2%	20,043	5.2%
Moderate	260	6.5%	19,821	*5.1%*	867	21.8%	67,517	17.5%
Low/Moderate Total	*260*	*6.5%*	*19,821*	*5.1%*	*1,194*	*30.0%*	*87,560*	*22.7%*
Middle	3,315	83.4%	323,317	*83.9%*	1,108	27.9%	103,439	26.8%
Upper	325	8.2%	38,081	*9.9%*	1,280	32.2%	155,002	40.2%
Unknown	74	1.9%	4,029	*1.0%*	392	9.9%	39,247	10.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,974*	*100.0%*	*385,248*	*100.0%*	*3,974*	*100.0%*	*385,248*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	58	7.7%	1,210	4.1%
Moderate	33	4.4%	745	*2.5%*	156	20.6%	4,554	15.4%
Low/Moderate Total	*33*	*4.4%*	*745*	*2.5%*	*214*	*28.3%*	*5,764*	*19.4%*
Middle	632	83.6%	24,622	*83.0%*	235	31.1%	9,333	31.5%
Upper	67	8.9%	2,900	*9.8%*	298	39.4%	14,246	48.0%
Unknown	24	3.2%	1,396	*4.7%*	9	1.2%	320	1.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*756*	*100.0%*	*29,663*	*100.0%*	*756*	*100.0%*	*29,663*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	4.5%	2,182	*1.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*4.5%*	*2,182*	*1.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	18	81.8%	117,227	*94.2%*	0	0.0%	0	0.0%
Upper	3	13.6%	4,999	*4.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	22	100.0%	124,408	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*22*	*100.0%*	*124,408*	*100.0%*	*22*	*100.0%*	*124,408*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	755	9.3%	44,259	5.1%
Moderate	486	6.0%	36,363	*4.2%*	1,894	23.3%	138,858	16.1%
Low/Moderate Total	*486*	*6.0%*	*36,363*	*4.2%*	*2,649*	*32.6%*	*183,117*	*21.2%*
Middle	6,808	83.7%	736,573	*85.3%*	2,133	26.2%	189,023	21.9%
Upper	721	8.9%	83,992	*9.7%*	2,439	30.0%	279,817	32.4%
Unknown	117	1.4%	6,879	*0.8%*	911	11.2%	211,850	24.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,132*	*100.0%*	*863,807*	*100.0%*	*8,132*	*100.0%*	*863,807*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Southeast/Central Indiana (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	218	10.1%	12,955	6.1%
Moderate	137	6.3%	9,767	*4.6%*	538	24.8%	41,697	19.7%
Low/Moderate Total	*137*	*6.3%*	*9,767*	*4.6%*	*756*	*34.9%*	*54,652*	*25.8%*
Middle	1,788	82.4%	173,483	*81.8%*	465	21.4%	46,472	21.9%
Upper	218	10.1%	26,623	*12.6%*	573	26.4%	74,172	35.0%
Unknown	26	1.2%	2,122	*1.0%*	375	17.3%	36,699	17.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,169*	*100.0%*	*211,995*	*100.0%*	*2,169*	*100.0%*	*211,995*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	237	7.5%	14,589	4.4%
Moderate	174	5.5%	13,684	*4.1%*	635	20.0%	50,254	15.2%
Low/Moderate Total	*174*	*5.5%*	*13,684*	*4.1%*	*872*	*27.5%*	*64,843*	*19.6%*
Middle	2,632	82.9%	275,283	*83.0%*	774	24.4%	76,281	23.0%
Upper	295	9.3%	38,205	*11.5%*	1,053	33.2%	137,905	41.6%
Unknown	72	2.3%	4,454	*1.3%*	474	14.9%	52,597	15.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,173*	*100.0%*	*331,626*	*100.0%*	*3,173*	*100.0%*	*331,626*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	82	13.5%	1,440	6.0%
Moderate	41	6.8%	1,403	*5.9%*	136	22.4%	4,269	17.8%
Low/Moderate Total	*41*	*6.8%*	*1,403*	*5.9%*	*218*	*36.0%*	*5,709*	*23.9%*
Middle	482	79.5%	18,678	*78.1%*	141	23.3%	4,995	20.9%
Upper	62	10.2%	2,239	*9.4%*	230	38.0%	11,773	49.2%
Unknown	21	3.5%	1,606	*6.7%*	17	2.8%	1,449	6.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*606*	*100.0%*	*23,926*	*100.0%*	*606*	*100.0%*	*23,926*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	8.3%	42	*0.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*8.3%*	*42*	*0.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	10	83.3%	18,691	*88.0%*	0	0.0%	0	0.0%
Upper	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Unknown	1	8.3%	2,500	*11.8%*	12	100.0%	21,233	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12*	*100.0%*	*21,233*	*100.0%*	*12*	*100.0%*	*21,233*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	537	9.0%	28,984	4.9%
Moderate	353	5.9%	24,896	*4.2%*	1,309	22.0%	96,220	16.3%
Low/Moderate Total	*353*	*5.9%*	*24,896*	*4.2%*	*1,846*	*31.0%*	*125,204*	*21.3%*
Middle	4,912	82.4%	486,135	*82.6%*	1,380	23.2%	127,748	21.7%
Upper	575	9.6%	67,067	*11.4%*	1,856	31.1%	223,850	38.0%
Unknown	120	2.0%	10,682	*1.8%*	878	14.7%	111,978	19.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,960*	*100.0%*	*588,780*	*100.0%*	*5,960*	*100.0%*	*588,780*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Kentucky (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	5	0.1%	440	*0.1%*	74	2.0%	4,200	0.9%
Moderate	49	1.3%	5,590	*1.3%*	364	9.7%	26,185	5.9%
Low/Moderate Total	*54*	*1.4%*	*6,030*	*1.4%*	*438*	*11.6%*	*30,385*	*6.8%*
Middle	821	21.8%	82,893	*18.7%*	777	20.6%	73,749	16.6%
Upper	2,890	76.7%	354,918	*79.9%*	2,221	58.9%	299,481	67.4%
Unknown	3	0.1%	278	*0.1%*	332	8.8%	40,504	9.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,768*	*100.0%*	*444,119*	*100.0%*	*3,768*	*100.0%*	*444,119*	*100.0%*
	Refinance							
Low	5	0.1%	384	*0.1%*	103	2.5%	5,690	1.2%
Moderate	30	0.7%	2,007	*0.4%*	425	10.3%	29,752	6.3%
Low/Moderate Total	*35*	*0.9%*	*2,391*	*0.5%*	*528*	*12.8%*	*35,442*	*7.5%*
Middle	777	18.9%	78,381	*16.6%*	771	18.8%	68,547	14.6%
Upper	3,294	80.1%	389,623	*82.7%*	2,444	59.5%	316,403	67.2%
Unknown	4	0.1%	636	*0.1%*	367	8.9%	50,639	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,110*	*100.0%*	*471,031*	*100.0%*	*4,110*	*100.0%*	*471,031*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	27	3.5%	646	2.2%
Moderate	11	1.4%	303	*1.0%*	100	13.1%	2,627	9.0%
Low/Moderate Total	*11*	*1.4%*	*303*	*1.0%*	*127*	*16.6%*	*3,273*	*11.2%*
Middle	152	19.8%	4,900	*16.8%*	141	18.4%	4,331	14.8%
Upper	603	78.7%	23,983	*82.2%*	478	62.4%	20,702	70.9%
Unknown	0	0.0%	0	*0.0%*	20	2.6%	880	3.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*766*	*100.0%*	*29,186*	*100.0%*	*766*	*100.0%*	*29,186*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	7	33.3%	2,013	*11.8%*	0	0.0%	0	0.0%
Upper	14	66.7%	15,035	*88.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	21	100.0%	17,048	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21*	*100.0%*	*17,048*	*100.0%*	*21*	*100.0%*	*17,048*	*100.0%*
	HMDA Totals							
Low	10	0.1%	824	*0.1%*	204	2.4%	10,536	1.1%
Moderate	90	1.0%	7,900	*0.8%*	889	10.3%	58,564	6.1%
Low/Moderate Total	*100*	*1.2%*	*8,724*	*0.9%*	*1,093*	*12.6%*	*69,100*	*7.2%*
Middle	1,757	20.3%	168,187	*17.5%*	1,689	19.5%	146,627	15.3%
Upper	6,801	78.5%	783,559	*81.5%*	5,143	59.4%	636,586	66.2%
Unknown	7	0.1%	914	*0.1%*	740	8.5%	109,071	11.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,665*	*100.0%*	*961,384*	*100.0%*	*8,665*	*100.0%*	*961,384*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Kentucky (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	3	0.1%	425	*0.1%*	50	2.0%	3,118	1.0%
Moderate	58	2.4%	6,528	*2.1%*	263	10.7%	21,566	6.8%
Low/Moderate Total	*61*	*2.5%*	*6,953*	*2.2%*	*313*	*12.7%*	*24,684*	*7.8%*
Middle	478	19.4%	55,986	*17.8%*	557	22.7%	56,080	17.8%
Upper	1,913	77.8%	251,419	*79.8%*	1,331	54.1%	197,117	62.6%
Unknown	7	0.3%	650	*0.2%*	258	10.5%	37,127	11.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,459*	*100.0%*	*315,008*	*100.0%*	*2,459*	*100.0%*	*315,008*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	83	2.6%	5,470	1.3%
Moderate	37	1.2%	3,460	*0.8%*	246	7.8%	18,810	4.5%
Low/Moderate Total	*37*	*1.2%*	*3,460*	*0.8%*	*329*	*10.4%*	*24,280*	*5.8%*
Middle	539	17.1%	66,109	*15.8%*	638	20.2%	66,529	15.9%
Upper	2,580	81.6%	347,207	*83.2%*	1,869	59.1%	278,130	66.7%
Unknown	4	0.1%	440	*0.1%*	324	10.3%	48,277	11.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,160*	*100.0%*	*417,216*	*100.0%*	*3,160*	*100.0%*	*417,216*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	34	7.0%	489	2.9%
Moderate	9	1.8%	156	*0.9%*	49	10.0%	1,134	6.8%
Low/Moderate Total	*9*	*1.8%*	*156*	*0.9%*	*83*	*17.0%*	*1,623*	*9.7%*
Middle	95	19.5%	2,679	*16.0%*	96	19.7%	3,578	21.4%
Upper	384	78.7%	13,871	*83.0%*	294	60.2%	10,569	63.3%
Unknown	0	0.0%	0	*0.0%*	15	3.1%	936	5.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*488*	*100.0%*	*16,706*	*100.0%*	*488*	*100.0%*	*16,706*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	4	14.8%	2,107	*7.7%*	0	0.0%	0	0.0%
Upper	23	85.2%	25,303	*92.3%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	27	100.0%	27,410	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*27*	*100.0%*	*27,410*	*100.0%*	*27*	*100.0%*	*27,410*	*100.0%*
	HMDA Totals							
Low	3	0.0%	425	*0.1%*	167	2.7%	9,077	1.2%
Moderate	104	1.7%	10,144	*1.3%*	558	9.1%	41,510	5.3%
Low/Moderate Total	*107*	*1.7%*	*10,569*	*1.4%*	*725*	*11.8%*	*50,587*	*6.5%*
Middle	1,116	18.2%	126,881	*16.3%*	1,291	21.0%	126,187	16.3%
Upper	4,900	79.9%	637,800	*82.2%*	3,494	57.0%	485,816	62.6%
Unknown	11	0.2%	1,090	*0.1%*	624	10.2%	113,750	14.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,134*	*100.0%*	*776,340*	*100.0%*	*6,134*	*100.0%*	*776,340*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Owensboro MSA #36980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	190	9.4%	11,854	5.8%
Moderate	312	15.5%	26,547	*13.1%*	473	23.5%	36,789	18.1%
Low/Moderate Total	*312*	*15.5%*	*26,547*	*13.1%*	*663*	*32.9%*	*48,643*	*23.9%*
Middle	1,120	55.6%	104,313	*51.3%*	478	23.7%	47,264	23.3%
Upper	582	28.9%	72,348	*35.6%*	677	33.6%	86,497	42.6%
Unknown	0	0.0%	0	*0.0%*	196	9.7%	20,804	10.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,014*	*100.0%*	*203,208*	*100.0%*	*2,014*	*100.0%*	*203,208*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	93	7.5%	4,014	3.5%
Moderate	150	12.0%	8,817	*7.7%*	234	18.8%	16,490	14.3%
Low/Moderate Total	*150*	*12.0%*	*8,817*	*7.7%*	*327*	*26.3%*	*20,504*	*17.8%*
Middle	777	62.4%	68,460	*59.6%*	330	26.5%	26,146	22.7%
Upper	318	25.5%	37,660	*32.8%*	500	40.2%	58,772	51.1%
Unknown	0	0.0%	0	*0.0%*	88	7.1%	9,515	8.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,245*	*100.0%*	*114,937*	*100.0%*	*1,245*	*100.0%*	*114,937*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	32	11.5%	519	6.2%
Moderate	32	11.5%	676	*8.1%*	51	18.3%	1,278	15.3%
Low/Moderate Total	*32*	*11.5%*	*676*	*8.1%*	*83*	*29.7%*	*1,797*	*21.6%*
Middle	174	62.4%	5,473	*65.6%*	67	24.0%	1,865	22.4%
Upper	73	26.2%	2,188	*26.2%*	115	41.2%	4,214	50.5%
Unknown	0	0.0%	0	*0.0%*	14	5.0%	461	5.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*279*	*100.0%*	*8,337*	*100.0%*	*279*	*100.0%*	*8,337*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	3	33.3%	2,383	*46.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*3*	*33.3%*	*2,383*	*46.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	4	44.4%	1,833	*35.9%*	0	0.0%	0	0.0%
Upper	2	22.2%	889	*17.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	9	100.0%	5,105	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9*	*100.0%*	*5,105*	*100.0%*	*9*	*100.0%*	*5,105*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	315	8.9%	16,387	4.9%
Moderate	497	14.0%	38,423	*11.6%*	758	21.4%	54,557	16.5%
Low/Moderate Total	*497*	*14.0%*	*38,423*	*11.6%*	*1,073*	*30.3%*	*70,944*	*21.4%*
Middle	2,075	58.5%	180,079	*54.3%*	875	24.7%	75,275	22.7%
Upper	975	27.5%	113,085	*34.1%*	1,292	36.4%	149,483	45.1%
Unknown	0	0.0%	0	*0.0%*	307	8.7%	35,885	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,547*	*100.0%*	*331,587*	*100.0%*	*3,547*	*100.0%*	*331,587*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Owensboro MSA #36980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	149	9.8%	9,827	5.8%
Moderate	238	15.7%	22,385	*13.1%*	331	21.9%	27,507	16.1%
Low/Moderate Total	*238*	*15.7%*	*22,385*	*13.1%*	*480*	*31.7%*	*37,334*	*21.9%*
Middle	829	54.8%	85,060	*49.9%*	400	26.4%	42,566	25.0%
Upper	446	29.5%	62,881	*36.9%*	519	34.3%	74,152	43.5%
Unknown	0	0.0%	0	*0.0%*	114	7.5%	16,274	9.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,513*	*100.0%*	*170,326*	*100.0%*	*1,513*	*100.0%*	*170,326*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	113	9.7%	6,223	5.0%
Moderate	128	10.9%	11,825	*9.5%*	211	18.0%	15,570	12.5%
Low/Moderate Total	*128*	*10.9%*	*11,825*	*9.5%*	*324*	*27.7%*	*21,793*	*17.4%*
Middle	694	59.3%	68,867	*55.1%*	297	25.4%	29,756	23.8%
Upper	348	29.7%	44,247	*35.4%*	404	34.5%	54,435	43.6%
Unknown	0	0.0%	0	*0.0%*	145	12.4%	18,955	15.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,170*	*100.0%*	*124,939*	*100.0%*	*1,170*	*100.0%*	*124,939*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	17	9.8%	437	8.0%
Moderate	20	11.6%	472	*8.6%*	44	25.4%	744	13.6%
Low/Moderate Total	*20*	*11.6%*	*472*	*8.6%*	*61*	*35.3%*	*1,181*	*21.6%*
Middle	109	63.0%	3,140	*57.5%*	38	22.0%	1,024	18.8%
Upper	44	25.4%	1,849	*33.9%*	64	37.0%	2,556	46.8%
Unknown	0	0.0%	0	*0.0%*	10	5.8%	700	12.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*173*	*100.0%*	*5,461*	*100.0%*	*173*	*100.0%*	*5,461*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	50.0%	257	*58.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*50.0%*	*257*	*58.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	1	50.0%	180	*41.2%*	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%	437	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2*	*100.0%*	*437*	*100.0%*	*2*	*100.0%*	*437*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	279	9.8%	16,487	5.5%
Moderate	387	13.5%	34,939	*11.6%*	586	20.5%	43,821	14.6%
Low/Moderate Total	*387*	*13.5%*	*34,939*	*11.6%*	*865*	*30.3%*	*60,308*	*20.0%*
Middle	1,633	57.1%	157,247	*52.2%*	735	25.7%	73,346	24.4%
Upper	838	29.3%	108,977	*36.2%*	987	34.5%	131,143	43.5%
Unknown	0	0.0%	0	*0.0%*	271	9.5%	36,366	12.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,858*	*100.0%*	*301,163*	*100.0%*	*2,858*	*100.0%*	*301,163*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Lexington/Fayette MSA #30460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	363	3.1%	46,540	*2.8%*	639	5.5%	57,043	3.4%
Moderate	1,850	16.0%	200,510	*12.1%*	2,230	19.3%	241,414	14.5%
Low/Moderate Total	*2,213*	*19.1%*	*247,050*	*14.9%*	*2,869*	*24.8%*	*298,457*	*18.0%*
Middle	4,286	37.0%	556,936	*33.5%*	2,749	23.8%	345,306	20.8%
Upper	5,068	43.8%	858,039	*51.6%*	4,513	39.0%	807,975	48.6%
Unknown	3	0.0%	421	*0.0%*	1,439	12.4%	210,708	12.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*11,570*	*100.0%*	*1,662,446*	*100.0%*	*11,570*	*100.0%*	*1,662,446*	*100.0%*
	Refinance							
Low	251	2.8%	33,436	*2.5%*	622	6.9%	47,548	3.5%
Moderate	1,631	18.2%	179,035	*13.1%*	1,625	18.2%	158,012	11.6%
Low/Moderate Total	*1,882*	*21.0%*	*212,471*	*15.6%*	*2,247*	*25.1%*	*205,560*	*15.1%*
Middle	3,530	39.4%	460,139	*33.7%*	2,030	22.7%	243,919	17.9%
Upper	3,533	39.5%	689,644	*50.6%*	3,649	40.8%	697,818	51.2%
Unknown	8	0.1%	1,591	*0.1%*	1,027	11.5%	216,548	15.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,953*	*100.0%*	*1,363,845*	*100.0%*	*8,953*	*100.0%*	*1,363,845*	*100.0%*
	Home Improvement							
Low	39	2.9%	3,235	*4.1%*	131	9.6%	3,386	4.3%
Moderate	284	20.9%	11,624	*14.8%*	259	19.0%	10,308	13.1%
Low/Moderate Total	*323*	*23.7%*	*14,859*	*18.9%*	*390*	*28.7%*	*13,694*	*17.4%*
Middle	581	42.7%	29,387	*37.3%*	331	24.3%	16,384	20.8%
Upper	457	33.6%	34,542	*43.8%*	586	43.1%	42,814	54.3%
Unknown	0	0.0%	0	*0.0%*	54	4.0%	5,896	7.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,361*	*100.0%*	*78,788*	*100.0%*	*1,361*	*100.0%*	*78,788*	*100.0%*
	Multi-Family							
Low	23	23.0%	16,942	*15.3%*	0	0.0%	0	0.0%
Moderate	22	22.0%	17,150	*15.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*45*	*45.0%*	*34,092*	*30.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	33	33.0%	28,061	*25.3%*	0	0.0%	0	0.0%
Upper	22	22.0%	48,674	*43.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	100	100.0%	110,827	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*100*	*100.0%*	*110,827*	*100.0%*	*100*	*100.0%*	*110,827*	*100.0%*
	HMDA Totals							
Low	676	3.1%	100,153	*3.1%*	1,392	6.3%	107,977	3.4%
Moderate	3,787	17.2%	408,319	*12.7%*	4,114	18.7%	409,734	12.7%
Low/Moderate Total	*4,463*	*20.3%*	*508,472*	*15.8%*	*5,506*	*25.0%*	*517,711*	*16.1%*
Middle	8,430	38.3%	1,074,523	*33.4%*	5,110	23.2%	605,609	18.8%
Upper	9,080	41.3%	1,630,899	*50.7%*	8,748	39.8%	1,548,607	48.2%
Unknown	11	0.1%	2,012	*0.1%*	2,620	11.9%	543,979	16.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21,984*	*100.0%*	*3,215,906*	*100.0%*	*21,984*	*100.0%*	*3,215,906*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Lexington/Fayette MSA #30460 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	220	2.8%	30,652	*2.5%*	654	8.2%	60,530	4.9%
Moderate	1,253	15.8%	143,739	*11.6%*	1,764	22.3%	210,507	17.0%
Low/Moderate Total	*1,473*	*18.6%*	*174,391*	*14.1%*	*2,418*	*30.5%*	*271,037*	*21.9%*
Middle	2,901	36.6%	405,886	*32.7%*	1,953	24.6%	284,671	23.0%
Upper	3,551	44.8%	659,110	*53.2%*	2,612	32.9%	526,445	42.5%
Unknown	3	0.0%	457	*0.0%*	945	11.9%	157,691	12.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,928*	*100.0%*	*1,239,844*	*100.0%*	*7,928*	*100.0%*	*1,239,844*	*100.0%*
	Refinance							
Low	154	2.0%	24,698	*1.9%*	624	8.0%	53,693	4.1%
Moderate	1,306	16.7%	167,646	*12.8%*	1,390	17.7%	157,704	12.1%
Low/Moderate Total	*1,460*	*18.6%*	*192,344*	*14.7%*	*2,014*	*25.7%*	*211,397*	*16.2%*
Middle	3,059	39.0%	452,209	*34.6%*	1,814	23.1%	256,743	19.6%
Upper	3,309	42.2%	660,256	*50.5%*	2,999	38.3%	622,020	47.6%
Unknown	12	0.2%	2,713	*0.2%*	1,013	12.9%	217,362	16.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,840*	*100.0%*	*1,307,522*	*100.0%*	*7,840*	*100.0%*	*1,307,522*	*100.0%*
	Home Improvement							
Low	30	3.1%	1,461	*2.8%*	102	10.6%	1,571	3.1%
Moderate	200	20.8%	9,560	*18.6%*	182	18.9%	6,403	12.5%
Low/Moderate Total	*230*	*23.9%*	*11,021*	*21.5%*	*284*	*29.6%*	*7,974*	*15.5%*
Middle	380	39.5%	15,816	*30.8%*	253	26.3%	10,105	19.7%
Upper	351	36.5%	24,455	*47.7%*	377	39.2%	28,935	56.4%
Unknown	0	0.0%	0	*0.0%*	47	4.9%	4,278	8.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*961*	*100.0%*	*51,292*	*100.0%*	*961*	*100.0%*	*51,292*	*100.0%*
	Multi-Family							
Low	18	17.3%	10,892	*6.9%*	0	0.0%	0	0.0%
Moderate	28	26.9%	89,303	*56.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*46*	*44.2%*	*100,195*	*63.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	37	35.6%	26,871	*17.0%*	0	0.0%	0	0.0%
Upper	21	20.2%	30,952	*19.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	104	100.0%	158,018	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*104*	*100.0%*	*158,018*	*100.0%*	*104*	*100.0%*	*158,018*	*100.0%*
	HMDA Totals							
Low	422	2.5%	67,703	*2.5%*	1,380	8.2%	115,794	4.2%
Moderate	2,787	16.6%	410,248	*14.9%*	3,336	19.8%	374,614	13.6%
Low/Moderate Total	*3,209*	*19.1%*	*477,951*	*17.3%*	*4,716*	*28.0%*	*490,408*	*17.8%*
Middle	6,377	37.9%	900,782	*32.7%*	4,020	23.9%	551,519	20.0%
Upper	7,232	43.0%	1,374,773	*49.9%*	5,988	35.6%	1,177,400	42.7%
Unknown	15	0.1%	3,170	*0.1%*	2,109	12.5%	537,349	19.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*16,833*	*100.0%*	*2,756,676*	*100.0%*	*16,833*	*100.0%*	*2,756,676*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Detroit/Warren/Flint CSA #220 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	1,612	1.8%	137,918	*1.1%*	8,023	9.1%	667,531	5.4%
Moderate	14,738	16.6%	1,293,144	*10.5%*	20,232	22.8%	2,171,501	17.6%
Low/Moderate Total	*16,350*	*18.5%*	*1,431,062*	*11.6%*	*28,255*	*31.9%*	*2,839,032*	*23.0%*
Middle	42,820	48.3%	5,364,039	*43.5%*	20,150	22.7%	2,582,904	21.0%
Upper	29,361	33.1%	5,523,555	*44.8%*	26,997	30.5%	5,109,362	41.4%
Unknown	60	0.1%	8,496	*0.1%*	13,189	14.9%	1,795,854	14.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*88,591*	*100.0%*	*12,327,152*	*100.0%*	*88,591*	*100.0%*	*12,327,152*	*100.0%*
	Refinance							
Low	1,964	1.6%	151,972	*0.8%*	8,586	7.2%	718,816	3.9%
Moderate	17,815	14.9%	1,658,303	*9.0%*	21,906	18.3%	2,363,574	12.8%
Low/Moderate Total	*19,779*	*16.5%*	*1,810,275*	*9.8%*	*30,492*	*25.5%*	*3,082,390*	*16.6%*
Middle	58,283	48.7%	7,887,937	*42.6%*	28,187	23.5%	3,742,072	20.2%
Upper	41,612	34.8%	8,810,146	*47.6%*	42,104	35.2%	8,595,568	46.4%
Unknown	33	0.0%	7,775	*0.0%*	18,924	15.8%	3,096,103	16.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*119,707*	*100.0%*	*18,516,133*	*100.0%*	*119,707*	*100.0%*	*18,516,133*	*100.0%*
	Home Improvement							
Low	364	2.8%	9,879	*1.5%*	1,654	12.6%	44,707	6.9%
Moderate	2,325	17.7%	83,415	*12.9%*	3,081	23.4%	103,077	15.9%
Low/Moderate Total	*2,689*	*20.4%*	*93,294*	*14.4%*	*4,735*	*36.0%*	*147,784*	*22.9%*
Middle	6,566	49.9%	291,301	*45.0%*	3,370	25.6%	147,496	22.8%
Upper	3,899	29.6%	261,993	*40.5%*	4,700	35.7%	323,252	50.0%
Unknown	1	0.0%	41	*0.0%*	350	2.7%	28,097	4.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*13,155*	*100.0%*	*646,629*	*100.0%*	*13,155*	*100.0%*	*646,629*	*100.0%*
	Multi-Family							
Low	32	10.7%	50,012	*9.8%*	0	0.0%	0	0.0%
Moderate	85	28.4%	88,778	*17.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*117*	*39.1%*	*138,790*	*27.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	139	46.5%	245,193	*47.9%*	0	0.0%	0	0.0%
Upper	43	14.4%	127,389	*24.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	299	100.0%	511,372	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*299*	*100.0%*	*511,372*	*100.0%*	*299*	*100.0%*	*511,372*	*100.0%*
	HMDA Totals							
Low	3,972	1.8%	349,781	*1.1%*	18,263	8.2%	1,431,054	4.5%
Moderate	34,963	15.8%	3,123,640	*9.8%*	45,219	20.4%	4,638,152	14.5%
Low/Moderate Total	*38,935*	*17.6%*	*3,473,421*	*10.9%*	*63,482*	*28.6%*	*6,069,206*	*19.0%*
Middle	107,808	48.6%	13,788,470	*43.1%*	51,707	23.3%	6,472,472	20.2%
Upper	74,915	33.8%	14,723,083	*46.0%*	73,801	33.3%	14,028,182	43.8%
Unknown	94	0.0%	16,312	*0.1%*	32,762	14.8%	5,431,426	17.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*221,752*	*100.0%*	*32,001,286*	*100.0%*	*221,752*	*100.0%*	*32,001,286*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Detroit/Warren/Flint CSA #220 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	578	1.0%	55,086	*0.7%*	7,701	13.3%	586,628	7.2%
Moderate	7,335	12.7%	621,122	*7.6%*	14,992	25.9%	1,645,273	20.2%
Low/Moderate Total	*7,913*	*13.7%*	*676,208*	*8.3%*	*22,693*	*39.2%*	*2,231,901*	*27.4%*
Middle	29,327	50.7%	3,635,446	*44.6%*	13,393	23.1%	1,894,059	23.2%
Upper	20,617	35.6%	3,840,291	*47.1%*	14,896	25.7%	3,055,782	37.5%
Unknown	23	0.0%	2,750	*0.0%*	6,898	11.9%	972,953	11.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*57,880*	*100.0%*	*8,154,695*	*100.0%*	*57,880*	*100.0%*	*8,154,695*	*100.0%*
	Refinance							
Low	755	1.2%	68,918	*0.6%*	4,391	6.9%	400,462	3.8%
Moderate	7,593	12.0%	747,991	*7.0%*	10,068	15.9%	1,210,958	11.4%
Low/Moderate Total	*8,348*	*13.1%*	*816,909*	*7.7%*	*14,459*	*22.8%*	*1,611,420*	*15.1%*
Middle	30,318	47.7%	4,428,325	*41.6%*	13,068	20.6%	1,994,767	18.7%
Upper	24,831	39.1%	5,401,380	*50.7%*	20,498	32.3%	4,541,199	42.6%
Unknown	8	0.0%	1,772	*0.0%*	15,480	24.4%	2,501,000	23.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*63,505*	*100.0%*	*10,648,386*	*100.0%*	*63,505*	*100.0%*	*10,648,386*	*100.0%*
	Home Improvement							
Low	195	2.8%	4,358	*1.6%*	1,043	15.0%	20,326	7.4%
Moderate	1,269	18.2%	30,664	*11.1%*	1,694	24.3%	48,493	17.6%
Low/Moderate Total	*1,464*	*21.0%*	*35,022*	*12.7%*	*2,737*	*39.3%*	*68,819*	*25.0%*
Middle	3,467	49.8%	118,423	*43.0%*	1,693	24.3%	55,755	20.2%
Upper	2,023	29.1%	122,141	*44.3%*	2,158	31.0%	107,211	38.9%
Unknown	3	0.0%	52	*0.0%*	369	5.3%	43,853	15.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,957*	*100.0%*	*275,638*	*100.0%*	*6,957*	*100.0%*	*275,638*	*100.0%*
	Multi-Family							
Low	32	11.2%	17,013	*5.2%*	0	0.0%	0	0.0%
Moderate	72	25.3%	44,827	*13.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*104*	*36.5%*	*61,840*	*18.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	127	44.6%	187,296	*57.4%*	0	0.0%	0	0.0%
Upper	54	18.9%	77,343	*23.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	285	100.0%	326,479	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*285*	*100.0%*	*326,479*	*100.0%*	*285*	*100.0%*	*326,479*	*100.0%*
	HMDA Totals							
Low	1,560	1.2%	145,375	*0.7%*	13,135	10.2%	1,007,416	5.2%
Moderate	16,269	12.6%	1,444,604	*7.4%*	26,754	20.8%	2,904,724	15.0%
Low/Moderate Total	*17,829*	*13.9%*	*1,589,979*	*8.2%*	*39,889*	*31.0%*	*3,912,140*	*20.2%*
Middle	63,239	49.2%	8,369,490	*43.1%*	28,154	21.9%	3,944,581	20.3%
Upper	47,525	36.9%	9,441,155	*48.7%*	37,552	29.2%	7,704,192	39.7%
Unknown	34	0.0%	4,574	*0.0%*	23,032	17.9%	3,844,285	19.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*128,627*	*100.0%*	*19,405,198*	*100.0%*	*128,627*	*100.0%*	*19,405,198*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Kalamazoo/Portage MSA #28020 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	49	0.9%	3,462	*0.5%*	510	8.9%	36,131	5.1%
Moderate	880	15.4%	87,133	*12.3%*	1,208	21.2%	110,689	15.7%
Low/Moderate Total	*929*	*16.3%*	*90,595*	*12.8%*	*1,718*	*30.1%*	*146,820*	*20.8%*
Middle	2,966	52.0%	338,117	*47.8%*	1,254	22.0%	142,732	20.2%
Upper	1,804	31.7%	278,527	*39.4%*	1,943	34.1%	317,704	44.9%
Unknown	0	0.0%	0	*0.0%*	784	13.8%	99,983	14.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,699*	*100.0%*	*707,239*	*100.0%*	*5,699*	*100.0%*	*707,239*	*100.0%*
	Refinance							
Low	56	0.9%	4,116	*0.5%*	484	7.9%	33,337	4.3%
Moderate	1,085	17.7%	110,011	*14.3%*	1,156	18.8%	106,739	13.9%
Low/Moderate Total	*1,141*	*18.6%*	*114,127*	*14.9%*	*1,640*	*26.7%*	*140,076*	*18.2%*
Middle	3,332	54.3%	396,928	*51.7%*	1,467	23.9%	166,204	21.7%
Upper	1,662	27.1%	256,498	*33.4%*	2,211	36.0%	352,307	45.9%
Unknown	0	0.0%	0	*0.0%*	817	13.3%	108,966	14.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,135*	*100.0%*	*767,553*	*100.0%*	*6,135*	*100.0%*	*767,553*	*100.0%*
	Home Improvement							
Low	20	2.0%	916	*1.8%*	106	10.5%	3,373	6.6%
Moderate	204	20.3%	9,437	*18.4%*	234	23.2%	8,463	16.5%
Low/Moderate Total	*224*	*22.2%*	*10,353*	*20.2%*	*340*	*33.8%*	*11,836*	*23.1%*
Middle	538	53.4%	24,795	*48.4%*	256	25.4%	9,805	19.1%
Upper	245	24.3%	16,133	*31.5%*	382	37.9%	27,660	53.9%
Unknown	0	0.0%	0	*0.0%*	29	2.9%	1,980	3.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,007*	*100.0%*	*51,281*	*100.0%*	*1,007*	*100.0%*	*51,281*	*100.0%*
	Multi-Family							
Low	1	5.0%	3,600	*20.9%*	0	0.0%	0	0.0%
Moderate	10	50.0%	1,401	*8.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*11*	*55.0%*	*5,001*	*29.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	9	45.0%	12,214	*70.9%*	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%*	20	100.0%	17,215	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*20*	*100.0%*	*17,215*	*100.0%*	*20*	*100.0%*	*17,215*	*100.0%*
	HMDA Totals							
Low	126	1.0%	12,094	*0.8%*	1,100	8.6%	72,841	4.7%
Moderate	2,179	16.9%	207,982	*13.5%*	2,598	20.2%	225,891	14.6%
Low/Moderate Total	*2,305*	*17.9%*	*220,076*	*14.3%*	*3,698*	*28.8%*	*298,732*	*19.4%*
Middle	6,845	53.2%	772,054	*50.0%*	2,977	23.1%	318,741	20.7%
Upper	3,711	28.9%	551,158	*35.7%*	4,536	35.3%	697,671	45.2%
Unknown	0	0.0%	0	*0.0%*	1,650	12.8%	228,144	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,861*	*100.0%*	*1,543,288*	*100.0%*	*12,861*	*100.0%*	*1,543,288*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Kalamazoo/Portage MSA #28020 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	29	0.8%	1,654	*0.4%*	407	11.4%	27,894	5.9%
Moderate	474	13.3%	46,209	*9.8%*	875	24.6%	85,904	18.2%
Low/Moderate Total	*503*	*14.1%*	*47,863*	*10.2%*	*1,282*	*36.1%*	*113,798*	*24.1%*
Middle	1,889	53.1%	220,192	*46.7%*	767	21.6%	93,975	19.9%
Upper	1,164	32.7%	203,329	*43.1%*	1,091	30.7%	210,931	44.7%
Unknown	0	0.0%	0	*0.0%*	416	11.7%	52,680	11.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,556*	*100.0%*	*471,384*	*100.0%*	*3,556*	*100.0%*	*471,384*	*100.0%*
	Refinance							
Low	24	0.6%	2,029	*0.3%*	304	7.4%	22,979	3.9%
Moderate	638	15.6%	75,436	*12.7%*	750	18.3%	75,387	12.7%
Low/Moderate Total	*662*	*16.1%*	*77,465*	*13.1%*	*1,054*	*25.7%*	*98,366*	*16.6%*
Middle	2,245	54.7%	300,386	*50.7%*	916	22.3%	121,670	20.5%
Upper	1,195	29.1%	215,051	*36.3%*	1,381	33.7%	269,037	45.4%
Unknown	0	0.0%	0	*0.0%*	751	18.3%	103,829	17.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,102*	*100.0%*	*592,902*	*100.0%*	*4,102*	*100.0%*	*592,902*	*100.0%*
	Home Improvement							
Low	12	1.9%	572	*2.2%*	110	17.7%	2,255	8.8%
Moderate	139	22.3%	5,284	*20.7%*	147	23.6%	3,490	13.7%
Low/Moderate Total	*151*	*24.2%*	*5,856*	*23.0%*	*257*	*41.3%*	*5,745*	*22.5%*
Middle	320	51.4%	12,068	*47.4%*	152	24.4%	5,953	23.4%
Upper	152	24.4%	7,561	*29.7%*	197	31.6%	11,914	46.7%
Unknown	0	0.0%	0	*0.0%*	17	2.7%	1,873	7.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*623*	*100.0%*	*25,485*	*100.0%*	*623*	*100.0%*	*25,485*	*100.0%*
	Multi-Family							
Low	2	9.5%	870	*3.6%*	0	0.0%	0	0.0%
Moderate	4	19.0%	1,158	*4.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*6*	*28.6%*	*2,028*	*8.5%*	*0*	*0.0%*	*0*	*0.0%*
Middle	9	42.9%	3,940	*16.4%*	0	0.0%	0	0.0%
Upper	6	28.6%	18,007	*75.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	21	100.0%	23,975	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21*	*100.0%*	*23,975*	*100.0%*	*21*	*100.0%*	*23,975*	*100.0%*
	HMDA Totals							
Low	67	0.8%	5,125	*0.5%*	821	9.9%	53,128	4.8%
Moderate	1,255	15.1%	128,087	*11.5%*	1,772	21.3%	164,781	14.8%
Low/Moderate Total	*1,322*	*15.9%*	*133,212*	*12.0%*	*2,593*	*31.2%*	*217,909*	*19.6%*
Middle	4,463	53.8%	536,586	*48.2%*	1,835	22.1%	221,598	19.9%
Upper	2,517	30.3%	443,948	*39.9%*	2,669	32.1%	491,882	44.2%
Unknown	0	0.0%	0	*0.0%*	1,205	14.5%	182,357	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,302*	*100.0%*	*1,113,746*	*100.0%*	*8,302*	*100.0%*	*1,113,746*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Lansing/East Lansing MSA #29620 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	222	3.2%	14,801	*1.8%*	768	11.2%	58,569	7.1%
Moderate	1,092	15.9%	86,720	*10.5%*	1,727	25.1%	170,016	20.6%
Low/Moderate Total	*1,314*	*19.1%*	*101,521*	*12.3%*	*2,495*	*36.3%*	*228,585*	*27.7%*
Middle	3,842	55.9%	446,336	*54.2%*	1,498	21.8%	175,305	21.3%
Upper	1,717	25.0%	275,806	*33.5%*	1,845	26.8%	294,407	35.7%
Unknown	3	0.0%	422	*0.1%*	1,038	15.1%	125,788	15.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,876*	*100.0%*	*824,085*	*100.0%*	*6,876*	*100.0%*	*824,085*	*100.0%*
	Refinance							
Low	230	2.4%	16,601	*1.4%*	768	8.0%	57,647	4.9%
Moderate	1,436	15.0%	115,589	*9.8%*	2,129	22.3%	207,931	17.7%
Low/Moderate Total	*1,666*	*17.4%*	*132,190*	*11.3%*	*2,897*	*30.3%*	*265,578*	*22.6%*
Middle	5,804	60.7%	711,451	*60.6%*	2,516	26.3%	295,284	25.2%
Upper	2,096	21.9%	330,311	*28.1%*	2,821	29.5%	443,517	37.8%
Unknown	1	0.0%	62	*0.0%*	1,333	13.9%	169,635	14.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,567*	*100.0%*	*1,174,014*	*100.0%*	*9,567*	*100.0%*	*1,174,014*	*100.0%*
	Home Improvement							
Low	27	1.5%	903	*1.2%*	203	11.1%	4,774	6.1%
Moderate	255	13.9%	8,632	*11.0%*	495	27.0%	18,008	23.0%
Low/Moderate Total	*282*	*15.4%*	*9,535*	*12.2%*	*698*	*38.1%*	*22,782*	*29.0%*
Middle	1,147	62.6%	46,887	*59.8%*	478	26.1%	18,674	23.8%
Upper	403	22.0%	22,020	*28.1%*	616	33.6%	33,982	43.3%
Unknown	0	0.0%	0	*0.0%*	40	2.2%	3,004	3.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,832*	*100.0%*	*78,442*	*100.0%*	*1,832*	*100.0%*	*78,442*	*100.0%*
	Multi-Family							
Low	7	13.5%	6,040	*11.1%*	0	0.0%	0	0.0%
Moderate	9	17.3%	11,444	*21.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*30.8%*	*17,484*	*32.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	21	40.4%	21,745	*40.0%*	0	0.0%	0	0.0%
Upper	15	28.8%	15,174	*27.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	52	100.0%	54,403	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*52*	*100.0%*	*54,403*	*100.0%*	*52*	*100.0%*	*54,403*	*100.0%*
	HMDA Totals							
Low	486	2.7%	38,345	*1.8%*	1,739	9.5%	120,990	5.7%
Moderate	2,792	15.2%	222,385	*10.4%*	4,351	23.7%	395,955	18.6%
Low/Moderate Total	*3,278*	*17.9%*	*260,730*	*12.2%*	*6,090*	*33.2%*	*516,945*	*24.3%*
Middle	10,814	59.0%	1,226,419	*57.6%*	4,492	24.5%	489,263	23.0%
Upper	4,231	23.1%	643,311	*30.2%*	5,282	28.8%	771,906	36.2%
Unknown	4	0.0%	484	*0.0%*	2,463	13.4%	352,830	16.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18,327*	*100.0%*	*2,130,944*	*100.0%*	*18,327*	*100.0%*	*2,130,944*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Lansing/East Lansing MSA #29620 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	113	2.5%	8,266	*1.5%*	566	12.3%	39,456	7.1%
Moderate	664	14.5%	48,275	*8.7%*	1,306	28.5%	129,008	23.3%
Low/Moderate Total	*777*	*16.9%*	*56,541*	*10.2%*	*1,872*	*40.8%*	*168,464*	*30.4%*
Middle	2,715	59.2%	313,926	*56.7%*	1,049	22.9%	128,264	23.2%
Upper	1,093	23.8%	182,423	*33.0%*	1,181	25.7%	200,008	36.2%
Unknown	2	0.0%	368	*0.1%*	485	10.6%	56,522	10.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,587*	*100.0%*	*553,258*	*100.0%*	*4,587*	*100.0%*	*553,258*	*100.0%*
	Refinance							
Low	145	2.2%	10,000	*1.1%*	440	6.6%	33,785	3.7%
Moderate	864	13.1%	73,340	*8.1%*	1,230	18.6%	122,139	13.5%
Low/Moderate Total	*1,009*	*15.2%*	*83,340*	*9.2%*	*1,670*	*25.2%*	*155,924*	*17.3%*
Middle	4,011	60.6%	526,233	*58.3%*	1,570	23.7%	200,432	22.2%
Upper	1,599	24.2%	293,590	*32.5%*	2,022	30.5%	351,010	38.9%
Unknown	1	0.0%	180	*0.0%*	1,358	20.5%	195,977	21.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,620*	*100.0%*	*903,343*	*100.0%*	*6,620*	*100.0%*	*903,343*	*100.0%*
	Home Improvement							
Low	17	1.8%	484	*1.5%*	123	13.4%	2,772	8.4%
Moderate	120	13.1%	2,771	*8.4%*	215	23.4%	6,336	19.2%
Low/Moderate Total	*137*	*14.9%*	*3,255*	*9.8%*	*338*	*36.8%*	*9,108*	*27.5%*
Middle	598	65.1%	20,024	*60.5%*	251	27.3%	8,124	24.6%
Upper	184	20.0%	9,793	*29.6%*	297	32.3%	13,663	41.3%
Unknown	0	0.0%	0	*0.0%*	33	3.6%	2,177	6.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*919*	*100.0%*	*33,072*	*100.0%*	*919*	*100.0%*	*33,072*	*100.0%*
	Multi-Family							
Low	3	9.1%	1,325	*1.6%*	0	0.0%	0	0.0%
Moderate	5	15.2%	12,835	*15.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*8*	*24.2%*	*14,160*	*17.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	21	63.6%	66,351	*81.5%*	0	0.0%	0	0.0%
Upper	4	12.1%	872	*1.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	33	100.0%	81,383	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*33*	*100.0%*	*81,383*	*100.0%*	*33*	*100.0%*	*81,383*	*100.0%*
	HMDA Totals							
Low	278	2.3%	20,075	*1.3%*	1,129	9.3%	76,013	4.8%
Moderate	1,653	13.6%	137,221	*8.7%*	2,751	22.6%	257,483	16.4%
Low/Moderate Total	*1,931*	*15.9%*	*157,296*	*10.0%*	*3,880*	*31.9%*	*333,496*	*21.2%*
Middle	7,345	60.4%	926,534	*59.0%*	2,870	23.6%	336,820	21.4%
Upper	2,880	23.7%	486,678	*31.0%*	3,500	28.8%	564,681	35.9%
Unknown	3	0.0%	548	*0.0%*	1,909	15.7%	336,059	21.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,159*	*100.0%*	*1,571,056*	*100.0%*	*12,159*	*100.0%*	*1,571,056*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Niles/Benton Harbor MSA #35660 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	41	1.5%	3,451	*0.8%*	184	6.6%	12,367	2.7%
Moderate	163	5.8%	10,436	*2.3%*	453	16.2%	38,445	8.5%
Low/Moderate Total	*204*	*7.3%*	*13,887*	*3.1%*	*637*	*22.7%*	*50,812*	*11.3%*
Middle	1,877	66.9%	310,954	*68.9%*	503	17.9%	54,152	12.0%
Upper	723	25.8%	126,746	*28.1%*	1,244	44.4%	278,691	61.7%
Unknown	0	0.0%	0	*0.0%*	420	15.0%	67,932	15.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,804*	*100.0%*	*451,587*	*100.0%*	*2,804*	*100.0%*	*451,587*	*100.0%*
	Refinance							
Low	55	1.7%	3,387	*0.7%*	194	6.1%	12,173	2.4%
Moderate	199	6.2%	13,666	*2.7%*	462	14.5%	40,977	8.2%
Low/Moderate Total	*254*	*7.9%*	*17,053*	*3.4%*	*656*	*20.5%*	*53,150*	*10.7%*
Middle	2,213	69.3%	360,411	*72.3%*	715	22.4%	78,935	15.8%
Upper	728	22.8%	120,830	*24.2%*	1,358	42.5%	283,079	56.8%
Unknown	0	0.0%	0	*0.0%*	466	14.6%	83,130	16.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,195*	*100.0%*	*498,294*	*100.0%*	*3,195*	*100.0%*	*498,294*	*100.0%*
	Home Improvement							
Low	21	2.4%	657	*1.3%*	58	6.6%	1,443	2.9%
Moderate	45	5.1%	1,147	*2.3%*	172	19.5%	5,317	10.8%
Low/Moderate Total	*66*	*7.5%*	*1,804*	*3.7%*	*230*	*26.0%*	*6,760*	*13.7%*
Middle	552	62.5%	30,706	*62.3%*	220	24.9%	8,342	16.9%
Upper	265	30.0%	16,746	*34.0%*	412	46.7%	31,950	64.9%
Unknown	0	0.0%	0	*0.0%*	21	2.4%	2,204	4.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*883*	*100.0%*	*49,256*	*100.0%*	*883*	*100.0%*	*49,256*	*100.0%*
	Multi-Family							
Low	1	8.3%	50	*0.4%*	0	0.0%	0	0.0%
Moderate	1	8.3%	150	*1.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*16.7%*	*200*	*1.5%*	*0*	*0.0%*	*0*	*0.0%*
Middle	6	50.0%	9,792	*75.1%*	0	0.0%	0	0.0%
Upper	4	33.3%	3,038	*23.3%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	12	100.0%	13,030	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12*	*100.0%*	*13,030*	*100.0%*	*12*	*100.0%*	*13,030*	*100.0%*
	HMDA Totals							
Low	118	1.7%	7,545	*0.7%*	436	6.3%	25,983	2.6%
Moderate	408	5.9%	25,399	*2.5%*	1,087	15.8%	84,739	8.4%
Low/Moderate Total	*526*	*7.6%*	*32,944*	*3.3%*	*1,523*	*22.1%*	*110,722*	*10.9%*
Middle	4,648	67.4%	711,863	*70.3%*	1,438	20.9%	141,429	14.0%
Upper	1,720	24.9%	267,360	*26.4%*	3,014	43.7%	593,720	58.7%
Unknown	0	0.0%	0	*0.0%*	919	13.3%	166,296	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,894*	*100.0%*	*1,012,167*	*100.0%*	*6,894*	*100.0%*	*1,012,167*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Niles/Benton Harbor MSA #35660 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	17	1.0%	1,078	*0.4%*	137	7.9%	10,942	3.9%
Moderate	80	4.6%	5,871	*2.1%*	322	18.6%	29,636	10.6%
Low/Moderate Total	*97*	*5.6%*	*6,949*	*2.5%*	*459*	*26.5%*	*40,578*	*14.5%*
Middle	1,136	65.7%	184,488	*65.8%*	331	19.1%	38,944	13.9%
Upper	497	28.7%	88,941	*31.7%*	738	42.7%	169,246	60.4%
Unknown	0	0.0%	0	*0.0%*	202	11.7%	31,610	11.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,730*	*100.0%*	*280,378*	*100.0%*	*1,730*	*100.0%*	*280,378*	*100.0%*
	Refinance							
Low	31	1.2%	2,500	*0.6%*	170	6.6%	13,552	3.0%
Moderate	109	4.2%	7,845	*1.7%*	364	14.2%	35,953	8.0%
Low/Moderate Total	*140*	*5.4%*	*10,345*	*2.3%*	*534*	*20.8%*	*49,505*	*11.0%*
Middle	1,870	72.7%	333,382	*73.8%*	508	19.8%	64,249	14.2%
Upper	562	21.9%	107,840	*23.9%*	1,101	42.8%	258,085	57.2%
Unknown	0	0.0%	0	*0.0%*	429	16.7%	79,728	17.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,572*	*100.0%*	*451,567*	*100.0%*	*2,572*	*100.0%*	*451,567*	*100.0%*
	Home Improvement							
Low	12	1.7%	236	*0.7%*	89	12.6%	2,300	7.1%
Moderate	31	4.4%	732	*2.3%*	118	16.7%	2,937	9.1%
Low/Moderate Total	*43*	*6.1%*	*968*	*3.0%*	*207*	*29.3%*	*5,237*	*16.2%*
Middle	440	62.3%	20,292	*62.6%*	184	26.1%	6,694	20.6%
Upper	223	31.6%	11,164	*34.4%*	305	43.2%	20,025	61.8%
Unknown	0	0.0%	0	*0.0%*	10	1.4%	468	1.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*706*	*100.0%*	*32,424*	*100.0%*	*706*	*100.0%*	*32,424*	*100.0%*
	Multi-Family							
Low	1	12.5%	400	*0.9%*	0	0.0%	0	0.0%
Moderate	2	25.0%	1,350	*2.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*3*	*37.5%*	*1,750*	*3.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	3	37.5%	2,890	*6.2%*	0	0.0%	0	0.0%
Upper	2	25.0%	41,897	*90.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	8	100.0%	46,537	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8*	*100.0%*	*46,537*	*100.0%*	*8*	*100.0%*	*46,537*	*100.0%*
	HMDA Totals							
Low	61	1.2%	4,214	*0.5%*	396	7.9%	26,794	3.3%
Moderate	222	4.4%	15,798	*1.9%*	804	16.0%	68,526	8.5%
Low/Moderate Total	*283*	*5.6%*	*20,012*	*2.5%*	*1,200*	*23.9%*	*95,320*	*11.8%*
Middle	3,449	68.8%	541,052	*66.7%*	1,023	20.4%	109,887	13.6%
Upper	1,284	25.6%	249,842	*30.8%*	2,144	42.7%	447,356	55.2%
Unknown	0	0.0%	0	*0.0%*	649	12.9%	158,343	19.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,016*	*100.0%*	*810,906*	*100.0%*	*5,016*	*100.0%*	*810,906*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Eastern and Western Michigan (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	363	6.9%	22,288	3.7%
Moderate	147	2.8%	10,030	*1.7%*	1,159	22.0%	95,400	15.7%
Low/Moderate Total	*147*	*2.8%*	*10,030*	*1.7%*	*1,522*	*28.8%*	*117,688*	*19.4%*
Middle	4,097	77.6%	467,726	*77.1%*	1,238	23.5%	123,296	20.3%
Upper	1,034	19.6%	129,005	*21.3%*	1,812	34.3%	287,241	47.3%
Unknown	0	0.0%	0	*0.0%*	706	13.4%	78,536	12.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,278*	*100.0%*	*606,761*	*100.0%*	*5,278*	*100.0%*	*606,761*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	412	5.2%	24,630	2.6%
Moderate	196	2.5%	14,038	*1.5%*	1,329	16.9%	114,499	12.2%
Low/Moderate Total	*196*	*2.5%*	*14,038*	*1.5%*	*1,741*	*22.1%*	*139,129*	*14.8%*
Middle	5,850	74.4%	684,009	*72.8%*	1,927	24.5%	199,365	21.2%
Upper	1,815	23.1%	240,138	*25.6%*	3,222	41.0%	469,475	50.0%
Unknown	4	0.1%	897	*0.1%*	975	12.4%	131,113	14.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,865*	*100.0%*	*939,082*	*100.0%*	*7,865*	*100.0%*	*939,082*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	105	8.1%	2,628	3.3%
Moderate	50	3.8%	1,498	*1.9%*	274	21.0%	8,194	10.3%
Low/Moderate Total	*50*	*3.8%*	*1,498*	*1.9%*	*379*	*29.1%*	*10,822*	*13.6%*
Middle	1,004	77.1%	66,174	*83.1%*	340	26.1%	11,663	14.6%
Upper	249	19.1%	11,994	*15.1%*	552	42.4%	55,289	69.4%
Unknown	0	0.0%	0	*0.0%*	32	2.5%	1,892	2.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,303*	*100.0%*	*79,666*	*100.0%*	*1,303*	*100.0%*	*79,666*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	14	100.0%	10,259	*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%*	14	100.0%	10,259	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14*	*100.0%*	*10,259*	*100.0%*	*14*	*100.0%*	*10,259*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	880	6.1%	49,546	3.0%
Moderate	393	2.7%	25,566	*1.6%*	2,762	19.1%	218,093	13.3%
Low/Moderate Total	*393*	*2.7%*	*25,566*	*1.6%*	*3,642*	*25.2%*	*267,639*	*16.4%*
Middle	10,965	75.8%	1,228,168	*75.1%*	3,505	24.2%	334,324	20.4%
Upper	3,098	21.4%	381,137	*23.3%*	5,586	38.6%	812,005	49.6%
Unknown	4	0.0%	897	*0.1%*	1,727	11.9%	221,800	13.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14,460*	*100.0%*	*1,635,768*	*100.0%*	*14,460*	*100.0%*	*1,635,768*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Eastern and Western Michigan (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	283	8.4%	17,009	4.4%
Moderate	93	2.7%	6,190	*1.6%*	663	19.6%	51,267	13.2%
Low/Moderate Total	*93*	*2.7%*	*6,190*	*1.6%*	*946*	*27.9%*	*68,276*	*17.6%*
Middle	2,560	75.6%	283,797	*73.2%*	744	22.0%	74,091	19.1%
Upper	731	21.6%	97,579	*25.2%*	1,094	32.3%	184,212	47.5%
Unknown	1	0.0%	148	*0.0%*	601	17.8%	61,135	15.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,385*	*100.0%*	*387,714*	*100.0%*	*3,385*	*100.0%*	*387,714*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	339	6.0%	21,416	3.0%
Moderate	106	1.9%	7,598	*1.1%*	867	15.5%	74,139	10.3%
Low/Moderate Total	*106*	*1.9%*	*7,598*	*1.1%*	*1,206*	*21.5%*	*95,555*	*13.2%*
Middle	4,292	76.5%	539,469	*74.6%*	1,308	23.3%	144,221	19.9%
Upper	1,208	21.5%	175,266	*24.2%*	2,129	38.0%	355,233	49.1%
Unknown	3	0.1%	621	*0.1%*	966	17.2%	127,945	17.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,609*	*100.0%*	*722,954*	*100.0%*	*5,609*	*100.0%*	*722,954*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	95	11.4%	1,999	4.2%
Moderate	11	1.3%	389	*0.8%*	158	19.0%	4,217	8.9%
Low/Moderate Total	*11*	*1.3%*	*389*	*0.8%*	*253*	*30.4%*	*6,216*	*13.1%*
Middle	664	79.8%	40,397	*85.1%*	187	22.5%	7,196	15.2%
Upper	157	18.9%	6,711	*14.1%*	353	42.4%	32,019	67.4%
Unknown	0	0.0%	0	*0.0%*	39	4.7%	2,066	4.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*832*	*100.0%*	*47,497*	*100.0%*	*832*	*100.0%*	*47,497*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	7	100.0%	3,278	*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%*	7	100.0%	3,278	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7*	*100.0%*	*3,278*	*100.0%*	*7*	*100.0%*	*3,278*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	717	7.3%	40,424	3.5%
Moderate	210	2.1%	14,177	*1.2%*	1,688	17.2%	129,623	11.2%
Low/Moderate Total	*210*	*2.1%*	*14,177*	*1.2%*	*2,405*	*24.5%*	*170,047*	*14.6%*
Middle	7,523	76.5%	866,941	*74.6%*	2,239	22.8%	225,508	19.4%
Upper	2,096	21.3%	279,556	*24.1%*	3,576	36.4%	571,464	49.2%
Unknown	4	0.0%	769	*0.1%*	1,613	16.4%	194,424	16.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,833*	*100.0%*	*1,161,443*	*100.0%*	*9,833*	*100.0%*	*1,161,443*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Battle Creek MSA #12980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	21	1.0%	1,264	*0.6%*	240	11.3%	14,151	6.8%
Moderate	378	17.8%	25,025	*12.1%*	541	25.5%	40,455	19.5%
Low/Moderate Total	*399*	*18.8%*	*26,289*	*12.7%*	*781*	*36.8%*	*54,606*	*26.3%*
Middle	1,039	48.9%	102,453	*49.4%*	425	20.0%	41,760	20.1%
Upper	684	32.2%	78,587	*37.9%*	712	33.5%	92,888	44.8%
Unknown	1	0.0%	54	*0.0%*	205	9.7%	18,129	8.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,123*	*100.0%*	*207,383*	*100.0%*	*2,123*	*100.0%*	*207,383*	*100.0%*
	Refinance							
Low	25	1.0%	1,007	*0.4%*	238	9.1%	12,730	4.9%
Moderate	473	18.1%	30,539	*11.9%*	612	23.4%	45,736	17.7%
Low/Moderate Total	*498*	*19.0%*	*31,546*	*12.2%*	*850*	*32.5%*	*58,466*	*22.7%*
Middle	1,392	53.2%	142,674	*55.4%*	631	24.1%	59,595	23.1%
Upper	726	27.8%	83,454	*32.4%*	873	33.4%	111,595	43.3%
Unknown	0	0.0%	0	*0.0%*	262	10.0%	28,018	10.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,616*	*100.0%*	*257,674*	*100.0%*	*2,616*	*100.0%*	*257,674*	*100.0%*
	Home Improvement							
Low	10	1.9%	215	*1.1%*	63	11.9%	1,555	7.8%
Moderate	93	17.5%	2,596	*13.0%*	121	22.8%	3,661	18.4%
Low/Moderate Total	*103*	*19.4%*	*2,811*	*14.1%*	*184*	*34.7%*	*5,216*	*26.2%*
Middle	298	56.1%	11,123	*55.8%*	130	24.5%	4,406	22.1%
Upper	130	24.5%	6,005	*30.1%*	214	40.3%	10,208	51.2%
Unknown	0	0.0%	0	*0.0%*	3	0.6%	109	0.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*531*	*100.0%*	*19,939*	*100.0%*	*531*	*100.0%*	*19,939*	*100.0%*
	Multi-Family							
Low	2	33.3%	1,042	*10.2%*	0	0.0%	0	0.0%
Moderate	3	50.0%	2,597	*25.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*5*	*83.3%*	*3,639*	*35.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Upper	1	16.7%	6,585	*64.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	6	100.0%	10,224	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6*	*100.0%*	*10,224*	*100.0%*	*6*	*100.0%*	*10,224*	*100.0%*
	HMDA Totals							
Low	58	1.1%	3,528	*0.7%*	541	10.3%	28,436	5.7%
Moderate	947	17.9%	60,757	*12.3%*	1,274	24.1%	89,852	18.1%
Low/Moderate Total	*1,005*	*19.0%*	*64,285*	*13.0%*	*1,815*	*34.4%*	*118,288*	*23.9%*
Middle	2,729	51.7%	256,250	*51.7%*	1,186	22.5%	105,761	21.4%
Upper	1,541	29.2%	174,631	*35.3%*	1,799	34.1%	214,691	43.4%
Unknown	1	0.0%	54	*0.0%*	476	9.0%	56,480	11.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,276*	*100.0%*	*495,220*	*100.0%*	*5,276*	*100.0%*	*495,220*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Battle Creek MSA #12980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	5	0.3%	240	*0.2%*	173	12.1%	9,674	6.8%
Moderate	229	16.0%	14,475	*10.1%*	380	26.6%	29,242	20.4%
Low/Moderate Total	*234*	*16.4%*	*14,715*	*10.3%*	*553*	*38.7%*	*38,916*	*27.2%*
Middle	735	51.4%	71,079	*49.7%*	302	21.1%	30,017	21.0%
Upper	460	32.2%	57,315	*40.0%*	408	28.6%	59,136	41.3%
Unknown	0	0.0%	0	*0.0%*	166	11.6%	15,040	10.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,429*	*100.0%*	*143,109*	*100.0%*	*1,429*	*100.0%*	*143,109*	*100.0%*
	Refinance							
Low	18	1.0%	1,240	*0.6%*	154	8.6%	10,042	5.2%
Moderate	282	15.7%	20,539	*10.7%*	349	19.5%	28,145	14.6%
Low/Moderate Total	*300*	*16.7%*	*21,779*	*11.3%*	*503*	*28.1%*	*38,187*	*19.9%*
Middle	982	54.8%	110,781	*57.6%*	400	22.3%	42,199	21.9%
Upper	511	28.5%	59,740	*31.1%*	613	34.2%	82,286	42.8%
Unknown	0	0.0%	0	*0.0%*	277	15.4%	29,628	15.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,793*	*100.0%*	*192,300*	*100.0%*	*1,793*	*100.0%*	*192,300*	*100.0%*
	Home Improvement							
Low	4	1.1%	36	*0.3%*	59	16.6%	1,205	9.7%
Moderate	70	19.7%	1,404	*11.3%*	96	27.0%	2,753	22.2%
Low/Moderate Total	*74*	*20.8%*	*1,440*	*11.6%*	*155*	*43.5%*	*3,958*	*31.9%*
Middle	197	55.3%	7,824	*63.0%*	88	24.7%	2,874	23.1%
Upper	85	23.9%	3,158	*25.4%*	106	29.8%	5,256	42.3%
Unknown	0	0.0%	0	*0.0%*	7	2.0%	334	2.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*356*	*100.0%*	*12,422*	*100.0%*	*356*	*100.0%*	*12,422*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	6	60.0%	2,455	*12.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*6*	*60.0%*	*2,455*	*12.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	4	40.0%	18,039	*88.0%*	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%*	10	100.0%	20,494	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10*	*100.0%*	*20,494*	*100.0%*	*10*	*100.0%*	*20,494*	*100.0%*
	HMDA Totals							
Low	27	0.8%	1,516	*0.4%*	386	10.8%	20,921	5.7%
Moderate	587	16.4%	38,873	*10.6%*	825	23.0%	60,140	16.3%
Low/Moderate Total	*614*	*17.1%*	*40,389*	*11.0%*	*1,211*	*33.8%*	*81,061*	*22.0%*
Middle	1,918	53.5%	207,723	*56.4%*	790	22.0%	75,090	20.4%
Upper	1,056	29.4%	120,213	*32.6%*	1,127	31.4%	146,678	39.8%
Unknown	0	0.0%	0	*0.0%*	460	12.8%	65,496	17.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,588*	*100.0%*	*368,325*	*100.0%*	*3,588*	*100.0%*	*368,325*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Bay City MSA #13020 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	250	13.4%	15,142	8.6%
Moderate	377	20.2%	28,733	*16.3%*	511	27.4%	39,719	22.6%
Low/Moderate Total	*377*	*20.2%*	*28,733*	*16.3%*	*761*	*40.7%*	*54,861*	*31.2%*
Middle	1,166	62.4%	107,399	*61.0%*	393	21.0%	37,020	21.0%
Upper	325	17.4%	39,970	*22.7%*	460	24.6%	62,799	35.7%
Unknown	0	0.0%	0	*0.0%*	254	13.6%	21,422	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,868*	*100.0%*	*176,102*	*100.0%*	*1,868*	*100.0%*	*176,102*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	233	10.7%	13,584	6.6%
Moderate	362	16.6%	25,915	*12.6%*	440	20.1%	33,920	16.5%
Low/Moderate Total	*362*	*16.6%*	*25,915*	*12.6%*	*673*	*30.8%*	*47,504*	*23.1%*
Middle	1,363	62.4%	127,343	*61.8%*	520	23.8%	47,297	23.0%
Upper	461	21.1%	52,797	*25.6%*	698	31.9%	82,616	40.1%
Unknown	0	0.0%	0	*0.0%*	295	13.5%	28,638	13.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,186*	*100.0%*	*206,055*	*100.0%*	*2,186*	*100.0%*	*206,055*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	83	17.3%	1,586	9.8%
Moderate	80	16.7%	1,765	*10.9%*	107	22.3%	2,510	15.5%
Low/Moderate Total	*80*	*16.7%*	*1,765*	*10.9%*	*190*	*39.7%*	*4,096*	*25.2%*
Middle	329	68.7%	11,129	*68.5%*	127	26.5%	4,008	24.7%
Upper	70	14.6%	3,344	*20.6%*	148	30.9%	7,506	46.2%
Unknown	0	0.0%	0	*0.0%*	14	2.9%	628	3.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*479*	*100.0%*	*16,238*	*100.0%*	*479*	*100.0%*	*16,238*	*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%
Low/Moderate Total	*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%	340	*100.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	1	100.0%	340	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1*	*100.0%*	*340*	*100.0%*	*1*	*100.0%*	*340*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	566	12.5%	30,312	7.6%
Moderate	819	18.1%	56,413	*14.1%*	1,058	23.3%	76,149	19.1%
Low/Moderate Total	*819*	*18.1%*	*56,413*	*14.1%*	*1,624*	*35.8%*	*106,461*	*26.7%*
Middle	2,858	63.0%	245,871	*61.7%*	1,040	22.9%	88,325	22.2%
Upper	857	18.9%	96,451	*24.2%*	1,306	28.8%	152,921	38.4%
Unknown	0	0.0%	0	*0.0%*	564	12.4%	51,028	12.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,534*	*100.0%*	*398,735*	*100.0%*	*4,534*	*100.0%*	*398,735*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Bay City MSA #13020 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	199	15.6%	10,792	9.3%
Moderate	233	18.3%	15,021	*13.0%*	359	28.2%	26,938	23.2%
Low/Moderate Total	*233*	*18.3%*	*15,021*	*13.0%*	*558*	*43.9%*	*37,730*	*32.5%*
Middle	823	64.7%	73,852	*63.7%*	303	23.8%	29,097	25.1%
Upper	216	17.0%	27,101	*23.4%*	300	23.6%	39,168	33.8%
Unknown	0	0.0%	0	*0.0%*	111	8.7%	9,979	8.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,272*	*100.0%*	*115,974*	*100.0%*	*1,272*	*100.0%*	*115,974*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	134	8.5%	7,445	4.6%
Moderate	244	15.4%	18,480	*11.4%*	278	17.6%	20,990	12.9%
Low/Moderate Total	*244*	*15.4%*	*18,480*	*11.4%*	*412*	*26.0%*	*28,435*	*17.5%*
Middle	1,016	64.2%	101,616	*62.4%*	379	23.9%	34,955	21.5%
Upper	323	20.4%	42,714	*26.2%*	523	33.0%	69,553	42.7%
Unknown	0	0.0%	0	*0.0%*	269	17.0%	29,867	18.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,583*	*100.0%*	*162,810*	*100.0%*	*1,583*	*100.0%*	*162,810*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	43	12.6%	857	8.8%
Moderate	58	17.0%	1,227	*12.6%*	79	23.2%	1,330	13.6%
Low/Moderate Total	*58*	*17.0%*	*1,227*	*12.6%*	*122*	*35.8%*	*2,187*	*22.4%*
Middle	230	67.4%	6,912	*70.7%*	80	23.5%	1,947	19.9%
Upper	53	15.5%	1,636	*16.7%*	131	38.4%	5,208	53.3%
Unknown	0	0.0%	0	*0.0%*	8	2.3%	433	4.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*341*	*100.0%*	*9,775*	*100.0%*	*341*	*100.0%*	*9,775*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	6	42.9%	464	*15.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*6*	*42.9%*	*464*	*15.5%*	*0*	*0.0%*	*0*	*0.0%*
Middle	3	21.4%	538	*17.9%*	0	0.0%	0	0.0%
Upper	5	35.7%	2,000	*66.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	14	100.0%	3,002	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14*	*100.0%*	*3,002*	*100.0%*	*14*	*100.0%*	*3,002*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	376	11.7%	19,094	6.5%
Moderate	541	16.9%	35,192	*12.1%*	716	22.3%	49,258	16.9%
Low/Moderate Total	*541*	*16.9%*	*35,192*	*12.1%*	*1,092*	*34.0%*	*68,352*	*23.4%*
Middle	2,072	64.5%	182,918	*62.7%*	762	23.7%	65,999	22.6%
Upper	597	18.6%	73,451	*25.2%*	954	29.7%	113,929	39.1%
Unknown	0	0.0%	0	*0.0%*	402	12.5%	43,281	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,210*	*100.0%*	*291,561*	*100.0%*	*3,210*	*100.0%*	*291,561*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Grand Rapids/Muskegon/Holland CSA #266 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	311	1.5%	27,628	*1.1%*	2,401	11.5%	186,593	7.3%
Moderate	2,767	13.3%	231,174	*9.0%*	5,442	26.1%	539,614	21.1%
Low/Moderate Total	*3,078*	*14.8%*	*258,802*	*10.1%*	*7,843*	*37.7%*	*726,207*	*28.4%*
Middle	12,981	62.3%	1,529,440	*59.7%*	4,765	22.9%	539,349	21.1%
Upper	4,765	22.9%	771,802	*30.1%*	6,148	29.5%	1,048,858	41.0%
Unknown	0	0.0%	0	*0.0%*	2,068	9.9%	245,630	9.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*20,824*	*100.0%*	*2,560,044*	*100.0%*	*20,824*	*100.0%*	*2,560,044*	*100.0%*
	Refinance							
Low	265	1.1%	17,127	*0.6%*	2,039	8.3%	148,729	4.8%
Moderate	3,055	12.5%	269,654	*8.8%*	5,548	22.7%	541,276	17.6%
Low/Moderate Total	*3,320*	*13.6%*	*286,781*	*9.3%*	*7,587*	*31.1%*	*690,005*	*22.4%*
Middle	15,954	65.3%	1,931,845	*62.7%*	6,263	25.6%	710,363	23.1%
Upper	5,152	21.1%	862,883	*28.0%*	7,614	31.2%	1,280,456	41.6%
Unknown	0	0.0%	0	*0.0%*	2,962	12.1%	400,685	13.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*24,426*	*100.0%*	*3,081,509*	*100.0%*	*24,426*	*100.0%*	*3,081,509*	*100.0%*
	Home Improvement							
Low	43	1.2%	1,901	*1.2%*	398	11.1%	11,190	7.1%
Moderate	402	11.2%	13,555	*8.6%*	839	23.4%	28,058	17.7%
Low/Moderate Total	*445*	*12.4%*	*15,456*	*9.7%*	*1,237*	*34.5%*	*39,248*	*24.8%*
Middle	2,413	67.3%	105,354	*66.5%*	995	27.8%	40,435	25.5%
Upper	727	20.3%	37,718	*23.8%*	1,281	35.7%	73,279	46.2%
Unknown	0	0.0%	0	*0.0%*	72	2.0%	5,566	3.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,585*	*100.0%*	*158,528*	*100.0%*	*3,585*	*100.0%*	*158,528*	*100.0%*
	Multi-Family							
Low	1	1.4%	150	*0.1%*	0	0.0%	0	0.0%
Moderate	26	35.1%	41,184	*38.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*27*	*36.5%*	*41,334*	*38.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	44	59.5%	65,173	*60.5%*	0	0.0%	0	0.0%
Upper	3	4.1%	1,280	*1.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	74	100.0%	107,787	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*74*	*100.0%*	*107,787*	*100.0%*	*74*	*100.0%*	*107,787*	*100.0%*
	HMDA Totals							
Low	620	1.3%	46,806	*0.8%*	4,838	9.9%	346,512	5.9%
Moderate	6,250	12.8%	555,567	*9.4%*	11,829	24.2%	1,108,948	18.8%
Low/Moderate Total	*6,870*	*14.0%*	*602,373*	*10.2%*	*16,667*	*34.1%*	*1,455,460*	*24.6%*
Middle	31,392	64.2%	3,631,812	*61.5%*	12,023	24.6%	1,290,147	21.8%
Upper	10,647	21.8%	1,673,683	*28.3%*	15,043	30.8%	2,402,593	40.7%
Unknown	0	0.0%	0	*0.0%*	5,176	10.6%	759,668	12.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*48,909*	*100.0%*	*5,907,868*	*100.0%*	*48,909*	*100.0%*	*5,907,868*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Grand Rapids/Muskegon/Holland CSA #266 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	82	0.7%	6,118	*0.4%*	1,601	12.8%	115,893	7.4%
Moderate	1,435	11.5%	120,519	*7.7%*	3,297	26.4%	325,583	20.8%
Low/Moderate Total	*1,517*	*12.2%*	*126,637*	*8.1%*	*4,898*	*39.3%*	*441,476*	*28.2%*
Middle	8,221	65.9%	979,066	*62.5%*	2,881	23.1%	356,551	22.8%
Upper	2,734	21.9%	460,046	*29.4%*	3,411	27.3%	617,413	39.4%
Unknown	0	0.0%	0	*0.0%*	1,282	10.3%	150,309	9.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,472*	*100.0%*	*1,565,749*	*100.0%*	*12,472*	*100.0%*	*1,565,749*	*100.0%*
	Refinance							
Low	111	0.6%	7,284	*0.3%*	1,369	7.6%	107,587	4.3%
Moderate	1,679	9.4%	154,018	*6.1%*	3,553	19.8%	368,320	14.7%
Low/Moderate Total	*1,790*	*10.0%*	*161,302*	*6.4%*	*4,922*	*27.4%*	*475,907*	*19.0%*
Middle	11,978	66.8%	1,584,796	*63.2%*	4,371	24.4%	564,243	22.5%
Upper	4,175	23.3%	761,571	*30.4%*	5,728	31.9%	1,061,220	42.3%
Unknown	0	0.0%	0	*0.0%*	2,922	16.3%	406,299	16.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*17,943*	*100.0%*	*2,507,669*	*100.0%*	*17,943*	*100.0%*	*2,507,669*	*100.0%*
	Home Improvement							
Low	24	1.0%	886	*0.9%*	295	12.0%	6,468	6.6%
Moderate	267	10.9%	8,347	*8.6%*	503	20.5%	15,297	15.7%
Low/Moderate Total	*291*	*11.9%*	*9,233*	*9.5%*	*798*	*32.5%*	*21,765*	*22.3%*
Middle	1,587	64.6%	57,984	*59.4%*	707	28.8%	24,986	25.6%
Upper	577	23.5%	30,388	*31.1%*	889	36.2%	47,456	48.6%
Unknown	0	0.0%	0	*0.0%*	61	2.5%	3,398	3.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,455*	*100.0%*	*97,605*	*100.0%*	*2,455*	*100.0%*	*97,605*	*100.0%*
	Multi-Family							
Low	2	2.8%	510	*1.0%*	0	0.0%	0	0.0%
Moderate	24	33.8%	19,759	*39.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*26*	*36.6%*	*20,269*	*40.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	38	53.5%	21,747	*43.2%*	0	0.0%	0	0.0%
Upper	7	9.9%	8,335	*16.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	71	100.0%	50,351	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*71*	*100.0%*	*50,351*	*100.0%*	*71*	*100.0%*	*50,351*	*100.0%*
	HMDA Totals							
Low	219	0.7%	14,798	*0.4%*	3,265	9.9%	229,948	5.4%
Moderate	3,405	10.3%	302,643	*7.2%*	7,353	22.3%	709,200	16.8%
Low/Moderate Total	*3,624*	*11.0%*	*317,441*	*7.5%*	*10,618*	*32.2%*	*939,148*	*22.2%*
Middle	21,824	66.3%	2,643,593	*62.6%*	7,959	24.2%	945,780	22.4%
Upper	7,493	22.7%	1,260,340	*29.9%*	10,028	30.4%	1,726,089	40.9%
Unknown	0	0.0%	0	*0.0%*	4,336	13.2%	610,357	14.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*32,941*	*100.0%*	*4,221,374*	*100.0%*	*32,941*	*100.0%*	*4,221,374*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Jackson MSA #27100 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	50	2.2%	3,544	*1.5%*	277	12.1%	19,343	8.0%
Moderate	390	17.0%	26,788	*11.0%*	616	26.8%	54,776	22.5%
Low/Moderate Total	*440*	*19.2%*	*30,332*	*12.5%*	*893*	*38.9%*	*74,119*	*30.5%*
Middle	1,634	71.1%	184,494	*75.8%*	494	21.5%	54,620	22.4%
Upper	223	9.7%	28,479	*11.7%*	540	23.5%	75,505	31.0%
Unknown	0	0.0%	0	*0.0%*	370	16.1%	39,061	16.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,297*	*100.0%*	*243,305*	*100.0%*	*2,297*	*100.0%*	*243,305*	*100.0%*
	Refinance							
Low	37	1.0%	2,802	*0.6%*	401	10.7%	26,738	6.2%
Moderate	450	12.0%	33,250	*7.7%*	781	20.8%	72,089	16.7%
Low/Moderate Total	*487*	*13.0%*	*36,052*	*8.4%*	*1,182*	*31.5%*	*98,827*	*22.9%*
Middle	2,958	78.8%	350,674	*81.3%*	908	24.2%	100,067	23.2%
Upper	310	8.3%	44,750	*10.4%*	1,138	30.3%	170,555	39.5%
Unknown	0	0.0%	0	*0.0%*	527	14.0%	62,027	14.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,755*	*100.0%*	*431,476*	*100.0%*	*3,755*	*100.0%*	*431,476*	*100.0%*
	Home Improvement							
Low	10	1.4%	412	*1.6%*	104	14.7%	2,367	9.0%
Moderate	88	12.4%	2,644	*10.0%*	180	25.4%	5,541	21.0%
Low/Moderate Total	*98*	*13.8%*	*3,056*	*11.6%*	*284*	*40.1%*	*7,908*	*30.0%*
Middle	549	77.4%	21,178	*80.2%*	193	27.2%	6,626	25.1%
Upper	62	8.7%	2,164	*8.2%*	215	30.3%	10,687	40.5%
Unknown	0	0.0%	0	*0.0%*	17	2.4%	1,177	4.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*709*	*100.0%*	*26,398*	*100.0%*	*709*	*100.0%*	*26,398*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	16.7%	52	*9.3%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*16.7%*	*52*	*9.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	5	83.3%	505	*90.7%*	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%	557	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6*	*100.0%*	*557*	*100.0%*	*6*	*100.0%*	*557*	*100.0%*
	HMDA Totals							
Low	97	1.4%	6,758	*1.0%*	782	11.6%	48,448	6.9%
Moderate	929	13.7%	62,734	*8.9%*	1,577	23.3%	132,406	18.9%
Low/Moderate Total	*1,026*	*15.2%*	*69,492*	*9.9%*	*2,359*	*34.9%*	*180,854*	*25.8%*
Middle	5,146	76.0%	556,851	*79.4%*	1,595	23.6%	161,313	23.0%
Upper	595	8.8%	75,393	*10.7%*	1,893	28.0%	256,747	36.6%
Unknown	0	0.0%	0	*0.0%*	920	13.6%	102,822	14.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,767*	*100.0%*	*701,736*	*100.0%*	*6,767*	*100.0%*	*701,736*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Jackson MSA #27100 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	13	0.8%	695	*0.4%*	208	13.2%	12,378	7.6%
Moderate	163	10.3%	10,876	*6.7%*	426	26.9%	35,851	22.1%
Low/Moderate Total	*176*	*11.1%*	*11,571*	*7.1%*	*634*	*40.1%*	*48,229*	*29.8%*
Middle	1,262	79.8%	133,029	*82.1%*	377	23.8%	40,519	25.0%
Upper	143	9.0%	17,368	*10.7%*	397	25.1%	56,469	34.9%
Unknown	0	0.0%	0	*0.0%*	173	10.9%	16,751	10.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,581*	*100.0%*	*161,968*	*100.0%*	*1,581*	*100.0%*	*161,968*	*100.0%*
	Refinance							
Low	9	0.4%	853	*0.3%*	199	8.5%	13,653	4.8%
Moderate	226	9.7%	16,931	*6.0%*	434	18.6%	40,332	14.3%
Low/Moderate Total	*235*	*10.1%*	*17,784*	*6.3%*	*633*	*27.1%*	*53,985*	*19.1%*
Middle	1,880	80.6%	237,516	*83.9%*	544	23.3%	63,577	22.5%
Upper	218	9.3%	27,676	*9.8%*	731	31.3%	112,508	39.8%
Unknown	0	0.0%	0	*0.0%*	425	18.2%	52,906	18.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,333*	*100.0%*	*282,976*	*100.0%*	*2,333*	*100.0%*	*282,976*	*100.0%*
	Home Improvement							
Low	2	0.5%	104	*0.8%*	72	18.8%	1,632	12.6%
Moderate	57	14.9%	1,169	*9.1%*	96	25.1%	2,237	17.3%
Low/Moderate Total	*59*	*15.4%*	*1,273*	*9.9%*	*168*	*44.0%*	*3,869*	*30.0%*
Middle	283	74.1%	10,214	*79.2%*	89	23.3%	2,761	21.4%
Upper	40	10.5%	1,415	*11.0%*	112	29.3%	5,588	43.3%
Unknown	0	0.0%	0	*0.0%*	13	3.4%	684	5.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*382*	*100.0%*	*12,902*	*100.0%*	*382*	*100.0%*	*12,902*	*100.0%*
	Multi-Family							
Low	4	33.3%	704	*5.2%*	0	0.0%	0	0.0%
Moderate	3	25.0%	3,922	*28.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*58.3%*	*4,626*	*34.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	4	33.3%	6,869	*50.5%*	0	0.0%	0	0.0%
Upper	1	8.3%	2,100	*15.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	12	100.0%	13,595	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12*	*100.0%*	*13,595*	*100.0%*	*12*	*100.0%*	*13,595*	*100.0%*
	HMDA Totals							
Low	28	0.6%	2,356	*0.5%*	479	11.1%	27,663	5.9%
Moderate	449	10.4%	32,898	*7.0%*	956	22.2%	78,420	16.6%
Low/Moderate Total	*477*	*11.1%*	*35,254*	*7.5%*	*1,435*	*33.3%*	*106,083*	*22.5%*
Middle	3,429	79.6%	387,628	*82.2%*	1,010	23.4%	106,857	22.7%
Upper	402	9.3%	48,559	*10.3%*	1,240	28.8%	174,565	37.0%
Unknown	0	0.0%	0	*0.0%*	623	14.5%	83,936	17.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,308*	*100.0%*	*471,441*	*100.0%*	*4,308*	*100.0%*	*471,441*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Northern Michigan (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	446	5.5%	28,616	2.6%
Moderate	1,046	12.9%	90,184	*8.1%*	1,287	15.9%	109,097	9.8%
Low/Moderate Total	*1,046*	*12.9%*	*90,184*	*8.1%*	*1,733*	*21.4%*	*137,713*	*12.4%*
Middle	5,165	63.7%	688,538	*62.1%*	1,617	20.0%	170,091	15.4%
Upper	1,881	23.2%	327,838	*29.6%*	3,764	46.4%	663,740	59.9%
Unknown	13	0.2%	1,495	*0.1%*	991	12.2%	136,511	12.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,105*	*100.0%*	*1,108,055*	*100.0%*	*8,105*	*100.0%*	*1,108,055*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	665	5.2%	40,812	2.2%
Moderate	1,675	13.2%	157,484	*8.5%*	1,993	15.7%	171,721	9.3%
Low/Moderate Total	*1,675*	*13.2%*	*157,484*	*8.5%*	*2,658*	*20.9%*	*212,533*	*11.5%*
Middle	8,507	66.8%	1,222,610	*66.0%*	2,635	20.7%	285,973	15.4%
Upper	2,504	19.7%	466,512	*25.2%*	5,777	45.4%	1,080,976	58.4%
Unknown	47	0.4%	5,893	*0.3%*	1,663	13.1%	273,017	14.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,733*	*100.0%*	*1,852,499*	*100.0%*	*12,733*	*100.0%*	*1,852,499*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	174	10.3%	3,661	3.9%
Moderate	329	19.5%	12,704	*13.5%*	339	20.1%	11,846	12.6%
Low/Moderate Total	*329*	*19.5%*	*12,704*	*13.5%*	*513*	*30.4%*	*15,507*	*16.4%*
Middle	1,137	67.3%	63,048	*66.9%*	451	26.7%	22,994	24.4%
Upper	220	13.0%	18,478	*19.6%*	680	40.3%	52,629	55.8%
Unknown	3	0.2%	44	*0.0%*	45	2.7%	3,144	3.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,689*	*100.0%*	*94,274*	*100.0%*	*1,689*	*100.0%*	*94,274*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	3	21.4%	3,884	*21.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*3*	*21.4%*	*3,884*	*21.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	8	57.1%	12,083	*66.1%*	0	0.0%	0	0.0%
Upper	3	21.4%	2,322	*12.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	14	100.0%	18,289	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14*	*100.0%*	*18,289*	*100.0%*	*14*	*100.0%*	*18,289*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	1,285	5.7%	73,089	2.4%
Moderate	3,053	13.5%	264,256	*8.6%*	3,619	16.1%	292,664	9.5%
Low/Moderate Total	*3,053*	*13.5%*	*264,256*	*8.6%*	*4,904*	*21.8%*	*365,753*	*11.9%*
Middle	14,817	65.7%	1,986,279	*64.6%*	4,703	20.9%	479,058	15.6%
Upper	4,608	20.4%	815,150	*26.5%*	10,221	45.3%	1,797,345	58.5%
Unknown	63	0.3%	7,432	*0.2%*	2,713	12.0%	430,961	14.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*22,541*	*100.0%*	*3,073,117*	*100.0%*	*22,541*	*100.0%*	*3,073,117*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Northern Michigan (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	336	7.0%	20,859	3.3%
Moderate	670	14.0%	54,915	*8.6%*	883	18.4%	72,637	11.3%
Low/Moderate Total	*670*	*14.0%*	*54,915*	*8.6%*	*1,219*	*25.5%*	*93,496*	*14.6%*
Middle	2,968	62.0%	387,569	*60.6%*	924	19.3%	97,066	15.2%
Upper	1,135	23.7%	196,409	*30.7%*	2,084	43.5%	369,776	57.8%
Unknown	16	0.3%	1,134	*0.2%*	562	11.7%	79,689	12.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,789*	*100.0%*	*640,027*	*100.0%*	*4,789*	*100.0%*	*640,027*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	532	5.7%	33,045	2.4%
Moderate	1,093	11.6%	103,118	*7.4%*	1,286	13.7%	115,633	8.4%
Low/Moderate Total	*1,093*	*11.6%*	*103,118*	*7.4%*	*1,818*	*19.4%*	*148,678*	*10.7%*
Middle	6,349	67.7%	906,422	*65.5%*	1,847	19.7%	205,463	14.8%
Upper	1,909	20.3%	369,233	*26.7%*	4,129	44.0%	777,422	56.1%
Unknown	34	0.4%	5,886	*0.4%*	1,591	17.0%	253,096	18.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,385*	*100.0%*	*1,384,659*	*100.0%*	*9,385*	*100.0%*	*1,384,659*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	116	11.0%	2,795	5.0%
Moderate	212	20.1%	6,800	*12.3%*	218	20.7%	6,503	11.7%
Low/Moderate Total	*212*	*20.1%*	*6,800*	*12.3%*	*334*	*31.7%*	*9,298*	*16.8%*
Middle	707	67.1%	36,141	*65.2%*	239	22.7%	9,129	16.5%
Upper	128	12.2%	12,230	*22.1%*	415	39.4%	31,013	56.0%
Unknown	6	0.6%	239	*0.4%*	65	6.2%	5,970	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,053*	*100.0%*	*55,410*	*100.0%*	*1,053*	*100.0%*	*55,410*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	5	20.0%	9,729	*21.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*5*	*20.0%*	*9,729*	*21.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	14	56.0%	22,348	*50.4%*	0	0.0%	0	0.0%
Upper	6	24.0%	12,300	*27.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	25	100.0%	44,377	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*25*	*100.0%*	*44,377*	*100.0%*	*25*	*100.0%*	*44,377*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	984	6.5%	56,699	2.7%
Moderate	1,980	13.0%	174,562	*8.2%*	2,387	15.7%	194,773	9.2%
Low/Moderate Total	*1,980*	*13.0%*	*174,562*	*8.2%*	*3,371*	*22.1%*	*251,472*	*11.8%*
Middle	10,038	65.8%	1,352,480	*63.7%*	3,010	19.7%	311,658	14.7%
Upper	3,178	20.8%	590,172	*27.8%*	6,628	43.5%	1,178,211	55.5%
Unknown	56	0.4%	7,259	*0.3%*	2,243	14.7%	383,132	18.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15,252*	*100.0%*	*2,124,473*	*100.0%*	*15,252*	*100.0%*	*2,124,473*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Saginaw MSA #40980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	53	2.2%	2,043	*0.9%*	263	10.9%	14,354	6.0%
Moderate	165	6.9%	8,167	*3.4%*	547	22.7%	42,454	17.7%
Low/Moderate Total	*218*	*9.1%*	*10,210*	*4.3%*	*810*	*33.7%*	*56,808*	*23.7%*
Middle	1,439	59.8%	129,927	*54.3%*	525	21.8%	51,833	21.7%
Upper	748	31.1%	99,224	*41.5%*	703	29.2%	96,012	40.1%
Unknown	0	0.0%	0	*0.0%*	367	15.3%	34,708	14.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,405*	*100.0%*	*239,361*	*100.0%*	*2,405*	*100.0%*	*239,361*	*100.0%*
	Refinance							
Low	121	3.5%	4,683	*1.5%*	341	9.8%	18,148	5.6%
Moderate	291	8.4%	15,252	*4.7%*	664	19.1%	47,122	14.6%
Low/Moderate Total	*412*	*11.9%*	*19,935*	*6.2%*	*1,005*	*28.9%*	*65,270*	*20.2%*
Middle	2,159	62.1%	193,371	*60.0%*	836	24.1%	74,221	23.0%
Upper	905	26.0%	109,194	*33.9%*	1,197	34.4%	138,267	42.9%
Unknown	0	0.0%	0	*0.0%*	438	12.6%	44,742	13.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,476*	*100.0%*	*322,500*	*100.0%*	*3,476*	*100.0%*	*322,500*	*100.0%*
	Home Improvement							
Low	40	6.1%	807	*3.7%*	102	15.5%	2,567	11.7%
Moderate	48	7.3%	753	*3.4%*	164	25.0%	3,720	16.9%
Low/Moderate Total	*88*	*13.4%*	*1,560*	*7.1%*	*266*	*40.5%*	*6,287*	*28.6%*
Middle	377	57.5%	12,117	*55.1%*	163	24.8%	5,764	26.2%
Upper	191	29.1%	8,317	*37.8%*	208	31.7%	9,023	41.0%
Unknown	0	0.0%	0	*0.0%*	19	2.9%	920	4.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*656*	*100.0%*	*21,994*	*100.0%*	*656*	*100.0%*	*21,994*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	33.3%	57	*0.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*33.3%*	*57*	*0.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	2	66.7%	14,294	*99.6%*	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%*	3	100.0%	14,351	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3*	*100.0%*	*14,351*	*100.0%*	*3*	*100.0%*	*14,351*	*100.0%*
	HMDA Totals							
Low	214	3.3%	7,533	*1.3%*	706	10.8%	35,069	5.9%
Moderate	505	7.7%	24,229	*4.1%*	1,375	21.0%	93,296	15.6%
Low/Moderate Total	*719*	*11.0%*	*31,762*	*5.3%*	*2,081*	*31.8%*	*128,365*	*21.5%*
Middle	3,977	60.8%	349,709	*58.5%*	1,524	23.3%	131,818	22.0%
Upper	1,844	28.2%	216,735	*36.2%*	2,108	32.2%	243,302	40.7%
Unknown	0	0.0%	0	*0.0%*	827	12.6%	94,721	15.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,540*	*100.0%*	*598,206*	*100.0%*	*6,540*	*100.0%*	*598,206*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Saginaw MSA #40980 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	27	1.6%	936	*0.6%*	153	9.2%	7,970	4.8%
Moderate	78	4.7%	3,959	*2.4%*	436	26.2%	31,844	19.1%
Low/Moderate Total	*105*	*6.3%*	*4,895*	*2.9%*	*589*	*35.4%*	*39,814*	*23.8%*
Middle	1,000	60.2%	87,793	*52.5%*	382	23.0%	37,659	22.5%
Upper	557	33.5%	74,402	*44.5%*	466	28.0%	68,420	40.9%
Unknown	0	0.0%	0	*0.0%*	225	13.5%	21,197	12.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,662*	*100.0%*	*167,090*	*100.0%*	*1,662*	*100.0%*	*167,090*	*100.0%*
	Refinance							
Low	65	2.6%	2,848	*1.1%*	205	8.1%	11,143	4.2%
Moderate	139	5.5%	6,844	*2.6%*	424	16.7%	32,831	12.5%
Low/Moderate Total	*204*	*8.0%*	*9,692*	*3.7%*	*629*	*24.8%*	*43,974*	*16.7%*
Middle	1,594	62.7%	151,359	*57.4%*	568	22.4%	52,022	19.7%
Upper	743	29.2%	102,602	*38.9%*	937	36.9%	122,411	46.4%
Unknown	0	0.0%	0	*0.0%*	407	16.0%	45,246	17.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,541*	*100.0%*	*263,653*	*100.0%*	*2,541*	*100.0%*	*263,653*	*100.0%*
	Home Improvement							
Low	27	7.6%	307	*3.1%*	69	19.5%	847	8.7%
Moderate	29	8.2%	431	*4.4%*	82	23.2%	1,476	15.1%
Low/Moderate Total	*56*	*15.9%*	*738*	*7.6%*	*151*	*42.8%*	*2,323*	*23.8%*
Middle	230	65.2%	6,463	*66.3%*	85	24.1%	2,255	23.1%
Upper	67	19.0%	2,551	*26.2%*	106	30.0%	4,904	50.3%
Unknown	0	0.0%	0	*0.0%*	11	3.1%	270	2.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*353*	*100.0%*	*9,752*	*100.0%*	*353*	*100.0%*	*9,752*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	10	58.8%	7,049	*48.0%*	0	0.0%	0	0.0%
Upper	7	41.2%	7,647	*52.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	17	100.0%	14,696	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*17*	*100.0%*	*14,696*	*100.0%*	*17*	*100.0%*	*14,696*	*100.0%*
	HMDA Totals							
Low	119	2.6%	4,091	*0.9%*	427	9.3%	19,960	4.4%
Moderate	246	5.4%	11,234	*2.5%*	942	20.6%	66,151	14.5%
Low/Moderate Total	*365*	*8.0%*	*15,325*	*3.4%*	*1,369*	*29.9%*	*86,111*	*18.9%*
Middle	2,834	62.0%	252,664	*55.5%*	1,035	22.6%	91,936	20.2%
Upper	1,374	30.0%	187,202	*41.1%*	1,509	33.0%	195,735	43.0%
Unknown	0	0.0%	0	*0.0%*	660	14.4%	81,409	17.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,573*	*100.0%*	*455,191*	*100.0%*	*4,573*	*100.0%*	*455,191*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

State of Missouri - St Louis MSA #41180 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	1,874	3.7%	200,654	*2.5%*	3,805	7.5%	337,594	4.1%
Moderate	8,122	16.1%	841,052	*10.3%*	10,399	20.6%	1,195,643	14.7%
Low/Moderate Total	*9,996*	*19.8%*	*1,041,706*	*12.8%*	*14,204*	*28.2%*	*1,533,237*	*18.8%*
Middle	20,857	41.4%	2,853,781	*35.0%*	10,320	20.5%	1,408,403	17.3%
Upper	19,487	38.6%	4,242,715	*52.1%*	18,097	35.9%	3,980,036	48.8%
Unknown	85	0.2%	12,310	*0.2%*	7,804	15.5%	1,228,836	15.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*50,425*	*100.0%*	*8,150,512*	*100.0%*	*50,425*	*100.0%*	*8,150,512*	*100.0%*
	Refinance							
Low	2,004	3.4%	202,772	*2.1%*	4,248	7.2%	354,513	3.7%
Moderate	10,437	17.7%	1,063,174	*11.2%*	10,591	18.0%	1,138,466	12.0%
Low/Moderate Total	*12,441*	*21.1%*	*1,265,946*	*13.4%*	*14,839*	*25.2%*	*1,492,979*	*15.8%*
Middle	23,051	39.2%	3,070,917	*32.4%*	13,074	22.2%	1,752,838	18.5%
Upper	23,353	39.7%	5,124,396	*54.1%*	21,822	37.1%	4,669,611	49.3%
Unknown	19	0.0%	2,453	*0.0%*	9,129	15.5%	1,548,284	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*58,864*	*100.0%*	*9,463,712*	*100.0%*	*58,864*	*100.0%*	*9,463,712*	*100.0%*
	Home Improvement							
Low	236	4.1%	14,113	*3.6%*	596	10.4%	23,569	6.0%
Moderate	1,085	18.9%	61,078	*15.7%*	1,151	20.1%	57,548	14.8%
Low/Moderate Total	*1,321*	*23.0%*	*75,191*	*19.3%*	*1,747*	*30.4%*	*81,117*	*20.8%*
Middle	2,310	40.3%	130,651	*33.5%*	1,356	23.6%	79,222	20.3%
Upper	2,105	36.7%	183,733	*47.1%*	2,353	41.0%	202,509	51.9%
Unknown	2	0.0%	350	*0.1%*	282	4.9%	27,077	6.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,738*	*100.0%*	*389,925*	*100.0%*	*5,738*	*100.0%*	*389,925*	*100.0%*
	Multi-Family							
Low	29	10.5%	23,060	*3.5%*	0	0.0%	0	0.0%
Moderate	96	34.8%	139,710	*21.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*125*	*45.3%*	*162,770*	*25.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	99	35.9%	248,889	*38.2%*	0	0.0%	0	0.0%
Upper	49	17.8%	217,826	*33.4%*	0	0.0%	0	0.0%
Unknown	3	1.1%	22,580	*3.5%*	276	100.0%	652,065	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*276*	*100.0%*	*652,065*	*100.0%*	*276*	*100.0%*	*652,065*	*100.0%*
	HMDA Totals							
Low	4,143	3.6%	440,599	*2.4%*	8,649	7.5%	715,676	3.8%
Moderate	19,740	17.1%	2,105,014	*11.3%*	22,141	19.2%	2,391,657	12.8%
Low/Moderate Total	*23,883*	*20.7%*	*2,545,613*	*13.6%*	*30,790*	*26.7%*	*3,107,333*	*16.7%*
Middle	46,317	40.2%	6,304,238	*33.8%*	24,750	21.5%	3,240,463	17.4%
Upper	44,994	39.0%	9,768,670	*52.4%*	42,272	36.7%	8,852,156	47.4%
Unknown	109	0.1%	37,693	*0.2%*	17,491	15.2%	3,456,262	18.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*115,303*	*100.0%*	*18,656,214*	*100.0%*	*115,303*	*100.0%*	*18,656,214*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

State of Missouri - St Louis MSA #41180 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	850	2.7%	90,636	*1.6%*	2,483	7.8%	218,727	4.0%
Moderate	4,783	15.0%	518,298	*9.4%*	6,622	20.8%	799,417	14.5%
Low/Moderate Total	*5,633*	*17.7%*	*608,934*	*11.0%*	*9,105*	*28.5%*	*1,018,144*	*18.4%*
Middle	13,691	42.9%	2,006,732	*36.3%*	6,704	21.0%	1,031,979	18.7%
Upper	12,559	39.4%	2,905,053	*52.6%*	10,640	33.3%	2,538,595	46.0%
Unknown	25	0.1%	3,717	*0.1%*	5,459	17.1%	935,718	16.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*31,908*	*100.0%*	*5,524,436*	*100.0%*	*31,908*	*100.0%*	*5,524,436*	*100.0%*
	Refinance							
Low	1,051	2.1%	120,618	*1.3%*	2,970	5.9%	267,831	2.9%
Moderate	6,778	13.4%	751,465	*8.0%*	7,739	15.3%	940,476	10.0%
Low/Moderate Total	*7,829*	*15.5%*	*872,083*	*9.3%*	*10,709*	*21.2%*	*1,208,307*	*12.9%*
Middle	19,313	38.3%	2,952,543	*31.4%*	10,461	20.7%	1,638,824	17.5%
Upper	23,262	46.1%	5,562,231	*59.2%*	19,853	39.4%	4,835,471	51.5%
Unknown	24	0.0%	3,638	*0.0%*	9,405	18.7%	1,707,893	18.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*50,428*	*100.0%*	*9,390,495*	*100.0%*	*50,428*	*100.0%*	*9,390,495*	*100.0%*
	Home Improvement							
Low	109	3.5%	6,283	*3.0%*	360	11.6%	12,048	5.8%
Moderate	587	18.9%	27,457	*13.2%*	552	17.8%	26,107	12.5%
Low/Moderate Total	*696*	*22.4%*	*33,740*	*16.2%*	*912*	*29.4%*	*38,155*	*18.3%*
Middle	1,263	40.7%	70,651	*33.8%*	766	24.7%	40,144	19.2%
Upper	1,147	36.9%	104,338	*50.0%*	1,201	38.7%	106,853	51.2%
Unknown	0	0.0%	0	*0.0%*	227	7.3%	23,577	11.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,106*	*100.0%*	*208,729*	*100.0%*	*3,106*	*100.0%*	*208,729*	*100.0%*
	Multi-Family							
Low	34	11.8%	31,838	*8.2%*	0	0.0%	0	0.0%
Moderate	100	34.8%	115,728	*29.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*134*	*46.7%*	*147,566*	*38.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	107	37.3%	176,589	*45.5%*	0	0.0%	0	0.0%
Upper	46	16.0%	63,644	*16.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	287	100.0%	387,799	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*287*	*100.0%*	*387,799*	*100.0%*	*287*	*100.0%*	*387,799*	*100.0%*
	HMDA Totals							
Low	2,044	2.4%	249,375	*1.6%*	5,813	6.8%	498,606	3.2%
Moderate	12,248	14.3%	1,412,948	*9.1%*	14,913	17.4%	1,766,000	11.4%
Low/Moderate Total	*14,292*	*16.7%*	*1,662,323*	*10.7%*	*20,726*	*24.2%*	*2,264,606*	*14.6%*
Middle	34,374	40.1%	5,206,515	*33.6%*	17,931	20.9%	2,710,947	17.5%
Upper	37,014	43.2%	8,635,266	*55.7%*	31,694	37.0%	7,480,919	48.2%
Unknown	49	0.1%	7,355	*0.0%*	15,378	17.9%	3,054,987	19.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*85,729*	*100.0%*	*15,511,459*	*100.0%*	*85,729*	*100.0%*	*15,511,459*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Columbus MSA #18140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	1,150	3.0%	122,910	*2.1%*	2,890	7.5%	244,850	4.2%
Moderate	4,910	12.8%	487,477	*8.3%*	7,719	20.1%	876,465	15.0%
Low/Moderate Total	*6,060*	*15.8%*	*610,387*	*10.4%*	*10,609*	*27.7%*	*1,121,315*	*19.2%*
Middle	15,724	41.0%	2,083,589	*35.6%*	8,896	23.2%	1,226,808	21.0%
Upper	16,567	43.2%	3,160,169	*54.0%*	13,787	35.9%	2,790,104	47.7%
Unknown	0	0.0%	0	*0.0%*	5,059	13.2%	715,918	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*38,351*	*100.0%*	*5,854,145*	*100.0%*	*38,351*	*100.0%*	*5,854,145*	*100.0%*
	Refinance							
Low	1,004	3.6%	93,364	*2.3%*	2,209	8.0%	171,225	4.2%
Moderate	4,466	16.1%	431,679	*10.6%*	5,103	18.4%	522,051	12.8%
Low/Moderate Total	*5,470*	*19.7%*	*525,043*	*12.8%*	*7,312*	*26.4%*	*693,276*	*16.9%*
Middle	12,201	44.0%	1,624,484	*39.7%*	6,678	24.1%	831,887	20.3%
Upper	10,047	36.2%	1,941,094	*47.5%*	10,329	37.3%	1,960,587	47.9%
Unknown	0	0.0%	0	*0.0%*	3,399	12.3%	604,871	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*27,718*	*100.0%*	*4,090,621*	*100.0%*	*27,718*	*100.0%*	*4,090,621*	*100.0%*
	Home Improvement							
Low	124	3.0%	5,798	*2.7%*	465	11.2%	14,766	7.0%
Moderate	776	18.6%	30,371	*14.4%*	866	20.8%	31,432	14.9%
Low/Moderate Total	*900*	*21.6%*	*36,169*	*17.1%*	*1,331*	*31.9%*	*46,198*	*21.9%*
Middle	1,944	46.6%	85,063	*40.3%*	1,107	26.6%	46,907	22.2%
Upper	1,325	31.8%	89,819	*42.6%*	1,647	39.5%	112,782	53.4%
Unknown	0	0.0%	0	*0.0%*	84	2.0%	5,164	2.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,169*	*100.0%*	*211,051*	*100.0%*	*4,169*	*100.0%*	*211,051*	*100.0%*
	Multi-Family							
Low	96	35.0%	79,079	*18.5%*	0	0.0%	0	0.0%
Moderate	72	26.3%	105,203	*24.6%*	0	0.0%	0	0.0%
Low/Moderate Total	*168*	*61.3%*	*184,282*	*43.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	73	26.6%	141,340	*33.0%*	0	0.0%	0	0.0%
Upper	33	12.0%	102,067	*23.9%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	274	100.0%	427,689	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*274*	*100.0%*	*427,689*	*100.0%*	*274*	*100.0%*	*427,689*	*100.0%*
	HMDA Totals							
Low	2,374	3.4%	301,151	*2.8%*	5,564	7.9%	430,841	4.1%
Moderate	10,224	14.5%	1,054,730	*10.0%*	13,688	19.4%	1,429,948	13.5%
Low/Moderate Total	*12,598*	*17.9%*	*1,355,881*	*12.8%*	*19,252*	*27.3%*	*1,860,789*	*17.6%*
Middle	29,942	42.5%	3,934,476	*37.2%*	16,681	23.7%	2,105,602	19.9%
Upper	27,972	39.7%	5,293,149	*50.0%*	25,763	36.5%	4,863,473	46.0%
Unknown	0	0.0%	0	*0.0%*	8,816	12.5%	1,753,642	16.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*70,512*	*100.0%*	*10,583,506*	*100.0%*	*70,512*	*100.0%*	*10,583,506*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Columbus MSA #18140 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	544	2.1%	65,221	*1.5%*	2,044	7.7%	168,895	4.0%
Moderate	3,249	12.3%	328,896	*7.8%*	5,823	22.0%	679,896	16.1%
Low/Moderate Total	*3,793*	*14.3%*	*394,117*	*9.3%*	*7,867*	*29.7%*	*848,791*	*20.1%*
Middle	11,516	43.4%	1,561,586	*37.0%*	5,883	22.2%	879,634	20.8%
Upper	11,202	42.3%	2,263,350	*53.6%*	8,703	32.8%	1,930,564	45.8%
Unknown	0	0.0%	0	*0.0%*	4,058	15.3%	560,064	13.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*26,511*	*100.0%*	*4,219,053*	*100.0%*	*26,511*	*100.0%*	*4,219,053*	*100.0%*
	Refinance							
Low	618	2.7%	67,834	*1.8%*	1,398	6.1%	113,587	3.0%
Moderate	2,892	12.7%	297,492	*7.9%*	3,805	16.7%	418,708	11.1%
Low/Moderate Total	*3,510*	*15.4%*	*365,326*	*9.7%*	*5,203*	*22.8%*	*532,295*	*14.1%*
Middle	9,687	42.5%	1,377,684	*36.6%*	4,998	21.9%	714,511	19.0%
Upper	9,580	42.1%	2,020,225	*53.7%*	8,891	39.0%	1,909,197	50.7%
Unknown	0	0.0%	0	*0.0%*	3,685	16.2%	607,232	16.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*22,777*	*100.0%*	*3,763,235*	*100.0%*	*22,777*	*100.0%*	*3,763,235*	*100.0%*
	Home Improvement							
Low	101	3.5%	3,254	*2.9%*	288	10.1%	6,413	5.6%
Moderate	486	17.0%	13,013	*11.4%*	595	20.8%	16,095	14.1%
Low/Moderate Total	*587*	*20.5%*	*16,267*	*14.3%*	*883*	*30.9%*	*22,508*	*19.8%*
Middle	1,335	46.7%	45,597	*40.1%*	696	24.3%	24,185	21.2%
Upper	939	32.8%	51,984	*45.7%*	1,203	42.0%	59,163	52.0%
Unknown	0	0.0%	0	*0.0%*	79	2.8%	7,992	7.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,861*	*100.0%*	*113,848*	*100.0%*	*2,861*	*100.0%*	*113,848*	*100.0%*
	Multi-Family							
Low	60	28.7%	28,730	*7.1%*	0	0.0%	0	0.0%
Moderate	51	24.4%	87,259	*21.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*111*	*53.1%*	*115,989*	*28.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	65	31.1%	135,448	*33.7%*	0	0.0%	0	0.0%
Upper	33	15.8%	150,482	*37.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	209	100.0%	401,919	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*209*	*100.0%*	*401,919*	*100.0%*	*209*	*100.0%*	*401,919*	*100.0%*
	HMDA Totals							
Low	1,323	2.5%	165,039	*1.9%*	3,730	7.1%	288,895	3.4%
Moderate	6,678	12.8%	726,660	*8.6%*	10,223	19.5%	1,114,699	13.1%
Low/Moderate Total	*8,001*	*15.3%*	*891,699*	*10.5%*	*13,953*	*26.6%*	*1,403,594*	*16.5%*
Middle	22,603	43.2%	3,120,315	*36.7%*	11,577	22.1%	1,618,330	19.0%
Upper	21,754	41.5%	4,486,041	*52.8%*	18,797	35.9%	3,898,924	45.9%
Unknown	0	0.0%	0	*0.0%*	8,031	15.3%	1,577,207	18.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*52,358*	*100.0%*	*8,498,055*	*100.0%*	*52,358*	*100.0%*	*8,498,055*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Lima MSA #30620 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	11	0.8%	488	*0.3%*	168	12.3%	10,192	7.1%
Moderate	242	17.7%	14,945	*10.4%*	332	24.2%	25,937	18.1%
Low/Moderate Total	*253*	*18.5%*	*15,433*	*10.8%*	*500*	*36.5%*	*36,129*	*25.2%*
Middle	755	55.1%	74,631	*52.1%*	282	20.6%	27,209	19.0%
Upper	363	26.5%	53,070	*37.1%*	420	30.6%	62,731	43.8%
Unknown	0	0.0%	0	*0.0%*	169	12.3%	17,065	11.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,371*	*100.0%*	*143,134*	*100.0%*	*1,371*	*100.0%*	*143,134*	*100.0%*
	Refinance							
Low	32	2.1%	1,770	*1.2%*	134	8.6%	6,898	4.6%
Moderate	261	16.8%	17,636	*11.7%*	293	18.9%	21,814	14.4%
Low/Moderate Total	*293*	*18.9%*	*19,406*	*12.8%*	*427*	*27.5%*	*28,712*	*19.0%*
Middle	901	58.1%	88,805	*58.7%*	379	24.4%	33,361	22.1%
Upper	358	23.1%	43,044	*28.5%*	599	38.6%	73,732	48.7%
Unknown	0	0.0%	0	*0.0%*	147	9.5%	15,450	10.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,552*	*100.0%*	*151,255*	*100.0%*	*1,552*	*100.0%*	*151,255*	*100.0%*
	Home Improvement							
Low	4	1.5%	106	*1.0%*	18	6.9%	541	5.3%
Moderate	62	23.9%	2,052	*20.0%*	67	25.9%	2,553	24.8%
Low/Moderate Total	*66*	*25.5%*	*2,158*	*21.0%*	*85*	*32.8%*	*3,094*	*30.1%*
Middle	131	50.6%	4,789	*46.6%*	63	24.3%	1,899	18.5%
Upper	62	23.9%	3,337	*32.4%*	106	40.9%	4,811	46.8%
Unknown	0	0.0%	0	*0.0%*	5	1.9%	480	4.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*259*	*100.0%*	*10,284*	*100.0%*	*259*	*100.0%*	*10,284*	*100.0%*
	Multi-Family							
Low	3	16.7%	707	*5.0%*	0	0.0%	0	0.0%
Moderate	6	33.3%	11,820	*83.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*9*	*50.0%*	*12,527*	*88.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	4	22.2%	258	*1.8%*	0	0.0%	0	0.0%
Upper	5	27.8%	1,451	*10.2%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	18	100.0%	14,236	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18*	*100.0%*	*14,236*	*100.0%*	*18*	*100.0%*	*14,236*	*100.0%*
	HMDA Totals							
Low	50	1.6%	3,071	*1.0%*	320	10.0%	17,631	5.5%
Moderate	571	17.8%	46,453	*14.6%*	692	21.6%	50,304	15.8%
Low/Moderate Total	*621*	*19.4%*	*49,524*	*15.5%*	*1,012*	*31.6%*	*67,935*	*21.3%*
Middle	1,791	56.0%	168,483	*52.8%*	724	22.6%	62,469	19.6%
Upper	788	24.6%	100,902	*31.6%*	1,125	35.2%	141,274	44.3%
Unknown	0	0.0%	0	*0.0%*	339	10.6%	47,231	14.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,200*	*100.0%*	*318,909*	*100.0%*	*3,200*	*100.0%*	*318,909*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Lima MSA #30620 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	10	1.1%	1,095	*0.8%*	122	12.9%	7,359	5.5%
Moderate	125	13.2%	7,783	*5.8%*	275	29.0%	21,210	15.8%
Low/Moderate Total	*135*	*14.3%*	*8,878*	*6.6%*	*397*	*41.9%*	*28,569*	*21.2%*
Middle	528	55.8%	86,141	*64.1%*	221	23.3%	23,369	17.4%
Upper	284	30.0%	39,454	*29.3%*	238	25.1%	36,504	27.1%
Unknown	0	0.0%	0	*0.0%*	91	9.6%	46,031	34.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*947*	*100.0%*	*134,473*	*100.0%*	*947*	*100.0%*	*134,473*	*100.0%*
	Refinance							
Low	18	1.2%	811	*0.5%*	139	9.4%	8,918	5.3%
Moderate	176	11.9%	11,184	*6.6%*	314	21.2%	26,838	15.8%
Low/Moderate Total	*194*	*13.1%*	*11,995*	*7.1%*	*453*	*30.5%*	*35,756*	*21.1%*
Middle	831	56.0%	93,488	*55.2%*	394	26.5%	41,613	24.6%
Upper	459	30.9%	63,855	*37.7%*	495	33.4%	76,772	45.3%
Unknown	0	0.0%	0	*0.0%*	142	9.6%	15,197	9.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,484*	*100.0%*	*169,338*	*100.0%*	*1,484*	*100.0%*	*169,338*	*100.0%*
	Home Improvement							
Low	4	3.1%	58	*1.1%*	14	11.0%	247	4.8%
Moderate	28	22.0%	868	*16.9%*	23	18.1%	1,010	19.7%
Low/Moderate Total	*32*	*25.2%*	*926*	*18.0%*	*37*	*29.1%*	*1,257*	*24.5%*
Middle	63	49.6%	2,426	*47.2%*	32	25.2%	1,140	22.2%
Upper	32	25.2%	1,784	*34.7%*	54	42.5%	2,628	51.2%
Unknown	0	0.0%	0	*0.0%*	4	3.1%	111	2.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*127*	*100.0%*	*5,136*	*100.0%*	*127*	*100.0%*	*5,136*	*100.0%*
	Multi-Family							
Low	1	14.3%	74	*1.7%*	0	0.0%	0	0.0%
Moderate	1	14.3%	1,433	*32.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*28.6%*	*1,507*	*34.4%*	*0*	*0.0%*	*0*	*0.0%*
Middle	4	57.1%	1,228	*28.0%*	0	0.0%	0	0.0%
Upper	1	14.3%	1,650	*37.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	7	100.0%	4,385	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7*	*100.0%*	*4,385*	*100.0%*	*7*	*100.0%*	*4,385*	*100.0%*
	HMDA Totals							
Low	33	1.3%	2,038	*0.7%*	275	10.7%	16,524	5.3%
Moderate	330	12.9%	21,268	*6.8%*	612	23.9%	49,058	15.7%
Low/Moderate Total	*363*	*14.2%*	*23,306*	*7.4%*	*887*	*34.6%*	*65,582*	*20.9%*
Middle	1,426	55.6%	183,283	*58.5%*	647	25.2%	66,122	21.1%
Upper	776	30.3%	106,743	*34.1%*	787	30.7%	115,904	37.0%
Unknown	0	0.0%	0	*0.0%*	244	9.5%	65,724	21.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,565*	*100.0%*	*313,332*	*100.0%*	*2,565*	*100.0%*	*313,332*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Sandusky MSA #41780 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	82	6.4%	5,105	3.3%
Moderate	282	21.9%	25,685	*16.5%*	271	21.0%	23,465	15.1%
Low/Moderate Total	*282*	*21.9%*	*25,685*	*16.5%*	*353*	*27.4%*	*28,570*	*18.3%*
Middle	768	59.6%	92,556	*59.4%*	297	23.0%	33,388	21.4%
Upper	239	18.5%	37,621	*24.1%*	473	36.7%	74,922	48.1%
Unknown	0	0.0%	0	*0.0%*	166	12.9%	18,982	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,289*	*100.0%*	*155,862*	*100.0%*	*1,289*	*100.0%*	*155,862*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	95	7.7%	6,225	4.3%
Moderate	226	18.3%	17,616	*12.1%*	265	21.5%	23,471	16.2%
Low/Moderate Total	*226*	*18.3%*	*17,616*	*12.1%*	*360*	*29.2%*	*29,696*	*20.4%*
Middle	787	63.8%	91,017	*62.6%*	306	24.8%	30,972	21.3%
Upper	221	17.9%	36,674	*25.2%*	434	35.2%	66,758	45.9%
Unknown	0	0.0%	0	*0.0%*	134	10.9%	17,881	12.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,234*	*100.0%*	*145,307*	*100.0%*	*1,234*	*100.0%*	*145,307*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	23	10.3%	478	4.7%
Moderate	54	24.1%	1,487	*14.5%*	57	25.4%	1,748	17.0%
Low/Moderate Total	*54*	*24.1%*	*1,487*	*14.5%*	*80*	*35.7%*	*2,226*	*21.7%*
Middle	132	58.9%	5,254	*51.2%*	55	24.6%	1,633	15.9%
Upper	38	17.0%	3,514	*34.3%*	81	36.2%	5,833	56.9%
Unknown	0	0.0%	0	*0.0%*	8	3.6%	563	5.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*224*	*100.0%*	*10,255*	*100.0%*	*224*	*100.0%*	*10,255*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	2	40.0%	616	*48.5%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*40.0%*	*616*	*48.5%*	*0*	*0.0%*	*0*	*0.0%*
Middle	3	60.0%	655	*51.5%*	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%	1,271	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5*	*100.0%*	*1,271*	*100.0%*	*5*	*100.0%*	*1,271*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	200	7.3%	11,808	3.8%
Moderate	564	20.5%	45,404	*14.5%*	593	21.5%	48,684	15.6%
Low/Moderate Total	*564*	*20.5%*	*45,404*	*14.5%*	*793*	*28.8%*	*60,492*	*19.3%*
Middle	1,690	61.4%	189,482	*60.6%*	658	23.9%	65,993	21.1%
Upper	498	18.1%	77,809	*24.9%*	988	35.9%	147,513	47.2%
Unknown	0	0.0%	0	*0.0%*	313	11.4%	38,697	12.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,752*	*100.0%*	*312,695*	*100.0%*	*2,752*	*100.0%*	*312,695*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Sandusky MSA #41780 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	91	10.4%	6,791	5.9%
Moderate	177	20.2%	19,177	*16.6%*	190	21.7%	18,501	16.1%
Low/Moderate Total	*177*	*20.2%*	*19,177*	*16.6%*	*281*	*32.1%*	*25,292*	*21.9%*
Middle	506	57.8%	64,257	*55.8%*	191	21.8%	20,977	18.2%
Upper	192	21.9%	31,804	*27.6%*	286	32.7%	51,708	44.9%
Unknown	0	0.0%	0	*0.0%*	117	13.4%	17,261	15.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*875*	*100.0%*	*115,238*	*100.0%*	*875*	*100.0%*	*115,238*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	97	11.1%	6,965	6.2%
Moderate	151	17.3%	12,722	*11.4%*	148	16.9%	12,792	11.5%
Low/Moderate Total	*151*	*17.3%*	*12,722*	*11.4%*	*245*	*28.0%*	*19,757*	*17.7%*
Middle	575	65.8%	75,060	*67.3%*	222	25.4%	26,834	24.1%
Upper	148	16.9%	23,720	*21.3%*	279	31.9%	46,210	41.4%
Unknown	0	0.0%	0	*0.0%*	128	14.6%	18,701	16.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*874*	*100.0%*	*111,502*	*100.0%*	*874*	*100.0%*	*111,502*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	24	13.0%	399	6.9%
Moderate	31	16.8%	489	*8.5%*	45	24.5%	989	17.2%
Low/Moderate Total	*31*	*16.8%*	*489*	*8.5%*	*69*	*37.5%*	*1,388*	*24.1%*
Middle	130	70.7%	3,617	*62.9%*	59	32.1%	1,568	27.3%
Upper	23	12.5%	1,644	*28.6%*	51	27.7%	2,415	42.0%
Unknown	0	0.0%	0	*0.0%*	5	2.7%	379	6.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*184*	*100.0%*	*5,750*	*100.0%*	*184*	*100.0%*	*5,750*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	4	66.7%	1,790	*80.6%*	0	0.0%	0	0.0%
Low/Moderate Total	*4*	*66.7%*	*1,790*	*80.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	2	33.3%	431	*19.4%*	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%	2,221	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6*	*100.0%*	*2,221*	*100.0%*	*6*	*100.0%*	*2,221*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	212	10.9%	14,155	6.0%
Moderate	363	18.7%	34,178	*14.6%*	383	19.8%	32,282	13.8%
Low/Moderate Total	*363*	*18.7%*	*34,178*	*14.6%*	*595*	*30.7%*	*46,437*	*19.8%*
Middle	1,213	62.6%	143,365	*61.1%*	472	24.3%	49,379	21.0%
Upper	363	18.7%	57,168	*24.4%*	616	31.8%	100,333	42.7%
Unknown	0	0.0%	0	*0.0%*	256	13.2%	38,562	16.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,939*	*100.0%*	*234,711*	*100.0%*	*1,939*	*100.0%*	*234,711*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Springfield MSA #44220 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	23	1.1%	1,169	*0.6%*	208	10.1%	12,630	6.4%
Moderate	164	8.0%	10,499	*5.4%*	469	22.8%	35,600	18.2%
Low/Moderate Total	*187*	*9.1%*	*11,668*	*5.9%*	*677*	*32.9%*	*48,230*	*24.6%*
Middle	1,324	64.3%	114,284	*58.3%*	488	23.7%	44,209	22.5%
Upper	548	26.6%	70,167	*35.8%*	675	32.8%	83,520	42.6%
Unknown	0	0.0%	0	*0.0%*	219	10.6%	20,160	10.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,059*	*100.0%*	*196,119*	*100.0%*	*2,059*	*100.0%*	*196,119*	*100.0%*
	Refinance							
Low	41	1.9%	2,090	*1.0%*	174	7.9%	10,375	4.9%
Moderate	233	10.6%	14,227	*6.7%*	396	18.0%	31,062	14.7%
Low/Moderate Total	*274*	*12.4%*	*16,317*	*7.7%*	*570*	*25.9%*	*41,437*	*19.6%*
Middle	1,261	57.3%	115,735	*54.7%*	602	27.4%	54,012	25.5%
Upper	666	30.3%	79,633	*37.6%*	771	35.0%	92,657	43.8%
Unknown	0	0.0%	0	*0.0%*	258	11.7%	23,579	11.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,201*	*100.0%*	*211,685*	*100.0%*	*2,201*	*100.0%*	*211,685*	*100.0%*
	Home Improvement							
Low	5	1.1%	123	*0.9%*	57	13.0%	1,549	10.9%
Moderate	43	9.8%	1,078	*7.6%*	91	20.7%	2,517	17.7%
Low/Moderate Total	*48*	*10.9%*	*1,201*	*8.5%*	*148*	*33.7%*	*4,066*	*28.7%*
Middle	272	62.0%	8,280	*58.3%*	110	25.1%	2,975	21.0%
Upper	119	27.1%	4,710	*33.2%*	172	39.2%	6,798	47.9%
Unknown	0	0.0%	0	*0.0%*	9	2.1%	352	2.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*439*	*100.0%*	*14,191*	*100.0%*	*439*	*100.0%*	*14,191*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	14.3%	456	*7.9%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*14.3%*	*456*	*7.9%*	*0*	*0.0%*	*0*	*0.0%*
Middle	6	85.7%	5,335	*92.1%*	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%*	7	100.0%	5,791	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7*	*100.0%*	*5,791*	*100.0%*	*7*	*100.0%*	*5,791*	*100.0%*
	HMDA Totals							
Low	69	1.5%	3,382	*0.8%*	439	9.3%	24,554	5.7%
Moderate	441	9.4%	26,260	*6.1%*	956	20.3%	69,179	16.2%
Low/Moderate Total	*510*	*10.8%*	*29,642*	*6.9%*	*1,395*	*29.6%*	*93,733*	*21.9%*
Middle	2,863	60.8%	243,634	*57.0%*	1,200	25.5%	101,196	23.7%
Upper	1,333	28.3%	154,510	*36.1%*	1,618	34.4%	182,975	42.8%
Unknown	0	0.0%	0	*0.0%*	493	10.5%	49,882	11.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,706*	*100.0%*	*427,786*	*100.0%*	*4,706*	*100.0%*	*427,786*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Springfield MSA #44220 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	12	0.9%	610	*0.4%*	156	11.4%	9,280	6.7%
Moderate	95	6.9%	6,288	*4.5%*	332	24.2%	26,997	19.5%
Low/Moderate Total	*107*	*7.8%*	*6,898*	*5.0%*	*488*	*35.5%*	*36,277*	*26.2%*
Middle	907	66.0%	83,940	*60.7%*	340	24.7%	34,062	24.6%
Upper	360	26.2%	47,436	*34.3%*	372	27.1%	51,050	36.9%
Unknown	0	0.0%	0	*0.0%*	174	12.7%	16,885	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,374*	*100.0%*	*138,274*	*100.0%*	*1,374*	*100.0%*	*138,274*	*100.0%*
	Refinance							
Low	16	1.0%	700	*0.4%*	125	7.4%	7,594	4.0%
Moderate	138	8.2%	9,105	*4.8%*	272	16.2%	23,014	12.3%
Low/Moderate Total	*154*	*9.1%*	*9,805*	*5.2%*	*397*	*23.6%*	*30,608*	*16.3%*
Middle	969	57.5%	99,811	*53.1%*	418	24.8%	44,847	23.9%
Upper	561	33.3%	78,214	*41.6%*	576	34.2%	81,729	43.5%
Unknown	0	0.0%	0	*0.0%*	293	17.4%	30,646	16.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,684*	*100.0%*	*187,830*	*100.0%*	*1,684*	*100.0%*	*187,830*	*100.0%*
	Home Improvement							
Low	4	1.3%	78	*0.9%*	42	13.3%	662	8.0%
Moderate	32	10.2%	538	*6.5%*	88	27.9%	1,079	13.1%
Low/Moderate Total	*36*	*11.4%*	*616*	*7.5%*	*130*	*41.3%*	*1,741*	*21.1%*
Middle	178	56.5%	4,198	*50.8%*	70	22.2%	2,320	28.1%
Upper	101	32.1%	3,452	*41.8%*	106	33.7%	3,507	42.4%
Unknown	0	0.0%	0	*0.0%*	9	2.9%	698	8.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*315*	*100.0%*	*8,266*	*100.0%*	*315*	*100.0%*	*8,266*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	25.0%	2,471	*42.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*25.0%*	*2,471*	*42.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	3	75.0%	3,396	*57.9%*	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%	5,867	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4*	*100.0%*	*5,867*	*100.0%*	*4*	*100.0%*	*5,867*	*100.0%*
	HMDA Totals							
Low	32	0.9%	1,388	*0.4%*	323	9.6%	17,536	5.2%
Moderate	266	7.9%	18,402	*5.4%*	692	20.5%	51,090	15.0%
Low/Moderate Total	*298*	*8.8%*	*19,790*	*5.8%*	*1,015*	*30.1%*	*68,626*	*20.2%*
Middle	2,057	60.9%	191,345	*56.2%*	828	24.5%	81,229	23.9%
Upper	1,022	30.3%	129,102	*37.9%*	1,054	31.2%	136,286	40.1%
Unknown	0	0.0%	0	*0.0%*	480	14.2%	54,096	15.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,377*	*100.0%*	*340,237*	*100.0%*	*3,377*	*100.0%*	*340,237*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Toledo MSA #45780 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	125	1.5%	7,226	*0.7%*	906	10.6%	62,447	6.1%
Moderate	1,018	11.9%	70,982	*6.9%*	2,159	25.2%	199,433	19.5%
Low/Moderate Total	*1,143*	*13.3%*	*78,208*	*7.6%*	*3,065*	*35.8%*	*261,880*	*25.5%*
Middle	4,771	55.7%	524,297	*51.1%*	1,970	23.0%	226,969	22.1%
Upper	2,654	31.0%	422,752	*41.2%*	2,695	31.5%	436,970	42.6%
Unknown	0	0.0%	0	*0.0%*	838	9.8%	99,438	9.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,568*	*100.0%*	*1,025,257*	*100.0%*	*8,568*	*100.0%*	*1,025,257*	*100.0%*
	Refinance							
Low	129	1.5%	6,805	*0.7%*	667	7.6%	41,801	4.3%
Moderate	1,044	12.0%	70,251	*7.3%*	1,830	21.0%	156,188	16.1%
Low/Moderate Total	*1,173*	*13.4%*	*77,056*	*8.0%*	*2,497*	*28.6%*	*197,989*	*20.4%*
Middle	5,057	57.9%	537,205	*55.5%*	2,199	25.2%	220,494	22.8%
Upper	2,504	28.7%	354,002	*36.6%*	3,207	36.7%	433,741	44.8%
Unknown	0	0.0%	0	*0.0%*	831	9.5%	116,039	12.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,734*	*100.0%*	*968,263*	*100.0%*	*8,734*	*100.0%*	*968,263*	*100.0%*
	Home Improvement							
Low	45	2.7%	1,150	*1.9%*	164	9.7%	3,746	6.2%
Moderate	280	16.5%	6,746	*11.2%*	408	24.0%	10,399	17.3%
Low/Moderate Total	*325*	*19.1%*	*7,896*	*13.2%*	*572*	*33.7%*	*14,145*	*23.6%*
Middle	928	54.7%	31,276	*52.1%*	461	27.1%	15,350	25.6%
Upper	445	26.2%	20,840	*34.7%*	642	37.8%	29,209	48.7%
Unknown	0	0.0%	0	*0.0%*	23	1.4%	1,308	2.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,698*	*100.0%*	*60,012*	*100.0%*	*1,698*	*100.0%*	*60,012*	*100.0%*
	Multi-Family							
Low	3	6.1%	10,779	*16.2%*	0	0.0%	0	0.0%
Moderate	9	18.4%	8,005	*12.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*12*	*24.5%*	*18,784*	*28.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	32	65.3%	38,438	*57.8%*	0	0.0%	0	0.0%
Upper	5	10.2%	9,307	*14.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	49	100.0%	66,529	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*49*	*100.0%*	*66,529*	*100.0%*	*49*	*100.0%*	*66,529*	*100.0%*
	HMDA Totals							
Low	302	1.6%	25,960	*1.2%*	1,737	9.1%	107,994	5.1%
Moderate	2,351	12.3%	155,984	*7.4%*	4,397	23.1%	366,020	17.3%
Low/Moderate Total	*2,653*	*13.9%*	*181,944*	*8.6%*	*6,134*	*32.2%*	*474,014*	*22.4%*
Middle	10,788	56.6%	1,131,216	*53.4%*	4,630	24.3%	462,813	21.8%
Upper	5,608	29.4%	806,901	*38.1%*	6,544	34.4%	899,920	42.4%
Unknown	0	0.0%	0	*0.0%*	1,741	9.1%	283,314	13.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19,049*	*100.0%*	*2,120,061*	*100.0%*	*19,049*	*100.0%*	*2,120,061*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Toledo MSA #45780 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	52	0.9%	3,644	*0.5%*	620	11.3%	40,450	6.0%
Moderate	564	10.3%	41,908	*6.2%*	1,300	23.7%	119,477	17.7%
Low/Moderate Total	*616*	*11.2%*	*45,552*	*6.8%*	*1,920*	*35.0%*	*159,927*	*23.8%*
Middle	3,009	54.9%	320,509	*47.6%*	1,215	22.2%	141,456	21.0%
Upper	1,853	33.8%	307,277	*45.6%*	1,686	30.8%	298,383	44.3%
Unknown	0	0.0%	0	*0.0%*	657	12.0%	73,572	10.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,478*	*100.0%*	*673,338*	*100.0%*	*5,478*	*100.0%*	*673,338*	*100.0%*
	Refinance							
Low	52	0.9%	2,630	*0.4%*	491	8.6%	33,102	4.5%
Moderate	539	9.5%	41,604	*5.6%*	1,083	19.0%	101,504	13.7%
Low/Moderate Total	*591*	*10.4%*	*44,234*	*6.0%*	*1,574*	*27.7%*	*134,606*	*18.2%*
Middle	3,286	57.8%	388,933	*52.5%*	1,378	24.2%	159,227	21.5%
Upper	1,811	31.8%	307,350	*41.5%*	1,998	35.1%	345,278	46.6%
Unknown	0	0.0%	0	*0.0%*	738	13.0%	101,406	13.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,688*	*100.0%*	*740,517*	*100.0%*	*5,688*	*100.0%*	*740,517*	*100.0%*
	Home Improvement							
Low	17	1.8%	299	*1.0%*	138	15.0%	2,697	9.3%
Moderate	161	17.4%	2,909	*10.0%*	251	27.2%	5,652	19.5%
Low/Moderate Total	*178*	*19.3%*	*3,208*	*11.1%*	*389*	*42.1%*	*8,349*	*28.8%*
Middle	539	58.4%	18,000	*62.1%*	209	22.6%	6,931	23.9%
Upper	206	22.3%	7,791	*26.9%*	304	32.9%	12,377	42.7%
Unknown	0	0.0%	0	*0.0%*	21	2.3%	1,342	4.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*923*	*100.0%*	*28,999*	*100.0%*	*923*	*100.0%*	*28,999*	*100.0%*
	Multi-Family							
Low	3	4.8%	7,215	*9.0%*	0	0.0%	0	0.0%
Moderate	12	19.4%	5,655	*7.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*15*	*24.2%*	*12,870*	*16.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	35	56.5%	52,686	*66.0%*	0	0.0%	0	0.0%
Upper	12	19.4%	14,223	*17.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	62	100.0%	79,779	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*62*	*100.0%*	*79,779*	*100.0%*	*62*	*100.0%*	*79,779*	*100.0%*
	HMDA Totals							
Low	124	1.0%	13,788	*0.9%*	1,249	10.3%	76,249	5.0%
Moderate	1,276	10.5%	92,076	*6.0%*	2,634	21.7%	226,633	14.9%
Low/Moderate Total	*1,400*	*11.5%*	*105,864*	*7.0%*	*3,883*	*32.0%*	*302,882*	*19.9%*
Middle	6,869	56.5%	780,128	*51.2%*	2,802	23.1%	307,614	20.2%
Upper	3,882	31.9%	636,641	*41.8%*	3,988	32.8%	656,038	43.1%
Unknown	0	0.0%	0	*0.0%*	1,478	12.2%	256,099	16.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*12,151*	*100.0%*	*1,522,633*	*100.0%*	*12,151*	*100.0%*	*1,522,633*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Canton/Massillon MSA #15940 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	28	0.6%	1,438	*0.3%*	371	7.7%	24,530	4.4%
Moderate	571	11.9%	35,719	*6.3%*	991	20.7%	84,973	15.1%
Low/Moderate Total	*599*	*12.5%*	*37,157*	*6.6%*	*1,362*	*28.4%*	*109,503*	*19.4%*
Middle	2,616	54.6%	275,843	*48.9%*	1,091	22.8%	116,988	20.8%
Upper	1,578	32.9%	250,676	*44.5%*	1,768	36.9%	271,965	48.2%
Unknown	0	0.0%	0	*0.0%*	572	11.9%	65,220	11.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,793*	*100.0%*	*563,676*	*100.0%*	*4,793*	*100.0%*	*563,676*	*100.0%*
	Refinance							
Low	33	0.7%	1,392	*0.3%*	381	8.6%	23,594	4.7%
Moderate	772	17.4%	52,781	*10.5%*	873	19.7%	70,969	14.1%
Low/Moderate Total	*805*	*18.2%*	*54,173*	*10.8%*	*1,254*	*28.3%*	*94,563*	*18.8%*
Middle	2,331	52.7%	237,881	*47.3%*	1,025	23.2%	97,834	19.4%
Upper	1,291	29.2%	210,951	*41.9%*	1,717	38.8%	252,692	50.2%
Unknown	0	0.0%	0	*0.0%*	431	9.7%	57,916	11.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,427*	*100.0%*	*503,005*	*100.0%*	*4,427*	*100.0%*	*503,005*	*100.0%*
	Home Improvement							
Low	8	1.1%	181	*0.6%*	71	10.1%	1,859	6.5%
Moderate	150	21.3%	4,763	*16.6%*	161	22.8%	4,739	16.5%
Low/Moderate Total	*158*	*22.4%*	*4,944*	*17.3%*	*232*	*32.9%*	*6,598*	*23.0%*
Middle	370	52.5%	13,103	*45.7%*	193	27.4%	7,305	25.5%
Upper	177	25.1%	10,600	*37.0%*	268	38.0%	14,407	50.3%
Unknown	0	0.0%	0	*0.0%*	12	1.7%	337	1.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*705*	*100.0%*	*28,647*	*100.0%*	*705*	*100.0%*	*28,647*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	7	28.0%	744	*8.7%*	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*28.0%*	*744*	*8.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	12	48.0%	2,567	*30.0%*	0	0.0%	0	0.0%
Upper	6	24.0%	5,248	*61.3%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	25	100.0%	8,559	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*25*	*100.0%*	*8,559*	*100.0%*	*25*	*100.0%*	*8,559*	*100.0%*
	HMDA Totals							
Low	69	0.7%	3,011	*0.3%*	823	8.3%	49,983	4.5%
Moderate	1,500	15.1%	94,007	*8.5%*	2,025	20.4%	160,681	14.6%
Low/Moderate Total	*1,569*	*15.8%*	*97,018*	*8.8%*	*2,848*	*28.6%*	*210,664*	*19.1%*
Middle	5,329	53.6%	529,394	*48.0%*	2,309	23.2%	222,127	20.1%
Upper	3,052	30.7%	477,475	*43.3%*	3,753	37.7%	539,064	48.8%
Unknown	0	0.0%	0	*0.0%*	1,040	10.5%	132,032	12.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,950*	*100.0%*	*1,103,887*	*100.0%*	*9,950*	*100.0%*	*1,103,887*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Canton/Massillon MSA #15940 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	8	0.2%	389	*0.1%*	278	8.1%	17,624	4.2%
Moderate	340	9.9%	22,491	*5.4%*	716	20.8%	63,094	15.0%
Low/Moderate Total	*348*	*10.1%*	*22,880*	*5.5%*	*994*	*28.9%*	*80,718*	*19.2%*
Middle	1,962	57.1%	210,407	*50.1%*	849	24.7%	96,641	23.0%
Upper	1,126	32.8%	186,521	*44.4%*	1,106	32.2%	188,756	45.0%
Unknown	0	0.0%	0	*0.0%*	487	14.2%	53,693	12.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,436*	*100.0%*	*419,808*	*100.0%*	*3,436*	*100.0%*	*419,808*	*100.0%*
	Refinance							
Low	16	0.5%	2,785	*0.7%*	252	8.2%	15,220	3.9%
Moderate	413	13.4%	28,451	*7.4%*	613	19.8%	52,896	13.7%
Low/Moderate Total	*429*	*13.9%*	*31,236*	*8.1%*	*865*	*28.0%*	*68,116*	*17.6%*
Middle	1,665	53.9%	183,171	*47.3%*	712	23.0%	78,286	20.2%
Upper	995	32.2%	172,600	*44.6%*	1,087	35.2%	175,460	45.3%
Unknown	0	0.0%	0	*0.0%*	425	13.8%	65,145	16.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,089*	*100.0%*	*387,007*	*100.0%*	*3,089*	*100.0%*	*387,007*	*100.0%*
	Home Improvement							
Low	12	2.3%	168	*1.5%*	85	16.6%	1,487	13.3%
Moderate	119	23.3%	2,248	*20.1%*	131	25.6%	1,941	17.4%
Low/Moderate Total	*131*	*25.6%*	*2,416*	*21.6%*	*216*	*42.3%*	*3,428*	*30.7%*
Middle	268	52.4%	5,660	*50.7%*	120	23.5%	2,351	21.1%
Upper	112	21.9%	3,090	*27.7%*	167	32.7%	5,024	45.0%
Unknown	0	0.0%	0	*0.0%*	8	1.6%	363	3.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*511*	*100.0%*	*11,166*	*100.0%*	*511*	*100.0%*	*11,166*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	2	66.7%	804	*48.6%*	0	0.0%	0	0.0%
Upper	1	33.3%	850	*51.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	3	100.0%	1,654	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3*	*100.0%*	*1,654*	*100.0%*	*3*	*100.0%*	*1,654*	*100.0%*
	HMDA Totals							
Low	36	0.5%	3,342	*0.4%*	615	8.7%	34,331	4.2%
Moderate	872	12.4%	53,190	*6.5%*	1,460	20.7%	117,931	14.4%
Low/Moderate Total	*908*	*12.9%*	*56,532*	*6.9%*	*2,075*	*29.5%*	*152,262*	*18.6%*
Middle	3,897	55.4%	400,042	*48.8%*	1,681	23.9%	177,278	21.6%
Upper	2,234	31.7%	363,061	*44.3%*	2,360	33.5%	369,240	45.0%
Unknown	0	0.0%	0	*0.0%*	923	13.1%	120,855	14.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,039*	*100.0%*	*819,635*	*100.0%*	*7,039*	*100.0%*	*819,635*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Cleveland/Akron/Elyria CSA #184 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	1,698	3.4%	143,986	*2.1%*	4,011	8.1%	307,821	4.5%
Moderate	5,488	11.1%	437,045	*6.4%*	10,428	21.1%	1,055,296	15.5%
Low/Moderate Total	*7,186*	*14.6%*	*581,031*	*8.5%*	*14,439*	*29.3%*	*1,363,117*	*20.0%*
Middle	24,044	48.7%	2,828,682	*41.5%*	11,196	22.7%	1,381,459	20.3%
Upper	18,116	36.7%	3,405,011	*50.0%*	17,573	35.6%	3,313,143	48.6%
Unknown	2	0.0%	640	*0.0%*	6,140	12.4%	757,645	11.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*49,348*	*100.0%*	*6,815,364*	*100.0%*	*49,348*	*100.0%*	*6,815,364*	*100.0%*
	Refinance							
Low	1,595	3.8%	111,071	*2.1%*	3,345	8.1%	237,366	4.5%
Moderate	5,373	13.0%	416,459	*7.8%*	8,168	19.7%	771,763	14.5%
Low/Moderate Total	*6,968*	*16.8%*	*527,530*	*9.9%*	*11,513*	*27.8%*	*1,009,129*	*18.9%*
Middle	20,457	49.3%	2,298,779	*43.1%*	10,424	25.1%	1,184,643	22.2%
Upper	14,049	33.9%	2,506,659	*47.0%*	15,394	37.1%	2,564,286	48.1%
Unknown	0	0.0%	0	*0.0%*	4,143	10.0%	574,910	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*41,474*	*100.0%*	*5,332,968*	*100.0%*	*41,474*	*100.0%*	*5,332,968*	*100.0%*
	Home Improvement							
Low	399	5.2%	13,546	*4.3%*	890	11.7%	23,924	7.7%
Moderate	1,090	14.3%	32,662	*10.5%*	1,652	21.6%	54,140	17.4%
Low/Moderate Total	*1,489*	*19.5%*	*46,208*	*14.8%*	*2,542*	*33.3%*	*78,064*	*25.0%*
Middle	3,912	51.2%	142,744	*45.8%*	2,069	27.1%	76,728	24.6%
Upper	2,235	29.3%	122,740	*39.4%*	2,890	37.8%	147,747	47.4%
Unknown	0	0.0%	0	*0.0%*	135	1.8%	9,153	2.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,636*	*100.0%*	*311,692*	*100.0%*	*7,636*	*100.0%*	*311,692*	*100.0%*
	Multi-Family							
Low	22	10.2%	20,666	*5.5%*	0	0.0%	0	0.0%
Moderate	68	31.5%	130,001	*34.4%*	0	0.0%	0	0.0%
Low/Moderate Total	*90*	*41.7%*	*150,667*	*39.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	98	45.4%	146,454	*38.7%*	0	0.0%	0	0.0%
Upper	28	13.0%	81,160	*21.5%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	216	100.0%	378,281	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*216*	*100.0%*	*378,281*	*100.0%*	*216*	*100.0%*	*378,281*	*100.0%*
	HMDA Totals							
Low	3,714	3.8%	289,269	*2.3%*	8,246	8.4%	569,111	4.4%
Moderate	12,019	12.2%	1,016,167	*7.9%*	20,248	20.5%	1,881,199	14.7%
Low/Moderate Total	*15,733*	*15.9%*	*1,305,436*	*10.2%*	*28,494*	*28.9%*	*2,450,310*	*19.1%*
Middle	48,511	49.2%	5,416,659	*42.2%*	23,689	24.0%	2,642,830	20.6%
Upper	34,428	34.9%	6,115,570	*47.6%*	35,857	36.3%	6,025,176	46.9%
Unknown	2	0.0%	640	*0.0%*	10,634	10.8%	1,719,989	13.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*98,674*	*100.0%*	*12,838,305*	*100.0%*	*98,674*	*100.0%*	*12,838,305*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Cleveland/Akron/Elyria CSA #184 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	789	2.3%	67,146	*1.4%*	3,197	9.3%	232,280	4.8%
Moderate	3,496	10.2%	288,759	*5.9%*	8,030	23.3%	815,169	16.8%
Low/Moderate Total	*4,285*	*12.5%*	*355,905*	*7.3%*	*11,227*	*32.6%*	*1,047,449*	*21.6%*
Middle	17,414	50.6%	2,060,609	*42.5%*	8,021	23.3%	1,056,297	21.8%
Upper	12,692	36.9%	2,437,028	*50.2%*	11,017	32.0%	2,248,555	46.3%
Unknown	0	0.0%	0	*0.0%*	4,126	12.0%	501,241	10.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*34,391*	*100.0%*	*4,853,542*	*100.0%*	*34,391*	*100.0%*	*4,853,542*	*100.0%*
	Refinance							
Low	732	2.5%	53,613	*1.3%*	2,212	7.6%	165,736	4.0%
Moderate	3,091	10.7%	250,803	*6.0%*	5,291	18.3%	543,009	13.1%
Low/Moderate Total	*3,823*	*13.2%*	*304,416*	*7.3%*	*7,503*	*25.9%*	*708,745*	*17.0%*
Middle	14,321	49.5%	1,773,741	*42.7%*	7,006	24.2%	887,025	21.3%
Upper	10,808	37.3%	2,078,902	*50.0%*	10,313	35.6%	1,943,166	46.7%
Unknown	0	0.0%	0	*0.0%*	4,130	14.3%	618,123	14.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*28,952*	*100.0%*	*4,157,059*	*100.0%*	*28,952*	*100.0%*	*4,157,059*	*100.0%*
	Home Improvement							
Low	239	4.7%	5,837	*3.5%*	694	13.6%	13,256	8.0%
Moderate	820	16.0%	18,815	*11.4%*	1,106	21.6%	27,990	16.9%
Low/Moderate Total	*1,059*	*20.7%*	*24,652*	*14.9%*	*1,800*	*35.2%*	*41,246*	*24.9%*
Middle	2,539	49.7%	76,815	*46.4%*	1,317	25.8%	39,778	24.0%
Upper	1,512	29.6%	64,108	*38.7%*	1,880	36.8%	75,047	45.3%
Unknown	0	0.0%	0	*0.0%*	113	2.2%	9,504	5.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,110*	*100.0%*	*165,575*	*100.0%*	*5,110*	*100.0%*	*165,575*	*100.0%*
	Multi-Family							
Low	30	13.6%	13,795	*4.2%*	0	0.0%	0	0.0%
Moderate	65	29.4%	85,507	*26.0%*	0	0.0%	0	0.0%
Low/Moderate Total	*95*	*43.0%*	*99,302*	*30.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	89	40.3%	148,904	*45.3%*	0	0.0%	0	0.0%
Upper	37	16.7%	80,240	*24.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	221	100.0%	328,446	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*221*	*100.0%*	*328,446*	*100.0%*	*221*	*100.0%*	*328,446*	*100.0%*
	HMDA Totals							
Low	1,790	2.6%	140,391	*1.5%*	6,103	8.9%	411,272	4.3%
Moderate	7,472	10.9%	643,884	*6.8%*	14,427	21.0%	1,386,168	14.6%
Low/Moderate Total	*9,262*	*13.5%*	*784,275*	*8.3%*	*20,530*	*29.9%*	*1,797,440*	*18.9%*
Middle	34,363	50.0%	4,060,069	*42.7%*	16,344	23.8%	1,983,100	20.9%
Upper	25,049	36.5%	4,660,278	*49.0%*	23,210	33.8%	4,266,768	44.9%
Unknown	0	0.0%	0	*0.0%*	8,590	12.5%	1,457,314	15.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*68,674*	*100.0%*	*9,504,622*	*100.0%*	*68,674*	*100.0%*	*9,504,622*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Dayton MSA #19380 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	182	1.2%	15,088	*0.8%*	1,354	8.8%	89,378	4.9%
Moderate	2,106	13.6%	163,866	*9.0%*	3,157	20.4%	270,329	14.8%
Low/Moderate Total	*2,288*	*14.8%*	*178,954*	*9.8%*	*4,511*	*29.2%*	*359,707*	*19.7%*
Middle	7,550	48.9%	787,426	*43.2%*	3,904	25.3%	426,864	23.4%
Upper	5,606	36.3%	857,241	*47.0%*	5,204	33.7%	836,693	45.9%
Unknown	0	0.0%	0	*0.0%*	1,825	11.8%	200,357	11.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*15,444*	*100.0%*	*1,823,621*	*100.0%*	*15,444*	*100.0%*	*1,823,621*	*100.0%*
	Refinance							
Low	191	1.6%	12,279	*0.9%*	952	8.0%	62,973	4.7%
Moderate	1,912	16.1%	145,011	*10.7%*	2,338	19.7%	201,251	14.9%
Low/Moderate Total	*2,103*	*17.8%*	*157,290*	*11.6%*	*3,290*	*27.8%*	*264,224*	*19.5%*
Middle	6,204	52.4%	650,822	*48.1%*	3,051	25.8%	316,698	23.4%
Upper	3,533	29.8%	544,837	*40.3%*	4,253	35.9%	602,197	44.5%
Unknown	0	0.0%	0	*0.0%*	1,246	10.5%	169,830	12.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*11,840*	*100.0%*	*1,352,949*	*100.0%*	*11,840*	*100.0%*	*1,352,949*	*100.0%*
	Home Improvement							
Low	33	1.6%	1,040	*1.2%*	222	11.1%	6,324	7.4%
Moderate	333	16.6%	11,911	*13.9%*	388	19.3%	11,840	13.8%
Low/Moderate Total	*366*	*18.2%*	*12,951*	*15.1%*	*610*	*30.4%*	*18,164*	*21.2%*
Middle	1,070	53.3%	43,855	*51.3%*	556	27.7%	20,580	24.1%
Upper	570	28.4%	28,690	*33.6%*	807	40.2%	44,185	51.7%
Unknown	0	0.0%	0	*0.0%*	33	1.6%	2,567	3.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,006*	*100.0%*	*85,496*	*100.0%*	*2,006*	*100.0%*	*85,496*	*100.0%*
	Multi-Family							
Low	4	5.8%	2,097	*2.7%*	0	0.0%	0	0.0%
Moderate	18	26.1%	7,172	*9.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*22*	*31.9%*	*9,269*	*12.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	37	53.6%	45,041	*58.1%*	0	0.0%	0	0.0%
Upper	10	14.5%	23,226	*30.0%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	69	100.0%	77,536	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*69*	*100.0%*	*77,536*	*100.0%*	*69*	*100.0%*	*77,536*	*100.0%*
	HMDA Totals							
Low	410	1.4%	30,504	*0.9%*	2,528	8.6%	158,675	4.8%
Moderate	4,369	14.9%	327,960	*9.8%*	5,883	20.0%	483,420	14.5%
Low/Moderate Total	*4,779*	*16.3%*	*358,464*	*10.7%*	*8,411*	*28.6%*	*642,095*	*19.2%*
Middle	14,861	50.6%	1,527,144	*45.7%*	7,511	25.6%	764,142	22.9%
Upper	9,719	33.1%	1,453,994	*43.5%*	10,264	35.0%	1,483,075	44.4%
Unknown	0	0.0%	0	*0.0%*	3,173	10.8%	450,290	13.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*29,359*	*100.0%*	*3,339,602*	*100.0%*	*29,359*	*100.0%*	*3,339,602*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Dayton MSA #19380 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	77	0.7%	5,110	*0.4%*	946	9.0%	61,215	4.6%
Moderate	1,206	11.5%	102,439	*7.7%*	2,522	24.0%	228,597	17.2%
Low/Moderate Total	*1,283*	*12.2%*	*107,549*	*8.1%*	*3,468*	*33.1%*	*289,812*	*21.8%*
Middle	5,453	52.0%	597,456	*45.0%*	2,392	22.8%	293,283	22.1%
Upper	3,757	35.8%	623,403	*46.9%*	3,203	30.5%	579,835	43.6%
Unknown	0	0.0%	0	*0.0%*	1,430	13.6%	165,478	12.5%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10,493*	*100.0%*	*1,328,408*	*100.0%*	*10,493*	*100.0%*	*1,328,408*	*100.0%*
	Refinance							
Low	95	1.0%	7,229	*0.5%*	675	6.8%	45,515	3.4%
Moderate	1,244	12.5%	105,294	*7.8%*	1,790	17.9%	166,234	12.3%
Low/Moderate Total	*1,339*	*13.4%*	*112,523*	*8.4%*	*2,465*	*24.7%*	*211,749*	*15.7%*
Middle	4,988	49.9%	636,008	*47.2%*	2,289	22.9%	260,954	19.4%
Upper	3,662	36.7%	598,245	*44.4%*	3,742	37.5%	613,626	45.6%
Unknown	0	0.0%	0	*0.0%*	1,493	14.9%	260,447	19.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*9,989*	*100.0%*	*1,346,776*	*100.0%*	*9,989*	*100.0%*	*1,346,776*	*100.0%*
	Home Improvement							
Low	19	1.4%	496	*1.0%*	155	11.5%	3,699	7.5%
Moderate	196	14.6%	6,813	*13.8%*	276	20.5%	8,214	16.7%
Low/Moderate Total	*215*	*16.0%*	*7,309*	*14.8%*	*431*	*32.1%*	*11,913*	*24.2%*
Middle	677	50.4%	23,493	*47.6%*	327	24.3%	11,727	23.8%
Upper	452	33.6%	18,505	*37.5%*	551	41.0%	23,528	47.7%
Unknown	0	0.0%	0	*0.0%*	35	2.6%	2,139	4.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,344*	*100.0%*	*49,307*	*100.0%*	*1,344*	*100.0%*	*49,307*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	13	22.8%	9,525	*13.6%*	0	0.0%	0	0.0%
Low/Moderate Total	*13*	*22.8%*	*9,525*	*13.6%*	*0*	*0.0%*	*0*	*0.0%*
Middle	37	64.9%	32,983	*47.2%*	0	0.0%	0	0.0%
Upper	7	12.3%	27,348	*39.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	57	100.0%	69,856	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*57*	*100.0%*	*69,856*	*100.0%*	*57*	*100.0%*	*69,856*	*100.0%*
	HMDA Totals							
Low	191	0.9%	12,835	*0.5%*	1,776	8.1%	110,429	4.0%
Moderate	2,659	12.2%	224,071	*8.0%*	4,588	21.0%	403,045	14.4%
Low/Moderate Total	*2,850*	*13.0%*	*236,906*	*8.5%*	*6,364*	*29.1%*	*513,474*	*18.4%*
Middle	11,155	51.0%	1,289,940	*46.2%*	5,008	22.9%	565,964	20.3%
Upper	7,878	36.0%	1,267,501	*45.4%*	7,496	34.3%	1,216,989	43.6%
Unknown	0	0.0%	0	*0.0%*	3,015	13.8%	497,920	17.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*21,883*	*100.0%*	*2,794,347*	*100.0%*	*21,883*	*100.0%*	*2,794,347*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Northwest Ohio (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	533	6.6%	32,361	4.0%
Moderate	274	3.4%	18,953	*2.3%*	1,774	22.0%	140,408	17.3%
Low/Moderate Total	*274*	*3.4%*	*18,953*	*2.3%*	*2,307*	*28.6%*	*172,769*	*21.2%*
Middle	5,286	65.6%	496,495	*61.1%*	1,991	24.7%	192,966	23.7%
Upper	2,495	31.0%	297,730	*36.6%*	2,628	32.6%	344,907	42.4%
Unknown	0	0.0%	0	*0.0%*	1,129	14.0%	102,536	12.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,055*	*100.0%*	*813,178*	*100.0%*	*8,055*	*100.0%*	*813,178*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	443	5.3%	26,956	3.2%
Moderate	265	3.2%	18,272	*2.2%*	1,579	19.1%	119,251	14.1%
Low/Moderate Total	*265*	*3.2%*	*18,272*	*2.2%*	*2,022*	*24.4%*	*146,207*	*17.3%*
Middle	5,419	65.4%	519,079	*61.4%*	2,088	25.2%	196,399	23.2%
Upper	2,604	31.4%	307,376	*36.4%*	3,350	40.4%	415,903	49.2%
Unknown	0	0.0%	0	*0.0%*	828	10.0%	86,218	10.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*8,288*	*100.0%*	*844,727*	*100.0%*	*8,288*	*100.0%*	*844,727*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	112	6.2%	2,881	4.5%
Moderate	65	3.6%	1,553	*2.4%*	362	20.1%	10,203	16.0%
Low/Moderate Total	*65*	*3.6%*	*1,553*	*2.4%*	*474*	*26.3%*	*13,084*	*20.5%*
Middle	1,158	64.2%	39,676	*62.2%*	514	28.5%	17,165	26.9%
Upper	582	32.2%	22,567	*35.4%*	798	44.2%	32,653	51.2%
Unknown	0	0.0%	0	*0.0%*	19	1.1%	894	1.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,805*	*100.0%*	*63,796*	*100.0%*	*1,805*	*100.0%*	*63,796*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	2	5.7%	2,304	*6.3%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*5.7%*	*2,304*	*6.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	27	77.1%	27,408	*74.7%*	0	0.0%	0	0.0%
Upper	6	17.1%	7,001	*19.1%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	35	100.0%	36,713	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*35*	*100.0%*	*36,713*	*100.0%*	*35*	*100.0%*	*36,713*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	1,088	6.0%	62,198	3.5%
Moderate	606	3.3%	41,082	*2.3%*	3,715	20.4%	269,862	15.3%
Low/Moderate Total	*606*	*3.3%*	*41,082*	*2.3%*	*4,803*	*26.4%*	*332,060*	*18.9%*
Middle	11,890	65.4%	1,082,658	*61.6%*	4,593	25.3%	406,530	23.1%
Upper	5,687	31.3%	634,674	*36.1%*	6,776	37.3%	793,463	45.1%
Unknown	0	0.0%	0	*0.0%*	2,011	11.1%	226,361	12.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18,183*	*100.0%*	*1,758,414*	*100.0%*	*18,183*	*100.0%*	*1,758,414*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Northwest Ohio (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	365	6.6%	22,213	3.9%
Moderate	175	3.2%	11,719	*2.1%*	1,310	23.8%	104,842	18.4%
Low/Moderate Total	*175*	*3.2%*	*11,719*	*2.1%*	*1,675*	*30.5%*	*127,055*	*22.3%*
Middle	3,606	65.6%	347,058	*61.0%*	1,344	24.5%	135,425	23.8%
Upper	1,713	31.2%	210,304	*37.0%*	1,613	29.4%	224,987	39.5%
Unknown	0	0.0%	0	*0.0%*	862	15.7%	81,614	14.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,494*	*100.0%*	*569,081*	*100.0%*	*5,494*	*100.0%*	*569,081*	*100.0%*
	Refinance							
Low	0	0.0%	0	*0.0%*	364	5.5%	23,018	3.0%
Moderate	175	2.6%	14,271	*1.8%*	1,229	18.5%	101,839	13.2%
Low/Moderate Total	*175*	*2.6%*	*14,271*	*1.8%*	*1,593*	*24.0%*	*124,857*	*16.2%*
Middle	4,132	62.1%	442,818	*57.4%*	1,613	24.3%	164,630	21.3%
Upper	2,344	35.2%	314,759	*40.8%*	2,661	40.0%	382,331	49.5%
Unknown	0	0.0%	0	*0.0%*	784	11.8%	100,030	13.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,651*	*100.0%*	*771,848*	*100.0%*	*6,651*	*100.0%*	*771,848*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	90	9.0%	1,921	5.2%
Moderate	34	3.4%	906	*2.5%*	193	19.3%	5,087	13.9%
Low/Moderate Total	*34*	*3.4%*	*906*	*2.5%*	*283*	*28.3%*	*7,008*	*19.1%*
Middle	677	67.7%	24,009	*65.4%*	272	27.2%	8,820	24.0%
Upper	289	28.9%	11,786	*32.1%*	430	43.0%	19,753	53.8%
Unknown	0	0.0%	0	*0.0%*	15	1.5%	1,120	3.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*1,000*	*100.0%*	*36,701*	*100.0%*	*1,000*	*100.0%*	*36,701*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	3	8.6%	2,582	*7.8%*	0	0.0%	0	0.0%
Low/Moderate Total	*3*	*8.6%*	*2,582*	*7.8%*	*0*	*0.0%*	*0*	*0.0%*
Middle	25	71.4%	20,809	*62.6%*	0	0.0%	0	0.0%
Upper	7	20.0%	9,850	*29.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	35	100.0%	33,241	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*35*	*100.0%*	*33,241*	*100.0%*	*35*	*100.0%*	*33,241*	*100.0%*
	HMDA Totals							
Low	0	0.0%	0	*0.0%*	819	6.2%	47,152	3.3%
Moderate	387	2.9%	29,478	*2.1%*	2,732	20.7%	211,768	15.0%
Low/Moderate Total	*387*	*2.9%*	*29,478*	*2.1%*	*3,551*	*26.9%*	*258,920*	*18.4%*
Middle	8,440	64.0%	834,694	*59.2%*	3,229	24.5%	308,875	21.9%
Upper	4,353	33.0%	546,699	*38.7%*	4,704	35.7%	627,071	44.4%
Unknown	0	0.0%	0	*0.0%*	1,696	12.9%	216,005	15.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*13,180*	*100.0%*	*1,410,871*	*100.0%*	*13,180*	*100.0%*	*1,410,871*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Non-MSA Ohio Valley (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	1	0.0%	22	*0.0%*	235	6.6%	13,188	3.9%
Moderate	661	18.7%	49,972	*14.7%*	772	21.8%	56,674	16.6%
Low/Moderate Total	*662*	*18.7%*	*49,994*	*14.7%*	*1,007*	*28.5%*	*69,862*	*20.5%*
Middle	2,700	76.3%	268,100	*78.7%*	894	25.3%	84,273	24.7%
Upper	171	4.8%	22,236	*6.5%*	1,189	33.6%	144,839	42.5%
Unknown	6	0.2%	393	*0.1%*	449	12.7%	41,749	12.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,539*	*100.0%*	*340,723*	*100.0%*	*3,539*	*100.0%*	*340,723*	*100.0%*
	Refinance							
Low	7	0.2%	532	*0.1%*	237	6.5%	13,641	3.7%
Moderate	658	17.9%	55,210	*14.9%*	679	18.5%	54,421	14.7%
Low/Moderate Total	*665*	*18.1%*	*55,742*	*15.1%*	*916*	*25.0%*	*68,062*	*18.4%*
Middle	2,828	77.1%	290,137	*78.5%*	1,002	27.3%	94,051	25.5%
Upper	173	4.7%	23,423	*6.3%*	1,428	38.9%	173,152	46.9%
Unknown	2	0.1%	79	*0.0%*	322	8.8%	34,116	9.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,668*	*100.0%*	*369,381*	*100.0%*	*3,668*	*100.0%*	*369,381*	*100.0%*
	Home Improvement							
Low	3	0.4%	86	*0.3%*	83	11.3%	1,761	6.0%
Moderate	195	26.5%	7,558	*25.8%*	121	16.4%	3,561	12.2%
Low/Moderate Total	*198*	*26.9%*	*7,644*	*26.1%*	*204*	*27.7%*	*5,322*	*18.2%*
Middle	506	68.8%	20,534	*70.1%*	226	30.7%	8,813	30.1%
Upper	29	3.9%	1,065	*3.6%*	294	39.9%	14,669	50.1%
Unknown	3	0.4%	41	*0.1%*	12	1.6%	480	1.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*736*	*100.0%*	*29,284*	*100.0%*	*736*	*100.0%*	*29,284*	*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%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	2	100.0%	3,941	*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%	3,941	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2*	*100.0%*	*3,941*	*100.0%*	*2*	*100.0%*	*3,941*	*100.0%*
	HMDA Totals							
Low	11	0.1%	640	*0.1%*	555	7.0%	28,590	3.8%
Moderate	1,514	19.1%	112,740	*15.2%*	1,572	19.8%	114,656	15.4%
Low/Moderate Total	*1,525*	*19.2%*	*113,380*	*15.3%*	*2,127*	*26.8%*	*143,246*	*19.3%*
Middle	6,036	76.0%	582,712	*78.4%*	2,122	26.7%	187,137	25.2%
Upper	373	4.7%	46,724	*6.3%*	2,911	36.6%	332,660	44.8%
Unknown	11	0.1%	513	*0.1%*	785	9.9%	80,286	10.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,945*	*100.0%*	*743,329*	*100.0%*	*7,945*	*100.0%*	*743,329*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Non-MSA Ohio Valley (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	0	0.0%	0	*0.0%*	174	7.5%	8,922	4.0%
Moderate	441	19.1%	34,040	*15.3%*	556	24.1%	41,314	18.5%
Low/Moderate Total	*441*	*19.1%*	*34,040*	*15.3%*	*730*	*31.6%*	*50,236*	*22.5%*
Middle	1,747	75.7%	172,846	*77.5%*	597	25.9%	55,583	24.9%
Upper	118	5.1%	15,616	*7.0%*	707	30.6%	89,860	40.3%
Unknown	2	0.1%	416	*0.2%*	274	11.9%	27,239	12.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,308*	*100.0%*	*222,918*	*100.0%*	*2,308*	*100.0%*	*222,918*	*100.0%*
	Refinance							
Low	7	0.3%	763	*0.3%*	186	6.8%	10,432	3.5%
Moderate	505	18.4%	42,453	*14.2%*	509	18.6%	40,149	13.4%
Low/Moderate Total	*512*	*18.7%*	*43,216*	*14.4%*	*695*	*25.4%*	*50,581*	*16.9%*
Middle	2,083	76.0%	235,037	*78.4%*	692	25.2%	72,196	24.1%
Upper	141	5.1%	21,252	*7.1%*	1,017	37.1%	135,388	45.1%
Unknown	5	0.2%	411	*0.1%*	337	12.3%	41,751	13.9%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,741*	*100.0%*	*299,916*	*100.0%*	*2,741*	*100.0%*	*299,916*	*100.0%*
	Home Improvement							
Low	1	0.2%	1	*0.0%*	66	13.1%	1,120	6.9%
Moderate	142	28.2%	3,675	*22.8%*	118	23.4%	3,311	20.5%
Low/Moderate Total	*143*	*28.4%*	*3,676*	*22.8%*	*184*	*36.5%*	*4,431*	*27.5%*
Middle	346	68.7%	11,453	*71.0%*	126	25.0%	4,393	27.2%
Upper	15	3.0%	1,012	*6.3%*	189	37.5%	6,976	43.2%
Unknown	0	0.0%	0	*0.0%*	5	1.0%	341	2.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*504*	*100.0%*	*16,141*	*100.0%*	*504*	*100.0%*	*16,141*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	2	20.0%	1,026	*12.3%*	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*20.0%*	*1,026*	*12.3%*	*0*	*0.0%*	*0*	*0.0%*
Middle	6	60.0%	5,148	*61.9%*	0	0.0%	0	0.0%
Upper	2	20.0%	2,146	*25.8%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	10	100.0%	8,320	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*10*	*100.0%*	*8,320*	*100.0%*	*10*	*100.0%*	*8,320*	*100.0%*
	HMDA Totals							
Low	8	0.1%	764	*0.1%*	426	7.7%	20,474	3.7%
Moderate	1,090	19.6%	81,194	*14.8%*	1,183	21.3%	84,774	15.5%
Low/Moderate Total	*1,098*	*19.7%*	*81,958*	*15.0%*	*1,609*	*28.9%*	*105,248*	*19.2%*
Middle	4,182	75.2%	424,484	*77.6%*	1,415	25.4%	132,172	24.2%
Upper	276	5.0%	40,026	*7.3%*	1,913	34.4%	232,224	42.4%
Unknown	7	0.1%	827	*0.2%*	626	11.3%	77,651	14.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*5,563*	*100.0%*	*547,295*	*100.0%*	*5,563*	*100.0%*	*547,295*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

Commonwealth of Pennsylvania - Pittsburgh MSA #38300 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	203	0.8%	17,000	*0.5%*	1,473	5.7%	88,392	2.6%
Moderate	2,533	9.8%	191,056	*5.7%*	4,813	18.6%	388,122	11.6%
Low/Moderate Total	*2,736*	*10.6%*	*208,056*	*6.2%*	*6,286*	*24.3%*	*476,514*	*14.2%*
Middle	10,714	41.5%	1,077,831	*32.1%*	5,894	22.8%	604,388	18.0%
Upper	12,382	47.9%	2,073,862	*61.7%*	11,796	45.7%	2,072,885	61.7%
Unknown	3	0.0%	220	*0.0%*	1,859	7.2%	206,182	6.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*25,835*	*100.0%*	*3,359,969*	*100.0%*	*25,835*	*100.0%*	*3,359,969*	*100.0%*
	Refinance							
Low	157	0.8%	10,141	*0.5%*	1,291	6.9%	69,193	3.4%
Moderate	2,360	12.6%	166,289	*8.1%*	3,425	18.2%	253,351	12.3%
Low/Moderate Total	*2,517*	*13.4%*	*176,430*	*8.6%*	*4,716*	*25.1%*	*322,544*	*15.6%*
Middle	8,627	46.0%	777,433	*37.7%*	4,520	24.1%	405,950	19.7%
Upper	7,627	40.6%	1,109,054	*53.8%*	8,025	42.8%	1,141,602	55.3%
Unknown	0	0.0%	0	*0.0%*	1,510	8.0%	192,821	9.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*18,771*	*100.0%*	*2,062,917*	*100.0%*	*18,771*	*100.0%*	*2,062,917*	*100.0%*
	Home Improvement							
Low	87	1.3%	1,642	*0.5%*	715	11.1%	14,511	4.7%
Moderate	927	14.3%	25,837	*8.3%*	1,372	21.2%	36,496	11.7%
Low/Moderate Total	*1,014*	*15.7%*	*27,479*	*8.8%*	*2,087*	*32.3%*	*51,007*	*16.4%*
Middle	3,037	47.0%	147,660	*47.3%*	1,556	24.1%	54,257	17.4%
Upper	2,417	37.4%	136,778	*43.9%*	2,736	42.3%	201,434	64.6%
Unknown	0	0.0%	0	*0.0%*	89	1.4%	5,219	1.7%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,468*	*100.0%*	*311,917*	*100.0%*	*6,468*	*100.0%*	*311,917*	*100.0%*
	Multi-Family							
Low	6	4.9%	2,536	*2.0%*	0	0.0%	0	0.0%
Moderate	36	29.3%	22,015	*17.1%*	0	0.0%	0	0.0%
Low/Moderate Total	*42*	*34.1%*	*24,551*	*19.1%*	*0*	*0.0%*	*0*	*0.0%*
Middle	57	46.3%	36,651	*28.5%*	0	0.0%	0	0.0%
Upper	24	19.5%	67,456	*52.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	123	100.0%	128,658	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*123*	*100.0%*	*128,658*	*100.0%*	*123*	*100.0%*	*128,658*	*100.0%*
	HMDA Totals							
Low	453	0.9%	31,319	*0.5%*	3,479	6.8%	172,096	2.9%
Moderate	5,856	11.4%	405,197	*6.9%*	9,610	18.8%	677,969	11.6%
Low/Moderate Total	*6,309*	*12.3%*	*436,516*	*7.4%*	*13,089*	*25.6%*	*850,065*	*14.5%*
Middle	22,435	43.8%	2,039,575	*34.8%*	11,970	23.4%	1,064,595	18.2%
Upper	22,450	43.9%	3,387,150	*57.8%*	22,557	44.1%	3,415,921	58.3%
Unknown	3	0.0%	220	*0.0%*	3,581	7.0%	532,880	9.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*51,197*	*100.0%*	*5,863,461*	*100.0%*	*51,197*	*100.0%*	*5,863,461*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

Commonwealth of Pennsylvania - Pittsburgh MSA #38300 (excluding Fifth Third)

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	114	0.6%	9,963	*0.3%*	1,385	7.0%	141,522	4.8%
Moderate	1,713	8.7%	139,780	*4.8%*	4,023	20.4%	360,717	12.3%
Low/Moderate Total	*1,827*	*9.2%*	*149,743*	*5.1%*	*5,408*	*27.4%*	*502,239*	*17.1%*
Middle	8,118	41.1%	945,883	*32.3%*	4,579	23.2%	543,456	18.5%
Upper	9,808	49.7%	1,836,198	*62.6%*	8,787	44.5%	1,761,451	60.1%
Unknown	1	0.0%	79	*0.0%*	980	5.0%	124,757	4.3%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*19,754*	*100.0%*	*2,931,903*	*100.0%*	*19,754*	*100.0%*	*2,931,903*	*100.0%*
	Refinance							
Low	91	0.6%	6,631	*0.3%*	795	5.6%	49,329	2.6%
Moderate	1,382	9.7%	106,487	*5.6%*	2,248	15.7%	188,162	9.9%
Low/Moderate Total	*1,473*	*10.3%*	*113,118*	*6.0%*	*3,043*	*21.3%*	*237,491*	*12.5%*
Middle	6,199	43.3%	639,228	*33.7%*	3,422	23.9%	357,802	18.8%
Upper	6,628	46.3%	1,147,080	*60.4%*	6,452	45.1%	1,112,161	58.6%
Unknown	0	0.0%	0	*0.0%*	1,383	9.7%	191,972	10.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*14,300*	*100.0%*	*1,899,426*	*100.0%*	*14,300*	*100.0%*	*1,899,426*	*100.0%*
	Home Improvement							
Low	64	1.5%	927	*0.5%*	496	11.6%	9,840	5.2%
Moderate	608	14.2%	18,058	*9.6%*	859	20.0%	21,771	11.6%
Low/Moderate Total	*672*	*15.7%*	*18,985*	*10.1%*	*1,355*	*31.6%*	*31,611*	*16.8%*
Middle	1,971	45.9%	78,031	*41.6%*	962	22.4%	34,739	18.5%
Upper	1,647	38.4%	90,737	*48.3%*	1,878	43.8%	113,761	60.6%
Unknown	0	0.0%	0	*0.0%*	95	2.2%	7,642	4.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*4,290*	*100.0%*	*187,753*	*100.0%*	*4,290*	*100.0%*	*187,753*	*100.0%*
	Multi-Family							
Low	12	8.3%	30,231	*15.5%*	0	0.0%	0	0.0%
Moderate	43	29.7%	10,256	*5.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*55*	*37.9%*	*40,487*	*20.7%*	*0*	*0.0%*	*0*	*0.0%*
Middle	52	35.9%	30,524	*15.6%*	0	0.0%	0	0.0%
Upper	38	26.2%	124,427	*63.7%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	145	100.0%	195,438	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*145*	*100.0%*	*195,438*	*100.0%*	*145*	*100.0%*	*195,438*	*100.0%*
	HMDA Totals							
Low	281	0.7%	47,752	*0.9%*	2,676	7.0%	200,691	3.8%
Moderate	3,746	9.7%	274,581	*5.3%*	7,130	18.5%	570,650	10.9%
Low/Moderate Total	*4,027*	*10.5%*	*322,333*	*6.2%*	*9,806*	*25.5%*	*771,341*	*14.8%*
Middle	16,340	42.5%	1,693,666	*32.5%*	8,963	23.3%	935,997	17.9%
Upper	18,121	47.1%	3,198,442	*61.3%*	17,117	44.5%	2,987,373	57.3%
Unknown	1	0.0%	79	*0.0%*	2,603	6.8%	519,809	10.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*38,489*	*100.0%*	*5,214,520*	*100.0%*	*38,489*	*100.0%*	*5,214,520*	*100.0%*

2007 Peer Group HMDA Loan Distribution Table

State of West Virginia - Charleston MSA #16620 (excluding Fifth Third)

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	7	0.2%	1,198	*0.3%*	230	6.8%	12,281	3.0%
Moderate	179	5.3%	13,691	*3.3%*	630	18.7%	48,634	11.9%
Low/Moderate Total	*186*	*5.5%*	*14,889*	*3.6%*	*860*	*25.5%*	*60,915*	*14.9%*
Middle	1,835	54.3%	199,530	*48.8%*	726	21.5%	68,961	16.9%
Upper	1,357	40.2%	194,510	*47.6%*	1,552	45.9%	253,523	62.0%
Unknown	0	0.0%	0	*0.0%*	240	7.1%	25,530	6.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,378*	*100.0%*	*408,929*	*100.0%*	*3,378*	*100.0%*	*408,929*	*100.0%*
	Refinance							
Low	1	0.0%	75	*0.0%*	261	7.7%	13,577	3.8%
Moderate	183	5.4%	12,133	*3.4%*	554	16.3%	40,373	11.4%
Low/Moderate Total	*184*	*5.4%*	*12,208*	*3.4%*	*815*	*24.0%*	*53,950*	*15.2%*
Middle	2,021	59.4%	197,035	*55.5%*	779	22.9%	66,879	18.9%
Upper	1,196	35.2%	145,471	*41.0%*	1,550	45.6%	205,345	57.9%
Unknown	0	0.0%	0	*0.0%*	257	7.6%	28,540	8.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*3,401*	*100.0%*	*354,714*	*100.0%*	*3,401*	*100.0%*	*354,714*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	117	12.7%	2,265	6.3%
Moderate	43	4.7%	1,268	*3.5%*	155	16.8%	4,225	11.7%
Low/Moderate Total	*43*	*4.7%*	*1,268*	*3.5%*	*272*	*29.4%*	*6,490*	*18.0%*
Middle	556	60.2%	19,243	*53.4%*	226	24.5%	8,702	24.2%
Upper	325	35.2%	15,522	*43.1%*	401	43.4%	19,623	54.5%
Unknown	0	0.0%	0	*0.0%*	25	2.7%	1,218	3.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*924*	*100.0%*	*36,033*	*100.0%*	*924*	*100.0%*	*36,033*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	1	2.9%	149	*0.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*1*	*2.9%*	*149*	*0.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	19	55.9%	54,550	*78.4%*	0	0.0%	0	0.0%
Upper	14	41.2%	14,878	*21.4%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	34	100.0%	69,577	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*34*	*100.0%*	*69,577*	*100.0%*	*34*	*100.0%*	*69,577*	*100.0%*
	HMDA Totals							
Low	8	0.1%	1,273	*0.1%*	608	7.9%	28,123	3.2%
Moderate	406	5.2%	27,241	*3.1%*	1,339	17.3%	93,232	10.7%
Low/Moderate Total	*414*	*5.4%*	*28,514*	*3.3%*	*1,947*	*25.2%*	*121,355*	*14.0%*
Middle	4,431	57.3%	470,358	*54.1%*	1,731	22.4%	144,542	16.6%
Upper	2,892	37.4%	370,381	*42.6%*	3,503	45.3%	478,491	55.0%
Unknown	0	0.0%	0	*0.0%*	556	7.2%	124,865	14.4%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*7,737*	*100.0%*	*869,253*	*100.0%*	*7,737*	*100.0%*	*869,253*	*100.0%*

2008 Peer Group HMDA Loan Distribution Table

State of West Virginia - Charleston MSA #16620 (excluding Fifth Third)

Fifth Third Bank **October 13, 2009**
Cincinnati, Ohio **CRA Public Evaluation**

	By Tract Income			HMDA	By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Home Purchase							
Low	6	0.2%	947	*0.3%*	111	4.2%	5,663	1.6%
Moderate	116	4.4%	10,337	*3.0%*	381	14.4%	30,328	8.8%
Low/Moderate Total	*122*	*4.6%*	*11,284*	*3.3%*	*492*	*18.7%*	*35,991*	*10.4%*
Middle	1,441	54.6%	170,301	*49.2%*	635	24.1%	64,543	18.7%
Upper	1,074	40.7%	164,417	*47.5%*	1,270	48.2%	214,926	62.1%
Unknown	0	0.0%	0	*0.0%*	240	9.1%	30,542	8.8%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,637*	*100.0%*	*346,002*	*100.0%*	*2,637*	*100.0%*	*346,002*	*100.0%*
	Refinance							
Low	7	0.2%	814	*0.2%*	164	5.7%	9,029	2.7%
Moderate	134	4.6%	10,529	*3.1%*	319	11.0%	21,762	6.4%
Low/Moderate Total	*141*	*4.9%*	*11,343*	*3.3%*	*483*	*16.7%*	*30,791*	*9.1%*
Middle	1,725	59.6%	184,456	*54.3%*	682	23.6%	60,645	17.8%
Upper	1,029	35.5%	143,959	*42.4%*	1,475	50.9%	219,132	64.5%
Unknown	0	0.0%	0	*0.0%*	255	8.8%	29,190	8.6%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*2,895*	*100.0%*	*339,758*	*100.0%*	*2,895*	*100.0%*	*339,758*	*100.0%*
	Home Improvement							
Low	0	0.0%	0	*0.0%*	66	9.9%	1,077	3.5%
Moderate	34	5.1%	823	*2.7%*	91	13.6%	2,397	7.9%
Low/Moderate Total	*34*	*5.1%*	*823*	*2.7%*	*157*	*23.5%*	*3,474*	*11.4%*
Middle	387	58.0%	14,386	*47.2%*	160	24.0%	6,710	22.0%
Upper	246	36.9%	15,284	*50.1%*	315	47.2%	18,443	60.5%
Unknown	0	0.0%	0	*0.0%*	35	5.2%	1,866	6.1%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*667*	*100.0%*	*30,493*	*100.0%*	*667*	*100.0%*	*30,493*	*100.0%*
	Multi-Family							
Low	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Moderate	5	11.6%	821	*2.2%*	0	0.0%	0	0.0%
Low/Moderate Total	*5*	*11.6%*	*821*	*2.2%*	*0*	*0.0%*	*0*	*0.0%*
Middle	22	51.2%	26,013	*69.2%*	0	0.0%	0	0.0%
Upper	16	37.2%	10,732	*28.6%*	0	0.0%	0	0.0%
Unknown	0	0.0%	0	*0.0%*	43	100.0%	37,566	100.0%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*43*	*100.0%*	*37,566*	*100.0%*	*43*	*100.0%*	*37,566*	*100.0%*
	HMDA Totals							
Low	13	0.2%	1,761	*0.2%*	341	5.5%	15,769	2.1%
Moderate	289	4.6%	22,510	*3.0%*	791	12.7%	54,487	7.2%
Low/Moderate Total	*302*	*4.8%*	*24,271*	*3.2%*	*1,132*	*18.1%*	*70,256*	*9.3%*
Middle	3,575	57.3%	395,156	*52.4%*	1,477	23.7%	131,898	17.5%
Upper	2,365	37.9%	334,392	*44.4%*	3,060	49.0%	452,501	60.0%
Unknown	0	0.0%	0	*0.0%*	573	9.2%	99,164	13.2%
Tract Unknown	0	0.0%	0	*0.0%*	0	0.0%	0	0.0%
Total	*6,242*	*100.0%*	*753,819*	*100.0%*	*6,242*	*100.0%*	*753,819*	*100.0%*

APPENDIX G

BANK CRA LENDING DISTRIBUTION TABLES

CRA Loan Distribution Table

Chicago/Naperville/Joliet IL-IN-WI MSA #16980

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	164	1.6%	16,709	2.0%	0	0.0%	0	0.0%	10	6.3%	3,960	7.8%
Moderate	1,109	11.0%	97,094	11.6%	2	9.5%	20	0.6%	19	11.9%	8,414	16.5%
Low/Moderate Total	*1,273*	*12.7%*	*113,803*	*13.6%*	*2*	*9.5%*	*20*	*0.6%*	*29*	*18.1%*	*12,374*	*24.3%*
Middle	3,951	39.3%	300,672	35.8%	12	57.1%	1,881	54.0%	60	37.5%	16,088	31.6%
Upper	4,808	47.8%	423,092	50.4%	7	33.3%	1,584	45.5%	71	44.4%	22,429	44.1%
Unknown	18	0.2%	1,596	0.2%	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%
Total	*10,050*	*100.0%*	*839,163*	*100.0%*	*21*	*100.0%*	*3,485*	*100.0%*	*160*	*100.0%*	*50,891*	*100.0%*
						By Revenue						
Total $1 Million or Less	6,288	62.6%	230,697	27.5%	16	76.2%	2,705	77.6%	70	43.8%	18,712	36.8%
Over $1 Million	1,965	19.6%	494,766	59.0%	2	9.5%	600	17.2%	65	40.6%	23,325	45.8%
Not Known	1,797	17.9%	113,700	13.5%	3	14.3%	180	5.2%	25	15.6%	8,854	17.4%
Total	*10,050*	*100.0%*	*839,163*	*100.0%*	*21*	*100.0%*	*3,485*	*100.0%*	*160*	*100.0%*	*50,891*	*100.0%*
						By Loan Size						
$100,000 or less	8,381	83.4%	145,788	17.4%	9	42.9%	400	11.5%	23	14.4%	1,615	3.2%
$100,001 - $250,000	686	6.8%	127,191	15.2%	9	42.9%	1,785	51.2%	67	41.9%	12,852	25.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	983	9.8%	566,184	67.5%	3	14.3%	1,300	37.3%	70	43.8%	36,424	71.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*10,050*	*100.0%*	*839,163*	*100.0%*	*21*	*100.0%*	*3,485*	*100.0%*	*160*	*100.0%*	*50,891*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	5,843	92.9%	91,834	39.8%	5	31.3%	120	4.4%	11	15.7%	841	4.5%
$100,001 - $250,000	260	4.1%	46,862	20.3%	9	56.3%	1,785	66.0%	32	45.7%	6,153	32.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	185	2.9%	92,001	39.9%	2	12.5%	800	29.6%	27	38.6%	11,718	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%
Total	*6,288*	*100.0%*	*230,697*	*100.0%*	*16*	*100.0%*	*2,705*	*100.0%*	*70*	*100.0%*	*18,712*	*100.0%*

CRA Loan Distribution Table

Cincinnati/Middletown OH-KY-IN MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	359	5.4%	74,218	6.3%	0	0.0%	0	0.0%	18	5.1%	5,964	6.6%
Moderate	1,227	18.3%	258,778	22.0%	13	24.1%	1,348	31.4%	72	20.6%	18,403	20.5%
Low/Moderate Total	*1,586*	*23.6%*	*332,996*	*28.3%*	*13*	*24.1%*	*1,348*	*31.4%*	*90*	*25.7%*	*24,367*	*27.2%*
Middle	2,912	43.4%	479,232	40.8%	36	66.7%	2,428	56.6%	129	36.9%	33,954	37.9%
Upper	2,149	32.0%	349,791	29.8%	5	9.3%	517	12.0%	130	37.1%	31,211	34.8%
Unknown	62	0.9%	13,107	1.1%	0	0.0%	0	0.0%	1	0.3%	162	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,709*	*100.0%*	*1,175,126*	*100.0%*	*54*	*100.0%*	*4,293*	*100.0%*	*350*	*100.0%*	*89,694*	*100.0%*
						By Revenue						
Total $1 Million or Less	2,778	41.4%	269,586	22.9%	41	75.9%	3,695	86.1%	187	53.4%	43,195	48.2%
Over $1 Million	2,663	39.7%	813,852	69.3%	3	5.6%	255	5.9%	115	32.9%	36,951	41.2%
Not Known	1,268	18.9%	91,688	7.8%	10	18.5%	343	8.0%	48	13.7%	9,548	10.6%
Total	*6,709*	*100.0%*	*1,175,126*	*100.0%*	*54*	*100.0%*	*4,293*	*100.0%*	*350*	*100.0%*	*89,694*	*100.0%*
						By Loan Size						
$100,000 or less	4,022	59.9%	123,619	10.5%	34	63.0%	861	20.1%	123	35.1%	7,660	8.5%
$100,001 - $250,000	1,199	17.9%	218,356	18.6%	20	37.0%	3,432	79.9%	99	28.3%	17,803	19.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,488	22.2%	833,151	70.9%	0	0.0%	0	0.0%	128	36.6%	64,231	71.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,709*	*100.0%*	*1,175,126*	*100.0%*	*54*	*100.0%*	*4,293*	*100.0%*	*350*	*100.0%*	*89,694*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	2,116	76.2%	59,662	22.1%	23	56.1%	686	18.6%	75	40.1%	4,718	10.9%
$100,001 - $250,000	374	13.5%	64,373	23.9%	18	43.9%	3,009	81.4%	52	27.8%	8,941	20.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	288	10.4%	145,551	54.0%	0	0.0%	0	0.0%	60	32.1%	29,536	68.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,778*	*100.0%*	*269,586*	*100.0%*	*41*	*100.0%*	*3,695*	*100.0%*	*187*	*100.0%*	*43,195*	*100.0%*

CRA Loan Distribution Table

Evansville IN-KY MSA #21780

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	25	1.9%	6,378	3.5%	0	0.0%	0	0.0%	7	4.1%	1,059	3.5%
Moderate	312	24.1%	51,219	28.4%	0	0.0%	0	0.0%	52	30.8%	7,389	24.2%
Low/Moderate Total	*337*	*26.1%*	*57,597*	*32.0%*	*0*	*0.0%*	*0*	*0.0%*	*59*	*34.9%*	*8,448*	*27.7%*
Middle	607	47.0%	75,542	42.0%	6	33.3%	373	24.8%	70	41.4%	12,112	39.7%
Upper	348	26.9%	46,896	26.0%	12	66.7%	1,132	75.2%	40	23.7%	9,986	32.7%
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%
Total	*1,292*	*100.0%*	*180,035*	*100.0%*	*18*	*100.0%*	*1,505*	*100.0%*	*169*	*100.0%*	*30,546*	*100.0%*
						By Revenue						
Total $1 Million or Less	702	54.3%	71,192	39.5%	16	88.9%	1,348	89.6%	127	75.1%	21,773	71.3%
Over $1 Million	390	30.2%	99,262	55.1%	0	0.0%	0	0.0%	31	18.3%	8,053	26.4%
Not Known	200	15.5%	9,581	5.3%	2	11.1%	157	10.4%	11	6.5%	720	2.4%
Total	*1,292*	*100.0%*	*180,035*	*100.0%*	*18*	*100.0%*	*1,505*	*100.0%*	*169*	*100.0%*	*30,546*	*100.0%*
						By Loan Size						
$100,000 or less	865	67.0%	28,181	15.7%	11	61.1%	449	29.8%	62	36.7%	2,897	9.5%
$100,001 - $250,000	214	16.6%	38,100	21.2%	6	33.3%	756	50.2%	85	50.3%	17,009	55.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	213	16.5%	113,754	63.2%	1	5.6%	300	19.9%	22	13.0%	10,640	34.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,292*	*100.0%*	*180,035*	*100.0%*	*18*	*100.0%*	*1,505*	*100.0%*	*169*	*100.0%*	*30,546*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	531	75.6%	16,510	23.2%	10	62.5%	399	29.6%	51	40.2%	2,383	10.9%
$100,001 - $250,000	101	14.4%	16,942	23.8%	5	31.3%	649	48.1%	63	49.6%	12,717	58.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	70	10.0%	37,740	53.0%	1	6.3%	300	22.3%	13	10.2%	6,673	30.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*702*	*100.0%*	*71,192*	*100.0%*	*16*	*100.0%*	*1,348*	*100.0%*	*127*	*100.0%*	*21,773*	*100.0%*

CRA Loan Distribution Table

Huntington/Ashland WV-KY-OH MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	9	6.2%	1,304	6.4%	0	0.0%	0	0.0%	1	12.5%	116	8.1%
Moderate	14	9.6%	1,405	6.9%	0	0.0%	0	0.0%	1	12.5%	30	2.1%
Low/Moderate Total	*23*	*15.8%*	*2,709*	*13.4%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*25.0%*	*146*	*10.2%*
Middle	71	48.6%	9,328	46.0%	0	0.0%	0	0.0%	5	62.5%	833	58.3%
Upper	52	35.6%	8,241	40.6%	0	0.0%	0	0.0%	1	12.5%	450	31.5%
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%
Total	*146*	*100.0%*	*20,278*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*1,429*	*100.0%*
						By Revenue						
Total $1 Million or Less	78	53.4%	8,106	40.0%	0	0.0%	0	0.0%	5	62.5%	724	50.7%
Over $1 Million	44	30.1%	11,224	55.4%	0	0.0%	0	0.0%	1	12.5%	450	31.5%
Not Known	24	16.4%	948	4.7%	0	0.0%	0	0.0%	2	25.0%	255	17.8%
Total	*146*	*100.0%*	*20,278*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*1,429*	*100.0%*
						By Loan Size						
$100,000 or less	93	63.7%	2,855	14.1%	0	0.0%	0	0.0%	3	37.5%	142	9.9%
$100,001 - $250,000	29	19.9%	4,999	24.7%	0	0.0%	0	0.0%	4	50.0%	837	58.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	24	16.4%	12,424	61.3%	0	0.0%	0	0.0%	1	12.5%	450	31.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*146*	*100.0%*	*20,278*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*1,429*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	53	67.9%	1,631	20.1%	0	0.0%	0	0.0%	2	40.0%	112	15.5%
$100,001 - $250,000	17	21.8%	2,646	32.6%	0	0.0%	0	0.0%	3	60.0%	612	84.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	8	10.3%	3,829	47.2%	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%
Total	*78*	*100.0%*	*8,106*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*5*	*100.0%*	*724*	*100.0%*

CRA Loan Distribution Table

Louisville KY-IN MSA #31140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	95	4.6%	18,344	7.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	435	21.1%	58,089	23.8%	0	0.0%	0	0.0%	14	17.5%	2,222	13.7%
Low/Moderate Total	*530*	*25.7%*	*76,433*	*31.3%*	*0*	*0.0%*	*0*	*0.0%*	*14*	*17.5%*	*2,222*	*13.7%*
Middle	601	29.1%	73,099	30.0%	0	0.0%	0	0.0%	20	25.0%	3,770	23.3%
Upper	933	45.2%	94,285	38.7%	6	100.0%	870	100.0%	46	57.5%	10,192	63.0%
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%
Total	*2,064*	*100.0%*	*243,817*	*100.0%*	*6*	*100.0%*	*870*	*100.0%*	*80*	*100.0%*	*16,184*	*100.0%*
						By Revenue						
Total $1 Million or Less	998	48.4%	65,644	26.9%	3	50.0%	439	50.5%	50	62.5%	9,413	58.2%
Over $1 Million	626	30.3%	162,772	66.8%	1	16.7%	429	49.3%	18	22.5%	4,936	30.5%
Not Known	440	21.3%	15,401	6.3%	2	33.3%	2	0.2%	12	15.0%	1,835	11.3%
Total	*2,064*	*100.0%*	*243,817*	*100.0%*	*6*	*100.0%*	*870*	*100.0%*	*80*	*100.0%*	*16,184*	*100.0%*
						By Loan Size						
$100,000 or less	1,527	74.0%	39,567	16.2%	4	66.7%	12	1.4%	32	40.0%	2,126	13.1%
$100,001 - $250,000	241	11.7%	44,423	18.2%	0	0.0%	0	0.0%	27	33.8%	4,736	29.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	296	14.3%	159,827	65.6%	2	33.3%	858	98.6%	21	26.3%	9,322	57.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,064*	*100.0%*	*243,817*	*100.0%*	*6*	*100.0%*	*870*	*100.0%*	*80*	*100.0%*	*16,184*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	859	86.1%	19,724	30.0%	2	66.7%	10	2.3%	22	44.0%	1,575	16.7%
$100,001 - $250,000	79	7.9%	14,301	21.8%	0	0.0%	0	0.0%	18	36.0%	3,200	34.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	60	6.0%	31,619	48.2%	1	33.3%	429	97.7%	10	20.0%	4,638	49.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*998*	*100.0%*	*65,644*	*100.0%*	*3*	*100.0%*	*439*	*100.0%*	*50*	*100.0%*	*9,413*	*100.0%*

CRA Loan Distribution Table

South Bend/Mishawaka IN-MI MSA #43780

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	2	0.6%	366	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	91	26.5%	11,841	28.2%	0	0.0%	0	0.0%	4	23.5%	510	10.6%
Low/Moderate Total	*93*	*27.0%*	*12,207*	*29.1%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*23.5%*	*510*	*10.6%*
Middle	203	59.0%	22,731	54.2%	11	100.0%	2,815	100.0%	11	64.7%	4,137	86.2%
Upper	48	14.0%	7,030	16.8%	0	0.0%	0	0.0%	2	11.8%	150	3.1%
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%
Total	*344*	*100.0%*	*41,968*	*100.0%*	*11*	*100.0%*	*2,815*	*100.0%*	*17*	*100.0%*	*4,797*	*100.0%*
						By Revenue						
Total $1 Million or Less	207	60.2%	12,762	30.4%	10	90.9%	2,365	84.0%	13	76.5%	3,397	70.8%
Over $1 Million	83	24.1%	22,906	54.6%	1	9.1%	450	16.0%	3	17.6%	1,350	28.1%
Not Known	54	15.7%	6,300	15.0%	0	0.0%	0	0.0%	1	5.9%	50	1.0%
Total	*344*	*100.0%*	*41,968*	*100.0%*	*11*	*100.0%*	*2,815*	*100.0%*	*17*	*100.0%*	*4,797*	*100.0%*
						By Loan Size						
$100,000 or less	253	73.5%	7,106	16.9%	1	9.1%	75	2.7%	4	23.5%	275	5.7%
$100,001 - $250,000	43	12.5%	7,868	18.7%	7	63.6%	1,400	49.7%	7	41.2%	1,057	22.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	48	14.0%	26,994	64.3%	3	27.3%	1,340	47.6%	6	35.3%	3,465	72.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*344*	*100.0%*	*41,968*	*100.0%*	*11*	*100.0%*	*2,815*	*100.0%*	*17*	*100.0%*	*4,797*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	176	85.0%	4,693	36.8%	1	10.0%	75	3.2%	2	15.4%	175	5.2%
$100,001 - $250,000	19	9.2%	3,230	25.3%	7	70.0%	1,400	59.2%	7	53.8%	1,057	31.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	12	5.8%	4,839	37.9%	2	20.0%	890	37.6%	4	30.8%	2,165	63.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*207*	*100.0%*	*12,762*	*100.0%*	*10*	*100.0%*	*2,365*	*100.0%*	*13*	*100.0%*	*3,397*	*100.0%*

CRA Loan Distribution Table

Bradenton/Sarasota/Venice MSA #42260

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	5	0.8%	127	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	136	20.9%	7,807	17.4%	0	0.0%	0	0.0%	3	23.1%	1,240	22.0%
Low/Moderate Total	*141*	*21.7%*	*7,934*	*17.7%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*23.1%*	*1,240*	*22.0%*
Middle	315	48.4%	19,367	43.2%	0	0.0%	0	0.0%	4	30.8%	1,807	32.0%
Upper	195	30.0%	17,549	39.1%	0	0.0%	0	0.0%	6	46.2%	2,600	46.0%
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%
Total	*651*	*100.0%*	*44,850*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*13*	*100.0%*	*5,647*	*100.0%*
						By Revenue						
Total $1 Million or Less	377	57.9%	15,220	33.9%	0	0.0%	0	0.0%	8	61.5%	3,987	70.6%
Over $1 Million	145	22.3%	23,769	53.0%	0	0.0%	0	0.0%	4	30.8%	1,430	25.3%
Not Known	129	19.8%	5,861	13.1%	0	0.0%	0	0.0%	1	7.7%	230	4.1%
Total	*651*	*100.0%*	*44,850*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*13*	*100.0%*	*5,647*	*100.0%*
						By Loan Size						
$100,000 or less	568	87.3%	12,405	27.7%	0	0.0%	0	0.0%	1	7.7%	80	1.4%
$100,001 - $250,000	39	6.0%	6,963	15.5%	0	0.0%	0	0.0%	3	23.1%	590	10.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	44	6.8%	25,482	56.8%	0	0.0%	0	0.0%	9	69.2%	4,977	88.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*651*	*100.0%*	*44,850*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*13*	*100.0%*	*5,647*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	348	92.3%	6,771	44.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	17	4.5%	3,161	20.8%	0	0.0%	0	0.0%	1	12.5%	160	4.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	12	3.2%	5,288	34.7%	0	0.0%	0	0.0%	7	87.5%	3,827	96.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*377*	*100.0%*	*15,220*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*3,987*	*100.0%*

CRA Loan Distribution Table

Cape Coral/Ft. Myers MSA #15980

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	14	1.5%	1,896	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	118	12.7%	14,992	17.5%	0	0.0%	0	0.0%	5	13.2%	1,791	15.2%
Low/Moderate Total	*132*	*14.2%*	*16,888*	*19.8%*	*0*	*0.0%*	*0*	*0.0%*	*5*	*13.2%*	*1,791*	*15.2%*
Middle	553	59.3%	44,924	52.6%	0	0.0%	0	0.0%	22	57.9%	6,010	51.0%
Upper	247	26.5%	23,662	27.7%	2	100.0%	10	100.0%	11	28.9%	3,991	33.8%
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%
Total	*932*	*100.0%*	*85,474*	*100.0%*	*2*	*100.0%*	*10*	*100.0%*	*38*	*100.0%*	*11,792*	*100.0%*
						By Revenue						
Total $1 Million or Less	544	58.4%	28,369	33.2%	2	100.0%	10	100.0%	14	36.8%	4,217	35.8%
Over $1 Million	214	23.0%	48,068	56.2%	0	0.0%	0	0.0%	16	42.1%	5,389	45.7%
Not Known	174	18.7%	9,037	10.6%	0	0.0%	0	0.0%	8	21.1%	2,186	18.5%
Total	*932*	*100.0%*	*85,474*	*100.0%*	*2*	*100.0%*	*10*	*100.0%*	*38*	*100.0%*	*11,792*	*100.0%*
						By Loan Size						
$100,000 or less	758	81.3%	15,979	18.7%	2	100.0%	10	100.0%	4	10.5%	296	2.5%
$100,001 - $250,000	67	7.2%	11,692	13.7%	0	0.0%	0	0.0%	15	39.5%	2,689	22.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	107	11.5%	57,803	67.6%	0	0.0%	0	0.0%	19	50.0%	8,807	74.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*932*	*100.0%*	*85,474*	*100.0%*	*2*	*100.0%*	*10*	*100.0%*	*38*	*100.0%*	*11,792*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	483	88.8%	7,894	27.8%	2	100.0%	10	100.0%	2	14.3%	146	3.5%
$100,001 - $250,000	32	5.9%	5,463	19.3%	0	0.0%	0	0.0%	6	42.9%	1,128	26.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	29	5.3%	15,012	52.9%	0	0.0%	0	0.0%	6	42.9%	2,943	69.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*544*	*100.0%*	*28,369*	*100.0%*	*2*	*100.0%*	*10*	*100.0%*	*14*	*100.0%*	*4,217*	*100.0%*

CRA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach MSA #19660

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	3	1.2%	410	1.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	32	13.3%	5,134	22.0%	0	0.0%	0	0.0%	1	16.7%	270	16.3%
Low/Moderate Total	*35*	*14.5%*	*5,544*	*23.8%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*16.7%*	*270*	*16.3%*
Middle	156	64.7%	12,490	53.6%	2	100.0%	850	100.0%	3	50.0%	1,159	69.9%
Upper	50	20.7%	5,261	22.6%	0	0.0%	0	0.0%	2	33.3%	230	13.9%
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%
Total	*241*	*100.0%*	*23,295*	*100.0%*	*2*	*100.0%*	*850*	*100.0%*	*6*	*100.0%*	*1,659*	*100.0%*
						By Revenue						
Total $1 Million or Less	143	59.3%	12,043	51.7%	2	100.0%	850	100.0%	0	0.0%	0	0.0%
Over $1 Million	65	27.0%	9,584	41.1%	0	0.0%	0	0.0%	5	83.3%	910	54.9%
Not Known	33	13.7%	1,668	7.2%	0	0.0%	0	0.0%	1	16.7%	749	45.1%
Total	*241*	*100.0%*	*23,295*	*100.0%*	*2*	*100.0%*	*850*	*100.0%*	*6*	*100.0%*	*1,659*	*100.0%*
						By Loan Size						
$100,000 or less	187	77.6%	3,734	16.0%	0	0.0%	0	0.0%	1	16.7%	10	0.6%
$100,001 - $250,000	27	11.2%	5,054	21.7%	0	0.0%	0	0.0%	2	33.3%	350	21.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	27	11.2%	14,507	62.3%	2	100.0%	850	100.0%	3	50.0%	1,299	78.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*241*	*100.0%*	*23,295*	*100.0%*	*2*	*100.0%*	*850*	*100.0%*	*6*	*100.0%*	*1,659*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	118	82.5%	2,175	18.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	11	7.7%	2,253	18.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	14	9.8%	7,615	63.2%	2	100.0%	850	100.0%	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%
Total	*143*	*100.0%*	*12,043*	*100.0%*	*2*	*100.0%*	*850*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Jacksonville MSA #27260

	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	29	19.9%	3,102	40.9%	0	0.0%	0	0.0%	1	50.0%	100	66.7%
Low/Moderate Total	*29*	*19.9%*	*3,102*	*40.9%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*50.0%*	*100*	*66.7%*
Middle	58	39.7%	2,246	29.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	59	40.4%	2,242	29.5%	0	0.0%	0	0.0%	1	50.0%	50	33.3%
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%
Total	*146*	*100.0%*	*7,590*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*150*	*100.0%*
						By Revenue						
Total $1 Million or Less	79	54.1%	2,226	29.3%	0	0.0%	0	0.0%	1	50.0%	100	66.7%
Over $1 Million	34	23.3%	4,654	61.3%	0	0.0%	0	0.0%	1	50.0%	50	33.3%
Not Known	33	22.6%	710	9.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*146*	*100.0%*	*7,590*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*150*	*100.0%*
						By Loan Size						
$100,000 or less	129	88.4%	2,810	37.0%	0	0.0%	0	0.0%	2	100.0%	150	100.0%
$100,001 - $250,000	10	6.8%	1,999	26.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	7	4.8%	2,781	36.6%	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%
Total	*146*	*100.0%*	*7,590*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*150*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	76	96.2%	1,636	73.5%	0	0.0%	0	0.0%	1	100.0%	100	100.0%
$100,001 - $250,000	3	3.8%	590	26.5%	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%	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%
Total	*79*	*100.0%*	*2,226*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*100.0%*	*100*	*100.0%*

CRA Loan Distribution Table

Lakeland/Winter Haven MSA #29460

	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	7	10.3%	1,967	23.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*7*	*10.3%*	*1,967*	*23.9%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	41	60.3%	4,271	51.9%	0	0.0%	0	0.0%	2	100.0%	655	100.0%
Upper	20	29.4%	1,992	24.2%	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%
Total	*68*	*100.0%*	*8,230*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*655*	*100.0%*
						By Revenue						
Total $1 Million or Less	32	47.1%	2,113	25.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over $1 Million	17	25.0%	5,742	69.8%	0	0.0%	0	0.0%	1	50.0%	375	57.3%
Not Known	19	27.9%	375	4.6%	0	0.0%	0	0.0%	1	50.0%	280	42.7%
Total	*68*	*100.0%*	*8,230*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*655*	*100.0%*
						By Loan Size						
$100,000 or less	51	75.0%	821	10.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	6	8.8%	1,160	14.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	11	16.2%	6,249	75.9%	0	0.0%	0	0.0%	2	100.0%	655	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%
Total	*68*	*100.0%*	*8,230*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*655*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	27	84.4%	415	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	3	9.4%	555	26.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	2	6.3%	1,143	54.1%	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%
Total	*32*	*100.0%*	*2,113*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Miami/Ft Lauderdale/Miami Beach MSA #33100

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	35	7.1%	3,517	7.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	70	14.2%	10,451	22.1%	0	0.0%	0	0.0%	1	12.5%	715	27.5%
Low/Moderate Total	*105*	*21.3%*	*13,968*	*29.6%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*12.5%*	*715*	*27.5%*
Middle	191	38.7%	12,171	25.8%	0	0.0%	0	0.0%	2	25.0%	394	15.1%
Upper	197	40.0%	21,046	44.6%	0	0.0%	0	0.0%	5	62.5%	1,494	57.4%
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%
Total	*493*	*100.0%*	*47,185*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*2,603*	*100.0%*
						By Revenue						
Total $1 Million or Less	289	58.6%	14,894	31.6%	0	0.0%	0	0.0%	4	50.0%	1,413	54.3%
Over $1 Million	153	31.0%	27,523	58.3%	0	0.0%	0	0.0%	2	25.0%	375	14.4%
Not Known	51	10.3%	4,768	10.1%	0	0.0%	0	0.0%	2	25.0%	815	31.3%
Total	*493*	*100.0%*	*47,185*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*2,603*	*100.0%*
						By Loan Size						
$100,000 or less	406	82.4%	9,778	20.7%	0	0.0%	0	0.0%	2	25.0%	175	6.7%
$100,001 - $250,000	24	4.9%	4,736	10.0%	0	0.0%	0	0.0%	1	12.5%	119	4.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	63	12.8%	32,671	69.2%	0	0.0%	0	0.0%	5	62.5%	2,309	88.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*493*	*100.0%*	*47,185*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*100.0%*	*2,603*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	266	92.0%	6,223	41.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	9	3.1%	1,425	9.6%	0	0.0%	0	0.0%	1	25.0%	119	8.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	14	4.8%	7,246	48.7%	0	0.0%	0	0.0%	3	75.0%	1,294	91.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*289*	*100.0%*	*14,894*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*100.0%*	*1,413*	*100.0%*

CRA Loan Distribution Table

Naples/Marco Island MSA #34940

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	22	2.0%	444	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	126	11.2%	6,645	7.3%	0	0.0%	0	0.0%	3	8.6%	693	5.6%
Low/Moderate Total	*148*	*13.2%*	*7,089*	*7.8%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*8.6%*	*693*	*5.6%*
Middle	531	47.2%	37,617	41.6%	2	100.0%	4	100.0%	10	28.6%	2,573	20.8%
Upper	446	39.6%	45,781	50.6%	0	0.0%	0	0.0%	22	62.9%	9,096	73.6%
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%
Total	*1,125*	*100.0%*	*90,487*	*100.0%*	*2*	*100.0%*	*4*	*100.0%*	*35*	*100.0%*	*12,362*	*100.0%*
						By Revenue						
Total $1 Million or Less	637	56.6%	32,534	36.0%	0	0.0%	0	0.0%	22	62.9%	7,460	60.3%
Over $1 Million	230	20.4%	50,198	55.5%	0	0.0%	0	0.0%	6	17.1%	2,456	19.9%
Not Known	258	22.9%	7,755	8.6%	2	100.0%	4	100.0%	7	20.0%	2,446	19.8%
Total	*1,125*	*100.0%*	*90,487*	*100.0%*	*2*	*100.0%*	*4*	*100.0%*	*35*	*100.0%*	*12,362*	*100.0%*
						By Loan Size						
$100,000 or less	959	85.2%	18,040	19.9%	2	100.0%	4	100.0%	8	22.9%	523	4.2%
$100,001 - $250,000	66	5.9%	12,262	13.6%	0	0.0%	0	0.0%	7	20.0%	1,359	11.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	100	8.9%	60,185	66.5%	0	0.0%	0	0.0%	20	57.1%	10,480	84.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,125*	*100.0%*	*90,487*	*100.0%*	*2*	*100.0%*	*4*	*100.0%*	*35*	*100.0%*	*12,362*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	578	90.7%	9,672	29.7%	0	0.0%	0	0.0%	5	22.7%	365	4.9%
$100,001 - $250,000	27	4.2%	4,474	13.8%	0	0.0%	0	0.0%	3	13.6%	540	7.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	32	5.0%	18,388	56.5%	0	0.0%	0	0.0%	14	63.6%	6,555	87.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*637*	*100.0%*	*32,534*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*22*	*100.0%*	*7,460*	*100.0%*

CRA Loan Distribution Table

Orlando/Kissimmee MSA #36740

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	20	1.6%	3,436	3.2%	0	0.0%	0	0.0%	1	9.1%	280	11.8%
Moderate	235	18.5%	23,069	21.7%	0	0.0%	0	0.0%	1	9.1%	105	4.4%
Low/Moderate Total	*255*	*20.1%*	*26,505*	*24.9%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*18.2%*	*385*	*16.2%*
Middle	576	45.4%	47,734	44.9%	4	100.0%	100	100.0%	6	54.5%	1,339	56.4%
Upper	438	34.5%	32,158	30.2%	0	0.0%	0	0.0%	3	27.3%	650	27.4%
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%
Total	*1,269*	*100.0%*	*106,397*	*100.0%*	*4*	*100.0%*	*100*	*100.0%*	*11*	*100.0%*	*2,374*	*100.0%*
						By Revenue						
Total $1 Million or Less	659	51.9%	29,060	27.3%	0	0.0%	0	0.0%	5	45.5%	795	33.5%
Over $1 Million	405	31.9%	69,032	64.9%	2	50.0%	50	50.0%	3	27.3%	796	33.5%
Not Known	205	16.2%	8,305	7.8%	2	50.0%	50	50.0%	3	27.3%	783	33.0%
Total	*1,269*	*100.0%*	*106,397*	*100.0%*	*4*	*100.0%*	*100*	*100.0%*	*11*	*100.0%*	*2,374*	*100.0%*
						By Loan Size						
$100,000 or less	1,059	83.5%	20,759	19.5%	4	100.0%	100	100.0%	2	18.2%	188	7.9%
$100,001 - $250,000	79	6.2%	14,547	13.7%	0	0.0%	0	0.0%	5	45.5%	870	36.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	131	10.3%	71,091	66.8%	0	0.0%	0	0.0%	4	36.4%	1,316	55.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,269*	*100.0%*	*106,397*	*100.0%*	*4*	*100.0%*	*100*	*100.0%*	*11*	*100.0%*	*2,374*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	605	91.8%	10,256	35.3%	0	0.0%	0	0.0%	1	20.0%	90	11.3%
$100,001 - $250,000	24	3.6%	4,432	15.3%	0	0.0%	0	0.0%	3	60.0%	425	53.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	30	4.6%	14,372	49.5%	0	0.0%	0	0.0%	1	20.0%	280	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%
Total	*659*	*100.0%*	*29,060*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*5*	*100.0%*	*795*	*100.0%*

CRA Loan Distribution Table

Punta Gorda MSA #39460

	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	6.5%	20	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*2*	*6.5%*	*20*	*0.6%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	28	90.3%	3,239	90.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	3.2%	317	8.9%	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%
Total	*31*	*100.0%*	*3,576*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Revenue						
Total $1 Million or Less	20	64.5%	1,520	42.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over $1 Million	9	29.0%	2,050	57.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	6.5%	6	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*31*	*100.0%*	*3,576*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size						
$100,000 or less	24	77.4%	674	18.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	2	6.5%	335	9.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	5	16.1%	2,567	71.8%	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%
Total	*31*	*100.0%*	*3,576*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	16	80.0%	328	21.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	1	5.0%	125	8.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	3	15.0%	1,067	70.2%	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%
Total	*20*	*100.0%*	*1,520*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Tampa/St Petersburg/Clearwater MSA #45300

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	46	2.6%	1,932	2.1%	0	0.0%	0	0.0%	1	8.3%	200	7.1%
Moderate	355	20.0%	23,256	24.7%	4	66.7%	6	60.0%	1	8.3%	200	7.1%
Low/Moderate Total	*401*	*22.6%*	*25,188*	*26.8%*	*4*	*66.7%*	*6*	*60.0%*	*2*	*16.7%*	*400*	*14.3%*
Middle	702	39.6%	38,041	40.4%	0	0.0%	0	0.0%	3	25.0%	804	28.7%
Upper	670	37.8%	30,896	32.8%	2	33.3%	4	40.0%	7	58.3%	1,598	57.0%
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%
Total	*1,773*	*100.0%*	*94,125*	*100.0%*	*6*	*100.0%*	*10*	*100.0%*	*12*	*100.0%*	*2,802*	*100.0%*
						By Revenue						
Total $1 Million or Less	1,107	62.4%	39,875	42.4%	2	33.3%	4	40.0%	8	66.7%	2,252	80.4%
Over $1 Million	289	16.3%	43,896	46.6%	4	66.7%	6	60.0%	2	16.7%	400	14.3%
Not Known	377	21.3%	10,354	11.0%	0	0.0%	0	0.0%	2	16.7%	150	5.4%
Total	*1,773*	*100.0%*	*94,125*	*100.0%*	*6*	*100.0%*	*10*	*100.0%*	*12*	*100.0%*	*2,802*	*100.0%*
						By Loan Size						
$100,000 or less	1,606	90.6%	24,481	26.0%	6	100.0%	10	100.0%	5	41.7%	338	12.1%
$100,001 - $250,000	65	3.7%	12,188	12.9%	0	0.0%	0	0.0%	3	25.0%	648	23.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	102	5.8%	57,456	61.0%	0	0.0%	0	0.0%	4	33.3%	1,816	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%
Total	*1,773*	*100.0%*	*94,125*	*100.0%*	*6*	*100.0%*	*10*	*100.0%*	*12*	*100.0%*	*2,802*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	1,039	93.9%	14,768	37.0%	2	100.0%	4	100.0%	3	37.5%	188	8.3%
$100,001 - $250,000	29	2.6%	5,458	13.7%	0	0.0%	0	0.0%	1	12.5%	248	11.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	39	3.5%	19,649	49.3%	0	0.0%	0	0.0%	4	50.0%	1,816	80.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,107*	*100.0%*	*39,875*	*100.0%*	*2*	*100.0%*	*4*	*100.0%*	*8*	*100.0%*	*2,252*	*100.0%*

CRA Loan Distribution Table

Kankakee/Bradley MSA #28100

	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	6	100.0%	694	100.0%	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%	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%
Total	*6*	*100.0%*	*694*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Revenue						
Total $1 Million or Less	5	83.3%	394	56.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over $1 Million	1	16.7%	300	43.2%	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%	0	0.0%	0	0.0%
Total	*6*	*100.0%*	*694*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size						
$100,000 or less	4	66.7%	14	2.0%	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	33.3%	680	98.0%	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%
Total	*6*	*100.0%*	*694*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	4	80.0%	14	3.6%	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)	1	20.0%	380	96.4%	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%
Total	*5*	*100.0%*	*394*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Non-MSA Illinois

	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	64	17.1%	6,354	12.6%	0	0.0%	0	0.0%	8	44.4%	1,171	43.6%
Low/Moderate Total	*64*	*17.1%*	*6,354*	*12.6%*	*0*	*0.0%*	*0*	*0.0%*	*8*	*44.4%*	*1,171*	*43.6%*
Middle	221	59.1%	34,793	69.1%	64	90.1%	5,913	78.6%	9	50.0%	1,452	54.1%
Upper	89	23.8%	9,207	18.3%	7	9.9%	1,610	21.4%	1	5.6%	60	2.2%
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%
Total	*374*	*100.0%*	*50,354*	*100.0%*	*71*	*100.0%*	*7,523*	*100.0%*	*18*	*100.0%*	*2,683*	*100.0%*
						By Revenue						
Total $1 Million or Less	198	52.9%	15,069	29.9%	68	95.8%	6,798	90.4%	9	50.0%	1,358	50.6%
Over $1 Million	126	33.7%	34,061	67.6%	1	1.4%	500	6.6%	5	27.8%	1,240	46.2%
Not Known	50	13.4%	1,224	2.4%	2	2.8%	225	3.0%	4	22.2%	85	3.2%
Total	*374*	*100.0%*	*50,354*	*100.0%*	*71*	*100.0%*	*7,523*	*100.0%*	*18*	*100.0%*	*2,683*	*100.0%*
						By Loan Size						
$100,000 or less	258	69.0%	8,271	16.4%	45	63.4%	2,079	27.6%	11	61.1%	441	16.4%
$100,001 - $250,000	59	15.8%	10,742	21.3%	22	31.0%	3,894	51.8%	5	27.8%	772	28.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	57	15.2%	31,341	62.2%	4	5.6%	1,550	20.6%	2	11.1%	1,470	54.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*374*	*100.0%*	*50,354*	*100.0%*	*71*	*100.0%*	*7,523*	*100.0%*	*18*	*100.0%*	*2,683*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	163	82.3%	4,917	32.6%	44	64.7%	2,064	30.4%	5	55.6%	278	20.5%
$100,001 - $250,000	24	12.1%	3,929	26.1%	21	30.9%	3,684	54.2%	3	33.3%	410	30.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	11	5.6%	6,223	41.3%	3	4.4%	1,050	15.4%	1	11.1%	670	49.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*198*	*100.0%*	*15,069*	*100.0%*	*68*	*100.0%*	*6,798*	*100.0%*	*9*	*100.0%*	*1,358*	*100.0%*

CRA Loan Distribution Table

Rockford MSA #40420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	4	3.3%	680	5.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	18	14.6%	858	6.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*22*	*17.9%*	*1,538*	*12.3%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	58	47.2%	7,100	56.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	43	35.0%	3,912	31.2%	3	100.0%	376	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%
Total	*123*	*100.0%*	*12,550*	*100.0%*	*3*	*100.0%*	*376*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Revenue						
Total $1 Million or Less	72	58.5%	4,337	34.6%	2	66.7%	359	95.5%	0	0.0%	0	0.0%
Over $1 Million	31	25.2%	6,448	51.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	20	16.3%	1,765	14.1%	1	33.3%	17	4.5%	0	0.0%	0	0.0%
Total	*123*	*100.0%*	*12,550*	*100.0%*	*3*	*100.0%*	*376*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size						
$100,000 or less	96	78.0%	2,162	17.2%	2	66.7%	92	24.5%	0	0.0%	0	0.0%
$100,001 - $250,000	11	8.9%	2,057	16.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	16	13.0%	8,331	66.4%	1	33.3%	284	75.5%	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%
Total	*123*	*100.0%*	*12,550*	*100.0%*	*3*	*100.0%*	*376*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	62	86.1%	970	22.4%	1	50.0%	75	20.9%	0	0.0%	0	0.0%
$100,001 - $250,000	6	8.3%	1,079	24.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	4	5.6%	2,288	52.8%	1	50.0%	284	79.1%	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%
Total	*72*	*100.0%*	*4,337*	*100.0%*	*2*	*100.0%*	*359*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Bloomington MSA #14020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	19	18.3%	1,486	23.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	12	11.5%	246	3.8%	0	0.0%	0	0.0%	1	16.7%	160	23.4%
Low/Moderate Total	*31*	*29.8%*	*1,732*	*27.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*16.7%*	*160*	*23.4%*
Middle	44	42.3%	3,050	47.5%	2	50.0%	20	50.0%	5	83.3%	523	76.6%
Upper	29	27.9%	1,634	25.5%	2	50.0%	20	50.0%	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%
Total	*104*	*100.0%*	*6,416*	*100.0%*	*4*	*100.0%*	*40*	*100.0%*	*6*	*100.0%*	*683*	*100.0%*
						By Revenue						
Total $1 Million or Less	54	51.9%	2,938	45.8%	4	100.0%	40	100.0%	3	50.0%	370	54.2%
Over $1 Million	23	22.1%	2,645	41.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	27	26.0%	833	13.0%	0	0.0%	0	0.0%	3	50.0%	313	45.8%
Total	*104*	*100.0%*	*6,416*	*100.0%*	*4*	*100.0%*	*40*	*100.0%*	*6*	*100.0%*	*683*	*100.0%*
						By Loan Size						
$100,000 or less	88	84.6%	2,925	45.6%	4	100.0%	40	100.0%	1	16.7%	48	7.0%
$100,001 - $250,000	12	11.5%	2,141	33.4%	0	0.0%	0	0.0%	5	83.3%	635	93.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	4	3.8%	1,350	21.0%	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%
Total	*104*	*100.0%*	*6,416*	*100.0%*	*4*	*100.0%*	*40*	*100.0%*	*6*	*100.0%*	*683*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	48	88.9%	1,621	55.2%	4	100.0%	40	100.0%	0	0.0%	0	0.0%
$100,001 - $250,000	3	5.6%	367	12.5%	0	0.0%	0	0.0%	3	100.0%	370	100.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	3	5.6%	950	32.3%	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%
Total	*54*	*100.0%*	*2,938*	*100.0%*	*4*	*100.0%*	*40*	*100.0%*	*3*	*100.0%*	*370*	*100.0%*

CRA Loan Distribution Table

Elkhart/Goshen MSA #21140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	1	1.1%	150	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	15	16.3%	1,516	6.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*16*	*17.4%*	*1,666*	*7.1%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	71	77.2%	19,390	82.5%	1	100.0%	143	100.0%	1	100.0%	900	100.0%
Upper	5	5.4%	2,460	10.5%	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%
Total	*92*	*100.0%*	*23,516*	*100.0%*	*1*	*100.0%*	*143*	*100.0%*	*1*	*100.0%*	*900*	*100.0%*
						By Revenue						
Total $1 Million or Less	42	45.7%	2,730	11.6%	1	100.0%	143	100.0%	0	0.0%	0	0.0%
Over $1 Million	31	33.7%	13,168	56.0%	0	0.0%	0	0.0%	1	100.0%	900	100.0%
Not Known	19	20.7%	7,618	32.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*92*	*100.0%*	*23,516*	*100.0%*	*1*	*100.0%*	*143*	*100.0%*	*1*	*100.0%*	*900*	*100.0%*
						By Loan Size						
$100,000 or less	44	47.8%	1,074	4.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	10	10.9%	1,633	6.9%	1	100.0%	143	100.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	38	41.3%	20,809	88.5%	0	0.0%	0	0.0%	1	100.0%	900	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%
Total	*92*	*100.0%*	*23,516*	*100.0%*	*1*	*100.0%*	*143*	*100.0%*	*1*	*100.0%*	*900*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	35	83.3%	881	32.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	3	7.1%	527	19.3%	1	100.0%	143	100.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	4	9.5%	1,322	48.4%	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%
Total	*42*	*100.0%*	*2,730*	*100.0%*	*1*	*100.0%*	*143*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Fort Wayne MSA #23060

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	9	2.5%	2,940	9.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	75	20.8%	10,827	34.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*84*	*23.3%*	*13,767*	*43.5%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	173	48.1%	9,337	29.5%	0	0.0%	0	0.0%	6	85.7%	590	89.9%
Upper	103	28.6%	8,557	27.0%	0	0.0%	0	0.0%	1	14.3%	66	10.1%
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%
Total	*360*	*100.0%*	*31,661*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*7*	*100.0%*	*656*	*100.0%*
						By Revenue						
Total $1 Million or Less	199	55.3%	11,532	36.4%	0	0.0%	0	0.0%	6	85.7%	430	65.5%
Over $1 Million	99	27.5%	18,622	58.8%	0	0.0%	0	0.0%	1	14.3%	226	34.5%
Not Known	62	17.2%	1,507	4.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*360*	*100.0%*	*31,661*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*7*	*100.0%*	*656*	*100.0%*
						By Loan Size						
$100,000 or less	287	79.7%	6,667	21.1%	0	0.0%	0	0.0%	5	71.4%	159	24.2%
$100,001 - $250,000	41	11.4%	7,353	23.2%	0	0.0%	0	0.0%	1	14.3%	226	34.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	32	8.9%	17,641	55.7%	0	0.0%	0	0.0%	1	14.3%	271	41.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*360*	*100.0%*	*31,661*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*7*	*100.0%*	*656*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	168	84.4%	3,823	33.2%	0	0.0%	0	0.0%	5	83.3%	159	37.0%
$100,001 - $250,000	24	12.1%	4,232	36.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	7	3.5%	3,477	30.2%	0	0.0%	0	0.0%	1	16.7%	271	63.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*199*	*100.0%*	*11,532*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*430*	*100.0%*

CRA Loan Distribution Table

Indianapolis/Anderson/Columbus CSA #294

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	60	2.2%	8,858	2.2%	0	0.0%	0	0.0%	2	1.6%	125	0.5%
Moderate	385	14.0%	64,410	16.1%	0	0.0%	0	0.0%	14	11.4%	2,987	11.4%
Low/Moderate Total	*445*	*16.2%*	*73,268*	*18.3%*	*0*	*0.0%*	*0*	*0.0%*	*16*	*13.0%*	*3,112*	*11.8%*
Middle	1,253	45.5%	186,561	46.6%	23	100.0%	2,369	100.0%	64	52.0%	12,151	46.2%
Upper	1,057	38.4%	140,457	35.1%	0	0.0%	0	0.0%	43	35.0%	11,049	42.0%
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%
Total	*2,755*	*100.0%*	*400,286*	*100.0%*	*23*	*100.0%*	*2,369*	*100.0%*	*123*	*100.0%*	*26,312*	*100.0%*
						By Revenue						
Total $1 Million or Less	1,371	49.8%	111,648	27.9%	16	69.6%	1,984	83.7%	62	50.4%	14,599	55.5%
Over $1 Million	829	30.1%	240,220	60.0%	1	4.3%	30	1.3%	28	22.8%	7,765	29.5%
Not Known	555	20.1%	48,418	12.1%	6	26.1%	355	15.0%	33	26.8%	3,948	15.0%
Total	*2,755*	*100.0%*	*400,286*	*100.0%*	*23*	*100.0%*	*2,369*	*100.0%*	*123*	*100.0%*	*26,312*	*100.0%*
						By Loan Size						
$100,000 or less	1,879	68.2%	51,358	12.8%	15	65.2%	708	29.9%	53	43.1%	3,186	12.1%
$100,001 - $250,000	392	14.2%	71,419	17.8%	6	26.1%	1,024	43.2%	39	31.7%	6,966	26.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	484	17.6%	277,509	69.3%	2	8.7%	637	26.9%	31	25.2%	16,160	61.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,755*	*100.0%*	*400,286*	*100.0%*	*23*	*100.0%*	*2,369*	*100.0%*	*123*	*100.0%*	*26,312*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	1,112	81.1%	27,673	24.8%	9	56.3%	463	23.3%	26	41.9%	1,490	10.2%
$100,001 - $250,000	141	10.3%	24,390	21.8%	5	31.3%	884	44.6%	18	29.0%	3,212	22.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	118	8.6%	59,585	53.4%	2	12.5%	637	32.1%	18	29.0%	9,897	67.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,371*	*100.0%*	*111,648*	*100.0%*	*16*	*100.0%*	*1,984*	*100.0%*	*62*	*100.0%*	*14,599*	*100.0%*

CRA Loan Distribution Table

Lafayette MSA #29140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	6	4.2%	1,719	8.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	48	33.8%	5,340	26.9%	0	0.0%	0	0.0%	2	25.0%	250	16.4%
Low/Moderate Total	*54*	*38.0%*	*7,059*	*35.5%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*25.0%*	*250*	*16.4%*
Middle	58	40.8%	10,158	51.1%	3	60.0%	450	90.0%	3	37.5%	1,079	70.8%
Upper	30	21.1%	2,668	13.4%	2	40.0%	50	10.0%	3	37.5%	195	12.8%
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%
Total	*142*	*100.0%*	*19,885*	*100.0%*	*5*	*100.0%*	*500*	*100.0%*	*8*	*100.0%*	*1,524*	*100.0%*
						By Revenue						
Total $1 Million or Less	74	52.1%	9,468	47.6%	4	80.0%	475	95.0%	3	37.5%	195	12.8%
Over $1 Million	31	21.8%	8,533	42.9%	0	0.0%	0	0.0%	2	25.0%	250	16.4%
Not Known	37	26.1%	1,884	9.5%	1	20.0%	25	5.0%	3	37.5%	1,079	70.8%
Total	*142*	*100.0%*	*19,885*	*100.0%*	*5*	*100.0%*	*500*	*100.0%*	*8*	*100.0%*	*1,524*	*100.0%*
						By Loan Size						
$100,000 or less	93	65.5%	2,059	10.4%	2	40.0%	50	10.0%	4	50.0%	295	19.4%
$100,001 - $250,000	27	19.0%	5,039	25.3%	3	60.0%	450	90.0%	1	12.5%	150	9.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	22	15.5%	12,787	64.3%	0	0.0%	0	0.0%	3	37.5%	1,079	70.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*142*	*100.0%*	*19,885*	*100.0%*	*5*	*100.0%*	*500*	*100.0%*	*8*	*100.0%*	*1,524*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	50	67.6%	943	10.0%	1	25.0%	25	5.3%	3	100.0%	195	100.0%
$100,001 - $250,000	14	18.9%	2,541	26.8%	3	75.0%	450	94.7%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	10	13.5%	5,984	63.2%	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%
Total	*74*	*100.0%*	*9,468*	*100.0%*	*4*	*100.0%*	*475*	*100.0%*	*3*	*100.0%*	*195*	*100.0%*

CRA Loan Distribution Table

Michigan City/La Porte MSA #31140

	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	33	30.3%	3,904	34.3%	0	0.0%	0	0.0%	2	66.7%	439	66.6%
Low/Moderate Total	*33*	*30.3%*	*3,904*	*34.3%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*66.7%*	*439*	*66.6%*
Middle	59	54.1%	7,292	64.0%	7	100.0%	657	100.0%	1	33.3%	220	33.4%
Upper	17	15.6%	200	1.8%	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%
Total	*109*	*100.0%*	*11,396*	*100.0%*	*7*	*100.0%*	*657*	*100.0%*	*3*	*100.0%*	*659*	*100.0%*
						By Revenue						
Total $1 Million or Less	67	61.5%	2,871	25.2%	3	42.9%	643	97.9%	3	100.0%	659	100.0%
Over $1 Million	22	20.2%	7,023	61.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	20	18.3%	1,502	13.2%	4	57.1%	14	2.1%	0	0.0%	0	0.0%
Total	*109*	*100.0%*	*11,396*	*100.0%*	*7*	*100.0%*	*657*	*100.0%*	*3*	*100.0%*	*659*	*100.0%*
						By Loan Size						
$100,000 or less	83	76.1%	1,220	10.7%	5	71.4%	28	4.3%	1	33.3%	79	12.0%
$100,001 - $250,000	9	8.3%	1,686	14.8%	1	14.3%	130	19.8%	1	33.3%	220	33.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	17	15.6%	8,490	74.5%	1	14.3%	499	76.0%	1	33.3%	360	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%
Total	*109*	*100.0%*	*11,396*	*100.0%*	*7*	*100.0%*	*657*	*100.0%*	*3*	*100.0%*	*659*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	61	91.0%	906	31.6%	1	33.3%	14	2.2%	1	33.3%	79	12.0%
$100,001 - $250,000	3	4.5%	489	17.0%	1	33.3%	130	20.2%	1	33.3%	220	33.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	3	4.5%	1,476	51.4%	1	33.3%	499	77.6%	1	33.3%	360	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%
Total	*67*	*100.0%*	*2,871*	*100.0%*	*3*	*100.0%*	*643*	*100.0%*	*3*	*100.0%*	*659*	*100.0%*

CRA Loan Distribution Table

Non-MSA Indiana

	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	28	7.1%	6,833	16.9%	0	0.0%	0	0.0%	1	3.2%	82	2.2%
Low/Moderate Total	*28*	*7.1%*	*6,833*	*16.9%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*3.2%*	*82*	*2.2%*
Middle	277	69.9%	25,020	62.0%	23	88.5%	2,046	93.2%	25	80.6%	2,746	72.6%
Upper	91	23.0%	8,532	21.1%	3	11.5%	150	6.8%	5	16.1%	956	25.3%
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%
Total	*396*	*100.0%*	*40,385*	*100.0%*	*26*	*100.0%*	*2,196*	*100.0%*	*31*	*100.0%*	*3,784*	*100.0%*
						By Revenue						
Total $1 Million or Less	180	45.5%	13,771	34.1%	25	96.2%	2,136	97.3%	19	61.3%	3,146	83.1%
Over $1 Million	115	29.0%	24,210	59.9%	0	0.0%	0	0.0%	4	12.9%	228	6.0%
Not Known	101	25.5%	2,404	6.0%	1	3.8%	60	2.7%	8	25.8%	410	10.8%
Total	*396*	*100.0%*	*40,385*	*100.0%*	*26*	*100.0%*	*2,196*	*100.0%*	*31*	*100.0%*	*3,784*	*100.0%*
						By Loan Size						
$100,000 or less	302	76.3%	8,832	21.9%	21	80.8%	891	40.6%	23	74.2%	1,312	34.7%
$100,001 - $250,000	50	12.6%	8,765	21.7%	3	11.5%	505	23.0%	5	16.1%	590	15.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	44	11.1%	22,788	56.4%	2	7.7%	800	36.4%	3	9.7%	1,882	49.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*396*	*100.0%*	*40,385*	*100.0%*	*26*	*100.0%*	*2,196*	*100.0%*	*31*	*100.0%*	*3,784*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	147	81.7%	4,562	33.1%	20	80.0%	831	38.9%	12	63.2%	776	24.7%
$100,001 - $250,000	19	10.6%	3,252	23.6%	3	12.0%	505	23.6%	4	21.1%	488	15.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	14	7.8%	5,957	43.3%	2	8.0%	800	37.5%	3	15.8%	1,882	59.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*180*	*100.0%*	*13,771*	*100.0%*	*25*	*100.0%*	*2,136*	*100.0%*	*19*	*100.0%*	*3,146*	*100.0%*

CRA Loan Distribution Table

Non-MSA Southeast/Central Indiana

	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	3	1.1%	175	0.5%	1	1.7%	421	6.9%	2	18.2%	800	50.1%
Low/Moderate Total	*3*	*1.1%*	*175*	*0.5%*	*1*	*1.7%*	*421*	*6.9%*	*2*	*18.2%*	*800*	*50.1%*
Middle	243	87.4%	31,793	88.3%	50	86.2%	4,650	76.7%	9	81.8%	798	49.9%
Upper	32	11.5%	4,034	11.2%	7	12.1%	991	16.3%	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%
Total	*278*	*100.0%*	*36,002*	*100.0%*	*58*	*100.0%*	*6,062*	*100.0%*	*11*	*100.0%*	*1,598*	*100.0%*
						By Revenue						
Total $1 Million or Less	125	45.0%	8,591	23.9%	50	86.2%	5,821	96.0%	4	36.4%	366	22.9%
Over $1 Million	83	29.9%	24,672	68.5%	0	0.0%	0	0.0%	5	45.5%	1,115	69.8%
Not Known	70	25.2%	2,739	7.6%	8	13.8%	241	4.0%	2	18.2%	117	7.3%
Total	*278*	*100.0%*	*36,002*	*100.0%*	*58*	*100.0%*	*6,062*	*100.0%*	*11*	*100.0%*	*1,598*	*100.0%*
						By Loan Size						
$100,000 or less	191	68.7%	5,845	16.2%	37	63.8%	1,403	23.1%	7	63.6%	484	30.3%
$100,001 - $250,000	53	19.1%	9,834	27.3%	18	31.0%	3,558	58.7%	2	18.2%	314	19.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	34	12.2%	20,323	56.4%	3	5.2%	1,101	18.2%	2	18.2%	800	50.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*278*	*100.0%*	*36,002*	*100.0%*	*58*	*100.0%*	*6,062*	*100.0%*	*11*	*100.0%*	*1,598*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	102	81.6%	2,999	34.9%	29	58.0%	1,162	20.0%	3	75.0%	217	59.3%
$100,001 - $250,000	18	14.4%	3,333	38.8%	18	36.0%	3,558	61.1%	1	25.0%	149	40.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	5	4.0%	2,259	26.3%	3	6.0%	1,101	18.9%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*125*	*100.0%*	*8,591*	*100.0%*	*50*	*100.0%*	*5,821*	*100.0%*	*4*	*100.0%*	*366*	*100.0%*

CRA Loan Distribution Table

Terre Haute MSA #45460

	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	53	24.3%	4,843	22.7%	0	0.0%	0	0.0%	3	17.6%	247	17.6%
Low/Moderate Total	*53*	*24.3%*	*4,843*	*22.7%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*17.6%*	*247*	*17.6%*
Middle	129	59.2%	12,918	60.6%	8	88.9%	1,356	85.8%	9	52.9%	855	60.9%
Upper	36	16.5%	3,554	16.7%	1	11.1%	225	14.2%	5	29.4%	301	21.5%
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%
Total	*218*	*100.0%*	*21,315*	*100.0%*	*9*	*100.0%*	*1,581*	*100.0%*	*17*	*100.0%*	*1,403*	*100.0%*
						By Revenue						
Total $1 Million or Less	123	56.4%	9,285	43.6%	9	100.0%	1,581	100.0%	12	70.6%	1,012	72.1%
Over $1 Million	48	22.0%	9,376	44.0%	0	0.0%	0	0.0%	1	5.9%	166	11.8%
Not Known	47	21.6%	2,654	12.5%	0	0.0%	0	0.0%	4	23.5%	225	16.0%
Total	*218*	*100.0%*	*21,315*	*100.0%*	*9*	*100.0%*	*1,581*	*100.0%*	*17*	*100.0%*	*1,403*	*100.0%*
						By Loan Size						
$100,000 or less	163	74.8%	5,689	26.7%	2	22.2%	102	6.5%	12	70.6%	577	41.1%
$100,001 - $250,000	36	16.5%	6,145	28.8%	6	66.7%	1,073	67.9%	5	29.4%	826	58.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	19	8.7%	9,481	44.5%	1	11.1%	406	25.7%	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%
Total	*218*	*100.0%*	*21,315*	*100.0%*	*9*	*100.0%*	*1,581*	*100.0%*	*17*	*100.0%*	*1,403*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	101	82.1%	3,366	36.3%	2	22.2%	102	6.5%	8	66.7%	352	34.8%
$100,001 - $250,000	16	13.0%	2,796	30.1%	6	66.7%	1,073	67.9%	4	33.3%	660	65.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	6	4.9%	3,123	33.6%	1	11.1%	406	25.7%	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%
Total	*123*	*100.0%*	*9,285*	*100.0%*	*9*	*100.0%*	*1,581*	*100.0%*	*12*	*100.0%*	*1,012*	*100.0%*

CRA Loan Distribution Table

Lexington/Fayette MSA #30460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	103	10.5%	15,890	12.0%	15	8.9%	3,030	8.3%	8	16.3%	2,884	15.7%
Moderate	124	12.6%	18,096	13.6%	9	5.3%	1,380	3.8%	5	10.2%	2,486	13.5%
Low/Moderate Total	*227*	*23.1%*	*33,986*	*25.6%*	*24*	*14.2%*	*4,410*	*12.1%*	*13*	*26.5%*	*5,370*	*29.2%*
Middle	367	37.3%	49,463	37.3%	84	49.7%	19,242	53.0%	23	46.9%	8,773	47.7%
Upper	390	39.6%	49,147	37.1%	61	36.1%	12,656	34.9%	13	26.5%	4,256	23.1%
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%
Total	*984*	*100.0%*	*132,596*	*100.0%*	*169*	*100.0%*	*36,308*	*100.0%*	*49*	*100.0%*	*18,399*	*100.0%*
						By Revenue						
Total $1 Million or Less	508	51.6%	43,393	32.7%	121	71.6%	24,148	66.5%	24	49.0%	9,199	50.0%
Over $1 Million	240	24.4%	74,971	56.5%	24	14.2%	7,586	20.9%	23	46.9%	8,981	48.8%
Not Known	236	24.0%	14,232	10.7%	24	14.2%	4,574	12.6%	2	4.1%	219	1.2%
Total	*984*	*100.0%*	*132,596*	*100.0%*	*169*	*100.0%*	*36,308*	*100.0%*	*49*	*100.0%*	*18,399*	*100.0%*
						By Loan Size						
$100,000 or less	691	70.2%	17,425	13.1%	63	37.3%	4,159	11.5%	7	14.3%	470	2.6%
$100,001 - $250,000	121	12.3%	21,859	16.5%	54	32.0%	9,755	26.9%	12	24.5%	2,171	11.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	172	17.5%	93,312	70.4%	52	30.8%	22,394	61.7%	30	61.2%	15,758	85.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*984*	*100.0%*	*132,596*	*100.0%*	*169*	*100.0%*	*36,308*	*100.0%*	*49*	*100.0%*	*18,399*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	407	80.1%	9,842	22.7%	47	38.8%	3,270	13.5%	4	16.7%	275	3.0%
$100,001 - $250,000	53	10.4%	9,222	21.3%	43	35.5%	7,640	31.6%	5	20.8%	867	9.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	48	9.4%	24,329	56.1%	31	25.6%	13,238	54.8%	15	62.5%	8,057	87.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*508*	*100.0%*	*43,393*	*100.0%*	*121*	*100.0%*	*24,148*	*100.0%*	*24*	*100.0%*	*9,199*	*100.0%*

CRA Loan Distribution Table

Non-MSA Kentucky

	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	8	2.5%	2,876	8.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*8*	*2.5%*	*2,876*	*8.7%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	89	28.2%	8,952	27.1%	19	22.9%	1,606	15.0%	3	27.3%	136	8.3%
Upper	219	69.3%	21,183	64.2%	64	77.1%	9,115	85.0%	8	72.7%	1,498	91.7%
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%
Total	*316*	*100.0%*	*33,011*	*100.0%*	*83*	*100.0%*	*10,721*	*100.0%*	*11*	*100.0%*	*1,634*	*100.0%*
						By Revenue						
Total $1 Million or Less	168	53.2%	10,535	31.9%	62	74.7%	7,915	73.8%	8	72.7%	1,351	82.7%
Over $1 Million	79	25.0%	20,430	61.9%	15	18.1%	2,583	24.1%	2	18.2%	269	16.5%
Not Known	69	21.8%	2,046	6.2%	6	7.2%	223	2.1%	1	9.1%	14	0.9%
Total	*316*	*100.0%*	*33,011*	*100.0%*	*83*	*100.0%*	*10,721*	*100.0%*	*11*	*100.0%*	*1,634*	*100.0%*
						By Loan Size						
$100,000 or less	253	80.1%	7,364	22.3%	42	50.6%	1,925	18.0%	6	54.5%	307	18.8%
$100,001 - $250,000	27	8.5%	5,003	15.2%	29	34.9%	4,761	44.4%	3	27.3%	634	38.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	36	11.4%	20,644	62.5%	12	14.5%	4,035	37.6%	2	18.2%	693	42.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*316*	*100.0%*	*33,011*	*100.0%*	*83*	*100.0%*	*10,721*	*100.0%*	*11*	*100.0%*	*1,634*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	147	87.5%	4,111	39.0%	33	53.2%	1,572	19.9%	4	50.0%	199	14.7%
$100,001 - $250,000	9	5.4%	1,589	15.1%	19	30.6%	2,957	37.4%	2	25.0%	459	34.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	12	7.1%	4,835	45.9%	10	16.1%	3,386	42.8%	2	25.0%	693	51.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*168*	*100.0%*	*10,535*	*100.0%*	*62*	*100.0%*	*7,915*	*100.0%*	*8*	*100.0%*	*1,351*	*100.0%*

CRA Loan Distribution Table

Owensboro MSA #36980

	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	12.8%	3,289	21.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*11*	*12.8%*	*3,289*	*21.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	44	51.2%	6,955	44.5%	1	100.0%	105	100.0%	4	36.4%	699	44.6%
Upper	31	36.0%	5,396	34.5%	0	0.0%	0	0.0%	7	63.6%	868	55.4%
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%
Total	*86*	*100.0%*	*15,640*	*100.0%*	*1*	*100.0%*	*105*	*100.0%*	*11*	*100.0%*	*1,567*	*100.0%*
						By Revenue						
Total $1 Million or Less	54	62.8%	6,686	42.7%	0	0.0%	0	0.0%	10	90.9%	1,067	68.1%
Over $1 Million	21	24.4%	7,029	44.9%	1	100.0%	105	100.0%	1	9.1%	500	31.9%
Not Known	11	12.8%	1,925	12.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*86*	*100.0%*	*15,640*	*100.0%*	*1*	*100.0%*	*105*	*100.0%*	*11*	*100.0%*	*1,567*	*100.0%*
						By Loan Size						
$100,000 or less	53	61.6%	1,288	8.2%	0	0.0%	0	0.0%	5	45.5%	285	18.2%
$100,001 - $250,000	13	15.1%	2,465	15.8%	1	100.0%	105	100.0%	5	45.5%	782	49.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	20	23.3%	11,887	76.0%	0	0.0%	0	0.0%	1	9.1%	500	31.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*86*	*100.0%*	*15,640*	*100.0%*	*1*	*100.0%*	*105*	*100.0%*	*11*	*100.0%*	*1,567*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	38	70.4%	983	14.7%	0	0.0%	0	0.0%	5	50.0%	285	26.7%
$100,001 - $250,000	11	20.4%	2,199	32.9%	0	0.0%	0	0.0%	5	50.0%	782	73.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	5	9.3%	3,504	52.4%	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%
Total	*54*	*100.0%*	*6,686*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*10*	*100.0%*	*1,067*	*100.0%*

CRA Loan Distribution Table

Battle Creek MSA #12980

	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	53	19.9%	9,561	22.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*53*	*19.9%*	*9,561*	*22.7%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	125	47.0%	20,389	48.4%	2	100.0%	500	100.0%	2	66.7%	509	60.6%
Upper	80	30.1%	11,909	28.2%	0	0.0%	0	0.0%	1	33.3%	331	39.4%
Unknown	8	3.0%	307	0.7%	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%
Total	*266*	*100.0%*	*42,166*	*100.0%*	*2*	*100.0%*	*500*	*100.0%*	*3*	*100.0%*	*840*	*100.0%*
						By Revenue						
Total $1 Million or Less	114	42.9%	13,238	31.4%	2	100.0%	500	100.0%	1	33.3%	331	39.4%
Over $1 Million	118	44.4%	25,067	59.4%	0	0.0%	0	0.0%	2	66.7%	509	60.6%
Not Known	34	12.8%	3,861	9.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*266*	*100.0%*	*42,166*	*100.0%*	*2*	*100.0%*	*500*	*100.0%*	*3*	*100.0%*	*840*	*100.0%*
						By Loan Size						
$100,000 or less	154	57.9%	5,253	12.5%	1	50.0%	100	20.0%	1	33.3%	81	9.6%
$100,001 - $250,000	63	23.7%	11,410	27.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	49	18.4%	25,503	60.5%	1	50.0%	400	80.0%	2	66.7%	759	90.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*266*	*100.0%*	*42,166*	*100.0%*	*2*	*100.0%*	*500*	*100.0%*	*3*	*100.0%*	*840*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	82	71.9%	2,361	17.8%	1	50.0%	100	20.0%	0	0.0%	0	0.0%
$100,001 - $250,000	16	14.0%	2,563	19.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	16	14.0%	8,314	62.8%	1	50.0%	400	80.0%	1	100.0%	331	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%
Total	*114*	*100.0%*	*13,238*	*100.0%*	*2*	*100.0%*	*500*	*100.0%*	*1*	*100.0%*	*331*	*100.0%*

CRA Loan Distribution Table

Bay City MSA #13020

	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	9	11.4%	1,805	17.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*9*	*11.4%*	*1,805*	*17.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	57	72.2%	8,128	76.4%	0	0.0%	0	0.0%	1	100.0%	100	100.0%
Upper	13	16.5%	706	6.6%	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%
Total	*79*	*100.0%*	*10,639*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*100.0%*	*100*	*100.0%*
						By Revenue						
Total $1 Million or Less	49	62.0%	5,503	51.7%	0	0.0%	0	0.0%	1	100.0%	100	100.0%
Over $1 Million	21	26.6%	4,853	45.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	9	11.4%	283	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*79*	*100.0%*	*10,639*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*100.0%*	*100*	*100.0%*
						By Loan Size						
$100,000 or less	50	63.3%	1,799	16.9%	0	0.0%	0	0.0%	1	100.0%	100	100.0%
$100,001 - $250,000	21	26.6%	3,780	35.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	8	10.1%	5,060	47.6%	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%
Total	*79*	*100.0%*	*10,639*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*100.0%*	*100*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	31	63.3%	1,323	24.0%	0	0.0%	0	0.0%	1	100.0%	100	100.0%
$100,001 - $250,000	15	30.6%	2,520	45.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	3	6.1%	1,660	30.2%	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%
Total	*49*	*100.0%*	*5,503*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*100.0%*	*100*	*100.0%*

CRA Loan Distribution Table

Detroit/Warren/Flint CSA #220

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	222	2.9%	35,161	3.2%	0	0.0%	0	0.0%	7	2.5%	3,170	3.4%
Moderate	1,183	15.3%	182,645	16.4%	0	0.0%	0	0.0%	43	15.6%	13,248	14.0%
Low/Moderate Total	*1,405*	*18.2%*	*217,806*	*19.6%*	*0*	*0.0%*	*0*	*0.0%*	*50*	*18.1%*	*16,418*	*17.4%*
Middle	3,620	46.9%	477,383	43.0%	0	0.0%	0	0.0%	106	38.4%	39,483	41.8%
Upper	2,653	34.4%	410,595	37.0%	1	100.0%	95	100.0%	120	43.5%	38,545	40.8%
Unknown	33	0.4%	5,102	0.5%	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%
Total	*7,711*	*100.0%*	*1,110,886*	*100.0%*	*1*	*100.0%*	*95*	*100.0%*	*276*	*100.0%*	*94,446*	*100.0%*
						By Revenue						
Total $1 Million or Less	4,165	54.0%	407,048	36.6%	1	100.0%	95	100.0%	120	43.5%	35,196	37.3%
Over $1 Million	2,107	27.3%	566,424	51.0%	0	0.0%	0	0.0%	104	37.7%	43,494	46.1%
Not Known	1,439	18.7%	137,414	12.4%	0	0.0%	0	0.0%	52	18.8%	15,756	16.7%
Total	*7,711*	*100.0%*	*1,110,886*	*100.0%*	*1*	*100.0%*	*95*	*100.0%*	*276*	*100.0%*	*94,446*	*100.0%*
						By Loan Size						
$100,000 or less	5,267	68.3%	118,865	10.7%	1	100.0%	95	100.0%	64	23.2%	4,468	4.7%
$100,001 - $250,000	1,035	13.4%	195,046	17.6%	0	0.0%	0	0.0%	89	32.2%	16,661	17.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,409	18.3%	796,975	71.7%	0	0.0%	0	0.0%	123	44.6%	73,317	77.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,711*	*100.0%*	*1,110,886*	*100.0%*	*1*	*100.0%*	*95*	*100.0%*	*276*	*100.0%*	*94,446*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	3,226	77.5%	65,282	16.0%	1	100.0%	95	100.0%	31	25.8%	2,128	6.0%
$100,001 - $250,000	458	11.0%	82,956	20.4%	0	0.0%	0	0.0%	47	39.2%	8,432	24.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	481	11.5%	258,810	63.6%	0	0.0%	0	0.0%	42	35.0%	24,636	70.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,165*	*100.0%*	*407,048*	*100.0%*	*1*	*100.0%*	*95*	*100.0%*	*120*	*100.0%*	*35,196*	*100.0%*

CRA Loan Distribution Table

Grand Rapids/Muskegan/Holland CSA #266

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	110	2.1%	18,759	2.5%	0	0.0%	0	0.0%	5	2.1%	553	0.8%
Moderate	766	14.8%	135,533	17.8%	0	0.0%	0	0.0%	34	14.0%	6,663	10.0%
Low/Moderate Total	*876*	*16.9%*	*154,292*	*20.3%*	*0*	*0.0%*	*0*	*0.0%*	*39*	*16.0%*	*7,216*	*10.9%*
Middle	2,820	54.5%	392,074	51.6%	18	75.0%	1,933	80.5%	134	55.1%	36,408	54.9%
Upper	1,477	28.6%	213,825	28.1%	6	25.0%	468	19.5%	70	28.8%	22,702	34.2%
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%
Total	*5,173*	*100.0%*	*760,191*	*100.0%*	*24*	*100.0%*	*2,401*	*100.0%*	*243*	*100.0%*	*66,326*	*100.0%*
						By Revenue						
Total $1 Million or Less	2,536	49.0%	249,971	32.9%	16	66.7%	701	29.2%	110	45.3%	21,686	32.7%
Over $1 Million	1,624	31.4%	428,103	56.3%	6	25.0%	1,690	70.4%	97	39.9%	33,795	51.0%
Not Known	1,013	19.6%	82,117	10.8%	2	8.3%	10	0.4%	36	14.8%	10,845	16.4%
Total	*5,173*	*100.0%*	*760,191*	*100.0%*	*24*	*100.0%*	*2,401*	*100.0%*	*243*	*100.0%*	*66,326*	*100.0%*
						By Loan Size						
$100,000 or less	3,349	64.7%	94,808	12.5%	15	62.5%	211	8.8%	85	35.0%	5,618	8.5%
$100,001 - $250,000	887	17.1%	162,085	21.3%	5	20.8%	801	33.4%	69	28.4%	12,913	19.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	937	18.1%	503,298	66.2%	4	16.7%	1,389	57.9%	89	36.6%	47,795	72.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,173*	*100.0%*	*760,191*	*100.0%*	*24*	*100.0%*	*2,401*	*100.0%*	*243*	*100.0%*	*66,326*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	1,880	74.1%	49,214	19.7%	13	81.3%	201	28.7%	49	44.5%	3,394	15.7%
$100,001 - $250,000	382	15.1%	67,822	27.1%	3	18.8%	500	71.3%	37	33.6%	6,802	31.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	274	10.8%	132,935	53.2%	0	0.0%	0	0.0%	24	21.8%	11,490	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%
Total	*2,536*	*100.0%*	*249,971*	*100.0%*	*16*	*100.0%*	*701*	*100.0%*	*110*	*100.0%*	*21,686*	*100.0%*

CRA Loan Distribution Table

Jackson MSA #27100

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	36	10.5%	6,074	12.8%	0	0.0%	0	0.0%	1	4.3%	90	1.9%
Moderate	73	21.3%	7,132	15.0%	0	0.0%	0	0.0%	4	17.4%	659	13.9%
Low/Moderate Total	*109*	*31.8%*	*13,206*	*27.9%*	*0*	*0.0%*	*0*	*0.0%*	*5*	*21.7%*	*749*	*15.8%*
Middle	204	59.5%	30,371	64.0%	2	100.0%	2	100.0%	16	69.6%	3,774	79.6%
Upper	30	8.7%	3,841	8.1%	0	0.0%	0	0.0%	2	8.7%	220	4.6%
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%
Total	*343*	*100.0%*	*47,418*	*100.0%*	*2*	*100.0%*	*2*	*100.0%*	*23*	*100.0%*	*4,743*	*100.0%*
						By Revenue						
Total $1 Million or Less	166	48.4%	18,371	38.7%	2	100.0%	2	100.0%	13	56.5%	1,960	41.3%
Over $1 Million	128	37.3%	23,222	49.0%	0	0.0%	0	0.0%	9	39.1%	2,702	57.0%
Not Known	49	14.3%	5,825	12.3%	0	0.0%	0	0.0%	1	4.3%	81	1.7%
Total	*343*	*100.0%*	*47,418*	*100.0%*	*2*	*100.0%*	*2*	*100.0%*	*23*	*100.0%*	*4,743*	*100.0%*
						By Loan Size						
$100,000 or less	214	62.4%	7,069	14.9%	2	100.0%	2	100.0%	8	34.8%	679	14.3%
$100,001 - $250,000	76	22.2%	14,000	29.5%	0	0.0%	0	0.0%	8	34.8%	1,339	28.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	53	15.5%	26,349	55.6%	0	0.0%	0	0.0%	7	30.4%	2,725	57.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*343*	*100.0%*	*47,418*	*100.0%*	*2*	*100.0%*	*2*	*100.0%*	*23*	*100.0%*	*4,743*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	112	67.5%	3,636	19.8%	2	100.0%	2	100.0%	6	46.2%	505	25.8%
$100,001 - $250,000	37	22.3%	6,927	37.7%	0	0.0%	0	0.0%	6	46.2%	939	47.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	17	10.2%	7,808	42.5%	0	0.0%	0	0.0%	1	7.7%	516	26.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*166*	*100.0%*	*18,371*	*100.0%*	*2*	*100.0%*	*2*	*100.0%*	*13*	*100.0%*	*1,960*	*100.0%*

CRA Loan Distribution Table

Kalamazoo/Portage MSA #28020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	24	2.2%	4,538	2.8%	0	0.0%	0	0.0%	1	1.3%	300	1.9%
Moderate	264	24.2%	35,729	22.0%	4	50.0%	816	66.1%	14	18.4%	3,266	20.7%
Low/Moderate Total	*288*	*26.4%*	*40,267*	*24.8%*	*4*	*50.0%*	*816*	*66.1%*	*15*	*19.7%*	*3,566*	*22.6%*
Middle	534	48.9%	82,256	50.7%	4	50.0%	418	33.9%	41	53.9%	7,870	49.9%
Upper	270	24.7%	39,558	24.4%	0	0.0%	0	0.0%	20	26.3%	4,320	27.4%
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%
Total	*1,092*	*100.0%*	*162,081*	*100.0%*	*8*	*100.0%*	*1,234*	*100.0%*	*76*	*100.0%*	*15,756*	*100.0%*
						By Revenue						
Total $1 Million or Less	553	50.6%	58,754	36.2%	7	87.5%	1,204	97.6%	41	53.9%	6,952	44.1%
Over $1 Million	336	30.8%	89,752	55.4%	0	0.0%	0	0.0%	27	35.5%	7,473	47.4%
Not Known	203	18.6%	13,575	8.4%	1	12.5%	30	2.4%	8	10.5%	1,331	8.4%
Total	*1,092*	*100.0%*	*162,081*	*100.0%*	*8*	*100.0%*	*1,234*	*100.0%*	*76*	*100.0%*	*15,756*	*100.0%*
						By Loan Size						
$100,000 or less	677	62.0%	22,543	13.9%	5	62.5%	136	11.0%	29	38.2%	2,008	12.7%
$100,001 - $250,000	216	19.8%	38,183	23.6%	1	12.5%	240	19.4%	29	38.2%	5,381	34.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	199	18.2%	101,355	62.5%	2	25.0%	858	69.5%	18	23.7%	8,367	53.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,092*	*100.0%*	*162,081*	*100.0%*	*8*	*100.0%*	*1,234*	*100.0%*	*76*	*100.0%*	*15,756*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	395	71.4%	13,132	22.4%	4	57.1%	106	8.8%	18	43.9%	1,309	18.8%
$100,001 - $250,000	93	16.8%	15,085	25.7%	1	14.3%	240	19.9%	19	46.3%	3,441	49.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	65	11.8%	30,537	52.0%	2	28.6%	858	71.3%	4	9.8%	2,202	31.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*553*	*100.0%*	*58,754*	*100.0%*	*7*	*100.0%*	*1,204*	*100.0%*	*41*	*100.0%*	*6,952*	*100.0%*

CRA Loan Distribution Table

Lansing/East Lansing MSA #29620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	28	2.1%	2,386	1.3%	0	0.0%	0	0.0%	2	2.1%	197	0.9%
Moderate	188	14.2%	25,284	13.9%	0	0.0%	0	0.0%	17	17.7%	6,198	27.5%
Low/Moderate Total	*216*	*16.3%*	*27,670*	*15.2%*	*0*	*0.0%*	*0*	*0.0%*	*19*	*19.8%*	*6,395*	*28.4%*
Middle	697	52.6%	84,903	46.6%	10	90.9%	1,613	96.0%	48	50.0%	9,217	40.9%
Upper	390	29.5%	63,345	34.7%	1	9.1%	67	4.0%	28	29.2%	6,735	29.9%
Unknown	21	1.6%	6,428	3.5%	0	0.0%	0	0.0%	1	1.0%	164	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,324*	*100.0%*	*182,346*	*100.0%*	*11*	*100.0%*	*1,680*	*100.0%*	*96*	*100.0%*	*22,511*	*100.0%*
						By Revenue						
Total $1 Million or Less	697	52.6%	67,693	37.1%	6	54.5%	724	43.1%	55	57.3%	10,482	46.6%
Over $1 Million	374	28.2%	100,130	54.9%	5	45.5%	956	56.9%	32	33.3%	10,328	45.9%
Not Known	253	19.1%	14,523	8.0%	0	0.0%	0	0.0%	9	9.4%	1,701	7.6%
Total	*1,324*	*100.0%*	*182,346*	*100.0%*	*11*	*100.0%*	*1,680*	*100.0%*	*96*	*100.0%*	*22,511*	*100.0%*
						By Loan Size						
$100,000 or less	885	66.8%	24,571	13.5%	5	45.5%	301	17.9%	32	33.3%	1,882	8.4%
$100,001 - $250,000	218	16.5%	37,709	20.7%	4	36.4%	755	44.9%	35	36.5%	6,081	27.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	221	16.7%	120,066	65.8%	2	18.2%	624	37.1%	29	30.2%	14,548	64.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,324*	*100.0%*	*182,346*	*100.0%*	*11*	*100.0%*	*1,680*	*100.0%*	*96*	*100.0%*	*22,511*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	514	73.7%	13,783	20.4%	4	66.7%	242	33.4%	18	32.7%	1,109	10.6%
$100,001 - $250,000	121	17.4%	20,639	30.5%	2	33.3%	482	66.6%	26	47.3%	4,467	42.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	62	8.9%	33,271	49.1%	0	0.0%	0	0.0%	11	20.0%	4,906	46.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*697*	*100.0%*	*67,693*	*100.0%*	*6*	*100.0%*	*724*	*100.0%*	*55*	*100.0%*	*10,482*	*100.0%*

CRA Loan Distribution Table

Niles/Benton Harbor MSA #35660

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	44	6.2%	5,011	6.7%	1	5.9%	150	7.8%	2	8.3%	200	3.0%
Moderate	55	7.8%	8,242	11.0%	0	0.0%	0	0.0%	5	20.8%	1,269	19.1%
Low/Moderate Total	*99*	*14.0%*	*13,253*	*17.6%*	*1*	*5.9%*	*150*	*7.8%*	*7*	*29.2%*	*1,469*	*22.2%*
Middle	419	59.3%	39,674	52.8%	16	94.1%	1,775	92.2%	5	20.8%	971	14.6%
Upper	188	26.6%	22,194	29.5%	0	0.0%	0	0.0%	12	50.0%	4,188	63.2%
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%
Total	*706*	*100.0%*	*75,121*	*100.0%*	*17*	*100.0%*	*1,925*	*100.0%*	*24*	*100.0%*	*6,628*	*100.0%*
						By Revenue						
Total $1 Million or Less	378	53.5%	32,793	43.7%	13	76.5%	1,650	85.7%	11	45.8%	2,793	42.1%
Over $1 Million	200	28.3%	34,038	45.3%	2	11.8%	225	11.7%	8	33.3%	3,322	50.1%
Not Known	128	18.1%	8,290	11.0%	2	11.8%	50	2.6%	5	20.8%	513	7.7%
Total	*706*	*100.0%*	*75,121*	*100.0%*	*17*	*100.0%*	*1,925*	*100.0%*	*24*	*100.0%*	*6,628*	*100.0%*
						By Loan Size						
$100,000 or less	535	75.8%	16,105	21.4%	8	47.1%	450	23.4%	10	41.7%	652	9.8%
$100,001 - $250,000	86	12.2%	15,642	20.8%	9	52.9%	1,475	76.6%	4	16.7%	756	11.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	85	12.0%	43,374	57.7%	0	0.0%	0	0.0%	10	41.7%	5,220	78.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*706*	*100.0%*	*75,121*	*100.0%*	*17*	*100.0%*	*1,925*	*100.0%*	*24*	*100.0%*	*6,628*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	304	80.4%	10,050	30.6%	5	38.5%	325	19.7%	7	63.6%	565	20.2%
$100,001 - $250,000	42	11.1%	7,930	24.2%	8	61.5%	1,325	80.3%	1	9.1%	180	6.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	32	8.5%	14,813	45.2%	0	0.0%	0	0.0%	3	27.3%	2,048	73.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*378*	*100.0%*	*32,793*	*100.0%*	*13*	*100.0%*	*1,650*	*100.0%*	*11*	*100.0%*	*2,793*	*100.0%*

CRA Loan Distribution Table

Non-MSA Northern Michigan

	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	189	7.4%	30,276	8.1%	0	0.0%	0	0.0%	19	10.1%	4,099	12.3%
Low/Moderate Total	*189*	*7.4%*	*30,276*	*8.1%*	*0*	*0.0%*	*0*	*0.0%*	*19*	*10.1%*	*4,099*	*12.3%*
Middle	1,768	68.8%	251,239	67.3%	19	95.0%	2,900	98.3%	123	65.1%	21,061	63.2%
Upper	610	23.8%	91,485	24.5%	1	5.0%	50	1.7%	47	24.9%	8,188	24.6%
Unknown	1	0.0%	212	0.1%	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%
Total	*2,568*	*100.0%*	*373,212*	*100.0%*	*20*	*100.0%*	*2,950*	*100.0%*	*189*	*100.0%*	*33,348*	*100.0%*
						By Revenue						
Total $1 Million or Less	1,506	58.6%	146,868	39.4%	16	80.0%	2,195	74.4%	133	70.4%	21,229	63.7%
Over $1 Million	715	27.8%	207,145	55.5%	2	10.0%	600	20.3%	42	22.2%	10,461	31.4%
Not Known	347	13.5%	19,199	5.1%	2	10.0%	155	5.3%	14	7.4%	1,658	5.0%
Total	*2,568*	*100.0%*	*373,212*	*100.0%*	*20*	*100.0%*	*2,950*	*100.0%*	*189*	*100.0%*	*33,348*	*100.0%*
						By Loan Size						
$100,000 or less	1,668	65.0%	49,660	13.3%	10	50.0%	524	17.8%	88	46.6%	4,904	14.7%
$100,001 - $250,000	458	17.8%	82,873	22.2%	6	30.0%	1,036	35.1%	65	34.4%	11,173	33.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	442	17.2%	240,679	64.5%	4	20.0%	1,390	47.1%	36	19.0%	17,271	51.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,568*	*100.0%*	*373,212*	*100.0%*	*20*	*100.0%*	*2,950*	*100.0%*	*189*	*100.0%*	*33,348*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	1,121	74.4%	30,818	21.0%	9	56.3%	499	22.7%	65	48.9%	3,519	16.6%
$100,001 - $250,000	223	14.8%	39,901	27.2%	4	25.0%	706	32.2%	45	33.8%	7,509	35.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	162	10.8%	76,149	51.8%	3	18.8%	990	45.1%	23	17.3%	10,201	48.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,506*	*100.0%*	*146,868*	*100.0%*	*16*	*100.0%*	*2,195*	*100.0%*	*133*	*100.0%*	*21,229*	*100.0%*

CRA Loan Distribution Table

Non-MSA Eastern and Western Michigan

	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	44	4.3%	4,818	4.5%	0	0.0%	0	0.0%	5	9.1%	2,018	21.5%
Low/Moderate Total	*44*	*4.3%*	*4,818*	*4.5%*	*0*	*0.0%*	*0*	*0.0%*	*5*	*9.1%*	*2,018*	*21.5%*
Middle	679	66.9%	73,384	69.0%	18	81.8%	2,090	90.0%	32	58.2%	4,547	48.5%
Upper	292	28.8%	28,225	26.5%	4	18.2%	231	10.0%	18	32.7%	2,819	30.0%
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%
Total	*1,015*	*100.0%*	*106,427*	*100.0%*	*22*	*100.0%*	*2,321*	*100.0%*	*55*	*100.0%*	*9,384*	*100.0%*
						By Revenue						
Total $1 Million or Less	589	58.0%	37,956	35.7%	13	59.1%	1,278	55.1%	31	56.4%	4,944	52.7%
Over $1 Million	250	24.6%	58,850	55.3%	5	22.7%	1,021	44.0%	14	25.5%	2,870	30.6%
Not Known	176	17.3%	9,621	9.0%	4	18.2%	22	0.9%	10	18.2%	1,570	16.7%
Total	*1,015*	*100.0%*	*106,427*	*100.0%*	*22*	*100.0%*	*2,321*	*100.0%*	*55*	*100.0%*	*9,384*	*100.0%*
						By Loan Size						
$100,000 or less	763	75.2%	22,391	21.0%	15	68.2%	562	24.2%	29	52.7%	1,732	18.5%
$100,001 - $250,000	144	14.2%	24,006	22.6%	3	13.6%	509	21.9%	15	27.3%	2,667	28.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	108	10.6%	60,030	56.4%	4	18.2%	1,250	53.9%	11	20.0%	4,985	53.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,015*	*100.0%*	*106,427*	*100.0%*	*22*	*100.0%*	*2,321*	*100.0%*	*55*	*100.0%*	*9,384*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	495	84.0%	13,119	34.6%	9	69.2%	469	36.7%	18	58.1%	1,136	23.0%
$100,001 - $250,000	64	10.9%	9,916	26.1%	3	23.1%	509	39.8%	7	22.6%	1,243	25.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	30	5.1%	14,921	39.3%	1	7.7%	300	23.5%	6	19.4%	2,565	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%
Total	*589*	*100.0%*	*37,956*	*100.0%*	*13*	*100.0%*	*1,278*	*100.0%*	*31*	*100.0%*	*4,944*	*100.0%*

CRA Loan Distribution Table

Saginaw MSA #40980

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	11	6.0%	1,227	6.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	10.3%	1,284	6.6%	0	0.0%	0	0.0%	3	50.0%	270	24.0%
Low/Moderate Total	*30*	*16.3%*	*2,511*	*12.9%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*50.0%*	*270*	*24.0%*
Middle	111	60.3%	11,681	60.2%	0	0.0%	0	0.0%	2	33.3%	783	69.7%
Upper	43	23.4%	5,220	26.9%	0	0.0%	0	0.0%	1	16.7%	70	6.2%
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%
Total	*184*	*100.0%*	*19,412*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*1,123*	*100.0%*
						By Revenue						
Total $1 Million or Less	109	59.2%	5,831	30.0%	0	0.0%	0	0.0%	3	50.0%	153	13.6%
Over $1 Million	42	22.8%	10,627	54.7%	0	0.0%	0	0.0%	2	33.3%	870	77.5%
Not Known	33	17.9%	2,954	15.2%	0	0.0%	0	0.0%	1	16.7%	100	8.9%
Total	*184*	*100.0%*	*19,412*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*1,123*	*100.0%*
						By Loan Size						
$100,000 or less	144	78.3%	3,755	19.3%	0	0.0%	0	0.0%	4	66.7%	253	22.5%
$100,001 - $250,000	15	8.2%	2,762	14.2%	0	0.0%	0	0.0%	1	16.7%	120	10.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	25	13.6%	12,895	66.4%	0	0.0%	0	0.0%	1	16.7%	750	66.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*184*	*100.0%*	*19,412*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*1,123*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	97	89.0%	2,162	37.1%	0	0.0%	0	0.0%	3	100.0%	153	100.0%
$100,001 - $250,000	8	7.3%	1,276	21.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	4	3.7%	2,393	41.0%	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%
Total	*109*	*100.0%*	*5,831*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*100.0%*	*153*	*100.0%*

CRA Loan Distribution Table

State of Missouri - St Louis MSA #41180

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	5	1.9%	130	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	27	10.3%	1,371	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*32*	*12.2%*	*1,501*	*6.8%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	84	31.9%	9,602	43.6%	0	0.0%	0	0.0%	2	100.0%	450	100.0%
Upper	146	55.5%	9,918	45.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	1	0.4%	1,000	4.5%	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%
Total	*263*	*100.0%*	*22,021*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*450*	*100.0%*
						By Revenue						
Total $1 Million or Less	139	52.9%	5,536	25.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over $1 Million	79	30.0%	15,766	71.6%	0	0.0%	0	0.0%	2	100.0%	450	100.0%
Not Known	45	17.1%	719	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*263*	*100.0%*	*22,021*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*450*	*100.0%*
						By Loan Size						
$100,000 or less	215	81.7%	5,128	23.3%	0	0.0%	0	0.0%	1	50.0%	100	22.2%
$100,001 - $250,000	23	8.7%	4,504	20.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	25	9.5%	12,389	56.3%	0	0.0%	0	0.0%	1	50.0%	350	77.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*263*	*100.0%*	*22,021*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*100.0%*	*450*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	129	92.8%	2,517	45.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	5	3.6%	787	14.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	5	3.6%	2,232	40.3%	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%
Total	*139*	*100.0%*	*5,536*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Canton/Massillon MSA #15940

	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	21.9%	2,197	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*23*	*21.9%*	*2,197*	*9.6%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	39	37.1%	12,430	54.3%	0	0.0%	0	0.0%	3	50.0%	350	50.7%
Upper	43	41.0%	8,273	36.1%	0	0.0%	0	0.0%	3	50.0%	341	49.3%
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%
Total	*105*	*100.0%*	*22,900*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*691*	*100.0%*
						By Revenue						
Total $1 Million or Less	42	40.0%	5,918	25.8%	0	0.0%	0	0.0%	6	100.0%	691	100.0%
Over $1 Million	47	44.8%	16,147	70.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	16	15.2%	835	3.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*105*	*100.0%*	*22,900*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*691*	*100.0%*
						By Loan Size						
$100,000 or less	63	60.0%	1,664	7.3%	0	0.0%	0	0.0%	2	33.3%	146	21.1%
$100,001 - $250,000	14	13.3%	2,492	10.9%	0	0.0%	0	0.0%	4	66.7%	545	78.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	28	26.7%	18,744	81.9%	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%
Total	*105*	*100.0%*	*22,900*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*691*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	29	69.0%	868	14.7%	0	0.0%	0	0.0%	2	33.3%	146	21.1%
$100,001 - $250,000	7	16.7%	1,012	17.1%	0	0.0%	0	0.0%	4	66.7%	545	78.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	6	14.3%	4,038	68.2%	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%
Total	*42*	*100.0%*	*5,918*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*6*	*100.0%*	*691*	*100.0%*

CRA Loan Distribution Table

Cleveland/Akron/Elyria CSA #184

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	129	5.2%	25,610	6.9%	0	0.0%	0	0.0%	5	5.1%	663	3.6%
Moderate	248	10.1%	45,538	12.2%	0	0.0%	0	0.0%	10	10.1%	1,267	6.9%
Low/Moderate Total	*377*	*15.3%*	*71,148*	*19.1%*	*0*	*0.0%*	*0*	*0.0%*	*15*	*15.2%*	*1,930*	*10.5%*
Middle	974	39.5%	133,552	35.8%	1	50.0%	312	99.4%	37	37.4%	6,597	35.8%
Upper	1,102	44.7%	165,698	44.5%	1	50.0%	2	0.6%	47	47.5%	9,921	53.8%
Unknown	11	0.4%	2,365	0.6%	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%
Total	*2,464*	*100.0%*	*372,763*	*100.0%*	*2*	*100.0%*	*314*	*100.0%*	*99*	*100.0%*	*18,448*	*100.0%*
						By Revenue						
Total $1 Million or Less	1,118	45.4%	87,072	23.4%	2	100.0%	314	100.0%	52	52.5%	9,329	50.6%
Over $1 Million	867	35.2%	251,843	67.6%	0	0.0%	0	0.0%	37	37.4%	7,892	42.8%
Not Known	479	19.4%	33,848	9.1%	0	0.0%	0	0.0%	10	10.1%	1,227	6.7%
Total	*2,464*	*100.0%*	*372,763*	*100.0%*	*2*	*100.0%*	*314*	*100.0%*	*99*	*100.0%*	*18,448*	*100.0%*
						By Loan Size						
$100,000 or less	1,602	65.0%	39,948	10.7%	1	50.0%	2	0.6%	39	39.4%	2,459	13.3%
$100,001 - $250,000	399	16.2%	73,571	19.7%	0	0.0%	0	0.0%	40	40.4%	7,029	38.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	463	18.8%	259,244	69.5%	1	50.0%	312	99.4%	20	20.2%	8,960	48.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,464*	*100.0%*	*372,763*	*100.0%*	*2*	*100.0%*	*314*	*100.0%*	*99*	*100.0%*	*18,448*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	912	81.6%	19,419	22.3%	1	50.0%	2	0.6%	21	40.4%	1,254	13.4%
$100,001 - $250,000	120	10.7%	21,450	24.6%	0	0.0%	0	0.0%	22	42.3%	3,805	40.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	86	7.7%	46,203	53.1%	1	50.0%	312	99.4%	9	17.3%	4,270	45.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,118*	*100.0%*	*87,072*	*100.0%*	*2*	*100.0%*	*314*	*100.0%*	*52*	*100.0%*	*9,329*	*100.0%*

CRA Loan Distribution Table

Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	132	6.1%	28,832	9.2%	0	0.0%	0	0.0%	15	11.9%	3,379	13.0%
Moderate	314	14.5%	52,054	16.7%	1	11.1%	5	0.6%	25	19.8%	3,677	14.1%
Low/Moderate Total	*446*	*20.6%*	*80,886*	*25.9%*	*1*	*11.1%*	*5*	*0.6%*	*40*	*31.7%*	*7,056*	*27.1%*
Middle	790	36.5%	112,353	36.0%	5	55.6%	814	95.3%	31	24.6%	7,902	30.3%
Upper	928	42.9%	119,036	38.1%	3	33.3%	35	4.1%	55	43.7%	11,084	42.6%
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%
Total	*2,164*	*100.0%*	*312,275*	*100.0%*	*9*	*100.0%*	*854*	*100.0%*	*126*	*100.0%*	*26,042*	*100.0%*
						By Revenue						
Total $1 Million or Less	1,032	47.7%	92,862	29.7%	7	77.8%	834	97.7%	75	59.5%	12,960	49.8%
Over $1 Million	665	30.7%	190,894	61.1%	0	0.0%	0	0.0%	37	29.4%	11,013	42.3%
Not Known	467	21.6%	28,519	9.1%	2	22.2%	20	2.3%	14	11.1%	2,069	7.9%
Total	*2,164*	*100.0%*	*312,275*	*100.0%*	*9*	*100.0%*	*854*	*100.0%*	*126*	*100.0%*	*26,042*	*100.0%*
						By Loan Size						
$100,000 or less	1,460	67.5%	37,968	12.2%	7	77.8%	130	15.2%	44	34.9%	2,960	11.4%
$100,001 - $250,000	321	14.8%	59,451	19.0%	1	11.1%	250	29.3%	58	46.0%	10,255	39.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	383	17.7%	214,856	68.8%	1	11.1%	474	55.5%	24	19.0%	12,827	49.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,164*	*100.0%*	*312,275*	*100.0%*	*9*	*100.0%*	*854*	*100.0%*	*126*	*100.0%*	*26,042*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	809	78.4%	19,256	20.7%	5	71.4%	110	13.2%	31	41.3%	1,920	14.8%
$100,001 - $250,000	122	11.8%	21,539	23.2%	1	14.3%	250	30.0%	34	45.3%	6,085	47.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	101	9.8%	52,067	56.1%	1	14.3%	474	56.8%	10	13.3%	4,955	38.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,032*	*100.0%*	*92,862*	*100.0%*	*7*	*100.0%*	*834*	*100.0%*	*75*	*100.0%*	*12,960*	*100.0%*

CRA Loan Distribution Table

Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	116	6.1%	30,270	7.8%	0	0.0%	0	0.0%	12	9.9%	773	3.3%
Moderate	377	20.0%	97,101	25.2%	1	4.3%	60	1.8%	19	15.7%	5,320	22.7%
Low/Moderate Total	*493*	*26.1%*	*127,371*	*33.0%*	*1*	*4.3%*	*60*	*1.8%*	*31*	*25.6%*	*6,093*	*26.0%*
Middle	735	38.9%	123,068	31.9%	19	82.6%	2,251	67.0%	57	47.1%	10,265	43.9%
Upper	660	35.0%	135,213	35.1%	3	13.0%	1,050	31.2%	33	27.3%	7,039	30.1%
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%
Total	*1,888*	*100.0%*	*385,652*	*100.0%*	*23*	*100.0%*	*3,361*	*100.0%*	*121*	*100.0%*	*23,397*	*100.0%*
						By Revenue						
Total $1 Million or Less	752	39.8%	83,199	21.6%	20	87.0%	2,614	77.8%	77	63.6%	12,093	51.7%
Over $1 Million	839	44.4%	273,880	71.0%	2	8.7%	637	19.0%	27	22.3%	8,326	35.6%
Not Known	297	15.7%	28,573	7.4%	1	4.3%	110	3.3%	17	14.0%	2,978	12.7%
Total	*1,888*	*100.0%*	*385,652*	*100.0%*	*23*	*100.0%*	*3,361*	*100.0%*	*121*	*100.0%*	*23,397*	*100.0%*
						By Loan Size						
$100,000 or less	990	52.4%	37,986	9.8%	11	47.8%	596	17.7%	43	35.5%	2,358	10.1%
$100,001 - $250,000	398	21.1%	73,976	19.2%	8	34.8%	1,265	37.6%	55	45.5%	8,773	37.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	500	26.5%	273,690	71.0%	4	17.4%	1,500	44.6%	23	19.0%	12,266	52.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,888*	*100.0%*	*385,652*	*100.0%*	*23*	*100.0%*	*3,361*	*100.0%*	*121*	*100.0%*	*23,397*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	531	70.6%	18,031	21.7%	11	55.0%	596	22.8%	33	42.9%	1,687	14.0%
$100,001 - $250,000	134	17.8%	22,778	27.4%	6	30.0%	1,018	38.9%	34	44.2%	5,346	44.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	87	11.6%	42,390	51.0%	3	15.0%	1,000	38.3%	10	13.0%	5,060	41.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*752*	*100.0%*	*83,199*	*100.0%*	*20*	*100.0%*	*2,614*	*100.0%*	*77*	*100.0%*	*12,093*	*100.0%*

CRA Loan Distribution Table

Lima MSA #30620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	18	11.8%	4,021	13.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	25	16.3%	4,862	16.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*43*	*28.1%*	*8,883*	*30.1%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	80	52.3%	15,267	51.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	30	19.6%	5,317	18.0%	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%
Total	*153*	*100.0%*	*29,467*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Revenue						
Total $1 Million or Less	59	38.6%	6,703	22.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over $1 Million	70	45.8%	22,278	75.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	24	15.7%	486	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*153*	*100.0%*	*29,467*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size						
$100,000 or less	94	61.4%	3,430	11.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	17	11.1%	3,219	10.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	42	27.5%	22,818	77.4%	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%
Total	*153*	*100.0%*	*29,467*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	44	74.6%	1,408	21.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	5	8.5%	814	12.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	10	16.9%	4,481	66.9%	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%
Total	*59*	*100.0%*	*6,703*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*

CRA Loan Distribution Table

Non-MSA Northwest Ohio

	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	40	6.1%	6,623	4.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*40*	*6.1%*	*6,623*	*4.9%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	419	64.0%	86,492	64.4%	23	56.1%	2,136	43.3%	28	75.7%	7,193	82.6%
Upper	196	29.9%	41,271	30.7%	18	43.9%	2,794	56.7%	9	24.3%	1,517	17.4%
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%
Total	*655*	*100.0%*	*134,386*	*100.0%*	*41*	*100.0%*	*4,930*	*100.0%*	*37*	*100.0%*	*8,710*	*100.0%*
						By Revenue						
Total $1 Million or Less	295	45.0%	33,839	25.2%	38	92.7%	4,213	85.5%	26	70.3%	5,186	59.5%
Over $1 Million	251	38.3%	92,238	68.6%	3	7.3%	717	14.5%	8	21.6%	2,817	32.3%
Not Known	109	16.6%	8,309	6.2%	0	0.0%	0	0.0%	3	8.1%	707	8.1%
Total	*655*	*100.0%*	*134,386*	*100.0%*	*41*	*100.0%*	*4,930*	*100.0%*	*37*	*100.0%*	*8,710*	*100.0%*
						By Loan Size						
$100,000 or less	369	56.3%	12,555	9.3%	27	65.9%	1,755	35.6%	9	24.3%	490	5.6%
$100,001 - $250,000	129	19.7%	24,095	17.9%	11	26.8%	1,887	38.3%	20	54.1%	3,505	40.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	157	24.0%	97,736	72.7%	3	7.3%	1,288	26.1%	8	21.6%	4,715	54.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*655*	*100.0%*	*134,386*	*100.0%*	*41*	*100.0%*	*4,930*	*100.0%*	*37*	*100.0%*	*8,710*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	217	73.6%	7,165	21.2%	26	68.4%	1,680	39.9%	8	30.8%	450	8.7%
$100,001 - $250,000	47	15.9%	8,568	25.3%	10	26.3%	1,687	40.0%	15	57.7%	2,725	52.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	31	10.5%	18,106	53.5%	2	5.3%	846	20.1%	3	11.5%	2,011	38.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*295*	*100.0%*	*33,839*	*100.0%*	*38*	*100.0%*	*4,213*	*100.0%*	*26*	*100.0%*	*5,186*	*100.0%*

CRA Loan Distribution Table

Non-MSA Ohio Valley

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	11	2.4%	2,621	5.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	91	20.0%	14,605	28.1%	7	7.1%	511	4.1%	7	33.3%	1,266	28.5%
Low/Moderate Total	*102*	*22.4%*	*17,226*	*33.2%*	*7*	*7.1%*	*511*	*4.1%*	*7*	*33.3%*	*1,266*	*28.5%*
Middle	346	75.9%	33,668	64.9%	91	91.9%	11,853	94.8%	13	61.9%	2,555	57.6%
Upper	8	1.8%	1,009	1.9%	1	1.0%	137	1.1%	1	4.8%	615	13.9%
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%
Total	*456*	*100.0%*	*51,903*	*100.0%*	*99*	*100.0%*	*12,501*	*100.0%*	*21*	*100.0%*	*4,436*	*100.0%*
						By Revenue						
Total $1 Million or Less	251	55.0%	21,203	40.9%	89	89.9%	11,600	92.8%	14	66.7%	2,666	60.1%
Over $1 Million	113	24.8%	25,213	48.6%	4	4.0%	476	3.8%	2	9.5%	610	13.8%
Not Known	92	20.2%	5,487	10.6%	6	6.1%	425	3.4%	5	23.8%	1,160	26.1%
Total	*456*	*100.0%*	*51,903*	*100.0%*	*99*	*100.0%*	*12,501*	*100.0%*	*21*	*100.0%*	*4,436*	*100.0%*
						By Loan Size						
$100,000 or less	336	73.7%	9,758	18.8%	56	56.6%	2,395	19.2%	10	47.6%	626	14.1%
$100,001 - $250,000	59	12.9%	10,922	21.0%	29	29.3%	5,040	40.3%	5	23.8%	727	16.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	61	13.4%	31,223	60.2%	14	14.1%	5,066	40.5%	6	28.6%	3,083	69.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*456*	*100.0%*	*51,903*	*100.0%*	*99*	*100.0%*	*12,501*	*100.0%*	*21*	*100.0%*	*4,436*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	199	79.3%	4,999	23.6%	48	53.9%	1,922	16.6%	8	57.1%	495	18.6%
$100,001 - $250,000	28	11.2%	4,939	23.3%	28	31.5%	4,912	42.3%	3	21.4%	478	17.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	24	9.6%	11,265	53.1%	13	14.6%	4,766	41.1%	3	21.4%	1,693	63.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*251*	*100.0%*	*21,203*	*100.0%*	*89*	*100.0%*	*11,600*	*100.0%*	*14*	*100.0%*	*2,666*	*100.0%*

CRA Loan Distribution Table

Sandusky MSA #41780

	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	20	21.5%	3,122	13.9%	0	0.0%	0	0.0%	4	21.1%	2,862	41.1%
Low/Moderate Total	*20*	*21.5%*	*3,122*	*13.9%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*21.1%*	*2,862*	*41.1%*
Middle	60	64.5%	13,904	61.9%	0	0.0%	0	0.0%	14	73.7%	4,055	58.3%
Upper	13	14.0%	5,453	24.3%	0	0.0%	0	0.0%	1	5.3%	40	0.6%
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%
Total	*93*	*100.0%*	*22,479*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*19*	*100.0%*	*6,957*	*100.0%*
						By Revenue						
Total $1 Million or Less	34	36.6%	3,229	14.4%	0	0.0%	0	0.0%	5	26.3%	1,467	21.1%
Over $1 Million	44	47.3%	16,676	74.2%	0	0.0%	0	0.0%	14	73.7%	5,490	78.9%
Not Known	15	16.1%	2,574	11.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*93*	*100.0%*	*22,479*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*19*	*100.0%*	*6,957*	*100.0%*
						By Loan Size						
$100,000 or less	44	47.3%	1,813	8.1%	0	0.0%	0	0.0%	2	10.5%	90	1.3%
$100,001 - $250,000	24	25.8%	4,440	19.8%	0	0.0%	0	0.0%	7	36.8%	1,495	21.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	25	26.9%	16,226	72.2%	0	0.0%	0	0.0%	10	52.6%	5,372	77.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*93*	*100.0%*	*22,479*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*19*	*100.0%*	*6,957*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	25	73.5%	1,072	33.2%	0	0.0%	0	0.0%	1	20.0%	40	2.7%
$100,001 - $250,000	6	17.6%	949	29.4%	0	0.0%	0	0.0%	2	40.0%	465	31.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	3	8.8%	1,208	37.4%	0	0.0%	0	0.0%	2	40.0%	962	65.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*34*	*100.0%*	*3,229*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*5*	*100.0%*	*1,467*	*100.0%*

CRA Loan Distribution Table

Springfield MSA #44220

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	2	1.9%	750	6.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	18	17.5%	924	8.1%	0	0.0%	0	0.0%	1	20.0%	232	17.0%
Low/Moderate Total	*20*	*19.4%*	*1,674*	*14.8%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*20.0%*	*232*	*17.0%*
Middle	50	48.5%	6,146	54.2%	0	0.0%	0	0.0%	4	80.0%	1,129	83.0%
Upper	33	32.0%	3,523	31.1%	1	100.0%	275	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%
Total	*103*	*100.0%*	*11,343*	*100.0%*	*1*	*100.0%*	*275*	*100.0%*	*5*	*100.0%*	*1,361*	*100.0%*
						By Revenue						
Total $1 Million or Less	46	44.7%	3,129	27.6%	1	100.0%	275	100.0%	3	60.0%	671	49.3%
Over $1 Million	36	35.0%	6,705	59.1%	0	0.0%	0	0.0%	2	40.0%	690	50.7%
Not Known	21	20.4%	1,509	13.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*103*	*100.0%*	*11,343*	*100.0%*	*1*	*100.0%*	*275*	*100.0%*	*5*	*100.0%*	*1,361*	*100.0%*
						By Loan Size						
$100,000 or less	72	69.9%	2,234	19.7%	0	0.0%	0	0.0%	1	20.0%	90	6.6%
$100,001 - $250,000	20	19.4%	3,163	27.9%	0	0.0%	0	0.0%	3	60.0%	671	49.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	11	10.7%	5,946	52.4%	1	100.0%	275	100.0%	1	20.0%	600	44.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*103*	*100.0%*	*11,343*	*100.0%*	*1*	*100.0%*	*275*	*100.0%*	*5*	*100.0%*	*1,361*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	37	80.4%	849	27.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	7	15.2%	1,274	40.7%	0	0.0%	0	0.0%	3	100.0%	671	100.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	2	4.3%	1,006	32.2%	1	100.0%	275	100.0%	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%
Total	*46*	*100.0%*	*3,129*	*100.0%*	*1*	*100.0%*	*275*	*100.0%*	*3*	*100.0%*	*671*	*100.0%*

CRA Loan Distribution Table

Toledo MSA #45780

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	57	2.9%	10,263	2.2%	0	0.0%	0	0.0%	2	1.4%	261	0.8%
Moderate	217	11.0%	52,107	11.2%	0	0.0%	0	0.0%	19	13.8%	2,862	9.2%
Low/Moderate Total	*274*	*13.8%*	*62,370*	*13.5%*	*0*	*0.0%*	*0*	*0.0%*	*21*	*15.2%*	*3,123*	*10.1%*
Middle	823	41.6%	203,456	43.9%	0	0.0%	0	0.0%	40	29.0%	8,292	26.8%
Upper	883	44.6%	197,520	42.6%	0	0.0%	0	0.0%	77	55.8%	19,537	63.1%
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%
Total	*1,980*	*100.0%*	*463,346*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*138*	*100.0%*	*30,952*	*100.0%*
						By Revenue						
Total $1 Million or Less	891	45.0%	148,819	32.1%	0	0.0%	0	0.0%	72	52.2%	15,824	51.1%
Over $1 Million	786	39.7%	273,496	59.0%	0	0.0%	0	0.0%	42	30.4%	9,755	31.5%
Not Known	303	15.3%	41,031	8.9%	0	0.0%	0	0.0%	24	17.4%	5,373	17.4%
Total	*1,980*	*100.0%*	*463,346*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*138*	*100.0%*	*30,952*	*100.0%*
						By Loan Size						
$100,000 or less	896	45.3%	36,246	7.8%	0	0.0%	0	0.0%	34	24.6%	1,842	6.0%
$100,001 - $250,000	487	24.6%	92,141	19.9%	0	0.0%	0	0.0%	66	47.8%	11,683	37.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	597	30.2%	334,959	72.3%	0	0.0%	0	0.0%	38	27.5%	17,427	56.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,980*	*100.0%*	*463,346*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*138*	*100.0%*	*30,952*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	500	56.1%	19,320	13.0%	0	0.0%	0	0.0%	22	30.6%	1,195	7.6%
$100,001 - $250,000	212	23.8%	37,664	25.3%	0	0.0%	0	0.0%	32	44.4%	5,932	37.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	179	20.1%	91,835	61.7%	0	0.0%	0	0.0%	18	25.0%	8,697	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%
Total	*891*	*100.0%*	*148,819*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*72*	*100.0%*	*15,824*	*100.0%*

CRA Loan Distribution Table

Commonwealth of Pennsylvania - Pittsburgh MSA #38300

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	16	7.5%	3,401	10.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	6.1%	1,934	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	*29*	*13.7%*	*5,335*	*17.1%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*	*0*	*0.0%*
Middle	56	26.4%	6,761	21.7%	0	0.0%	0	0.0%	3	75.0%	434	83.8%
Upper	125	59.0%	19,006	60.9%	0	0.0%	0	0.0%	1	25.0%	84	16.2%
Unknown	2	0.9%	110	0.4%	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%
Total	*212*	*100.0%*	*31,212*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*100.0%*	*518*	*100.0%*
						By Revenue						
Total $1 Million or Less	112	52.8%	11,548	37.0%	0	0.0%	0	0.0%	4	100.0%	518	100.0%
Over $1 Million	58	27.4%	16,112	51.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	42	19.8%	3,552	11.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*212*	*100.0%*	*31,212*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*100.0%*	*518*	*100.0%*
						By Loan Size						
$100,000 or less	144	67.9%	4,106	13.2%	0	0.0%	0	0.0%	2	50.0%	163	31.5%
$100,001 - $250,000	31	14.6%	5,518	17.7%	0	0.0%	0	0.0%	2	50.0%	355	68.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	37	17.5%	21,588	69.2%	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%
Total	*212*	*100.0%*	*31,212*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*100.0%*	*518*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	86	76.8%	2,403	20.8%	0	0.0%	0	0.0%	2	50.0%	163	31.5%
$100,001 - $250,000	12	10.7%	1,952	16.9%	0	0.0%	0	0.0%	2	50.0%	355	68.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	14	12.5%	7,193	62.3%	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%
Total	*112*	*100.0%*	*11,548*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*4*	*100.0%*	*518*	*100.0%*

CRA Loan Distribution Table

State of West Virginia - Charleston MSA #16620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
						By Tract Income						
Low	14	11.2%	4,944	21.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	5.6%	672	2.9%	0	0.0%	0	0.0%	2	66.7%	1,087	73.1%
Low/Moderate Total	*21*	*16.8%*	*5,616*	*24.0%*	*0*	*0.0%*	*0*	*0.0%*	*2*	*66.7%*	*1,087*	*73.1%*
Middle	62	49.6%	10,721	45.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	42	33.6%	7,099	30.3%	0	0.0%	0	0.0%	1	33.3%	401	26.9%
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%
Total	*125*	*100.0%*	*23,436*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*100.0%*	*1,488*	*100.0%*
						By Revenue						
Total $1 Million or Less	47	37.6%	5,869	25.0%	0	0.0%	0	0.0%	1	33.3%	401	26.9%
Over $1 Million	60	48.0%	15,263	65.1%	0	0.0%	0	0.0%	1	33.3%	1,000	67.2%
Not Known	18	14.4%	2,304	9.8%	0	0.0%	0	0.0%	1	33.3%	87	5.8%
Total	*125*	*100.0%*	*23,436*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*100.0%*	*1,488*	*100.0%*
						By Loan Size						
$100,000 or less	60	48.0%	2,546	10.9%	0	0.0%	0	0.0%	1	33.3%	87	5.8%
$100,001 - $250,000	34	27.2%	6,142	26.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	31	24.8%	14,748	62.9%	0	0.0%	0	0.0%	2	66.7%	1,401	94.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*125*	*100.0%*	*23,436*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*3*	*100.0%*	*1,488*	*100.0%*
						By Loan Size and Revenue $1 Million or Less						
$100,000 or less	25	53.2%	915	15.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$100,001 - $250,000	17	36.2%	2,834	48.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	5	10.6%	2,120	36.1%	0	0.0%	0	0.0%	1	100.0%	401	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%
Total	*47*	*100.0%*	*5,869*	*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*1*	*100.0%*	*401*	*100.0%*

APPENDIX H

PEER CRA LENDING DISTRIBUTION TABLES

2007 Peer Group CRA Loan Distribution Table

Chicago/Naperville/Joliet IL-IN-WI MSA #16980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	8,658	2.2%	261,147	2.4%	14	0.8%	300	0.2%
Moderate	46,253	11.7%	1,301,022	12.0%	101	5.9%	1,438	1.2%
Low/Moderate Total	54,911	13.9%	1,562,169	14.4%	115	6.8%	1,738	1.4%
Middle	149,312	37.7%	3,965,031	36.6%	1,099	64.5%	93,884	77.2%
Upper	186,261	47.1%	5,214,905	48.2%	471	27.7%	25,788	21.2%
Unknown	587	0.1%	24,072	0.2%	0	0.0%	0	0.0%
Tract Unknown	4,774	1.2%	56,680	0.5%	18	1.1%	125	0.1%
Total	*395,845*	*100.0%*	*10,822,857*	*100.0%*	*1,703*	*100.0%*	*121,535*	*100.0%*
	By Revenue							
Total $1 Million or Less	129,500	32.7%	3,723,647	34.4%	1,347	79.1%	90,289	74.3%
	By Loan Size							
$100,000 or Less	377,649	95.4%	3,830,328	35.4%	1,304	76.6%	26,966	22.2%
$100,001 - $250,000	8,101	2.0%	1,468,940	13.6%	283	16.6%	49,670	40.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	10,095	2.6%	5,523,589	51.0%	116	6.8%	44,899	36.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*395,845*	*100.0%*	*10,822,857*	*100.0%*	*1,703*	*100.0%*	*121,535*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Chicago/Naperville/Joliet IL-IN-WI MSA #16980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	6,950	2.1%	231,600	2.3%	20	1.0%	557	0.4%
Moderate	37,639	11.3%	1,157,514	11.5%	114	5.7%	1,878	1.4%
Low/Moderate Total	44,589	13.4%	1,389,114	13.8%	134	6.7%	2,435	1.8%
Middle	123,281	37.1%	3,777,216	37.4%	1,124	55.8%	100,610	73.0%
Upper	157,797	47.5%	4,857,078	48.1%	715	35.5%	34,388	25.0%
Unknown	486	0.1%	23,837	0.2%	0	0.0%	0	0.0%
Tract Unknown	5,773	1.7%	51,551	0.5%	40	2.0%	351	0.3%
Total	*331,926*	*100.0%*	*10,098,796*	*100.0%*	*2,013*	*100.0%*	*137,784*	*100.0%*
	By Revenue							
Total $1 Million or Less	89,092	26.8%	3,119,447	30.9%	1,195	59.4%	93,451	67.8%
	By Loan Size							
$100,000 or Less	314,418	94.7%	3,289,917	32.6%	1,589	78.9%	32,910	23.9%
$100,001 - $250,000	7,560	2.3%	1,364,355	13.5%	287	14.3%	52,600	38.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	9,948	3.0%	5,444,524	53.9%	137	6.8%	52,274	37.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*331,926*	*100.0%*	*10,098,796*	*100.0%*	*2,013*	*100.0%*	*137,784*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Cincinnati/Middletown OH-KY-IN MSA #17140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	2,624	3.8%	96,893	5.1%	5	1.3%	27	0.2%
Moderate	10,630	15.6%	330,956	17.6%	75	18.9%	2,480	18.6%
Low/Moderate Total	13,254	19.4%	427,849	22.7%	80	20.2%	2,507	18.8%
Middle	30,880	45.2%	842,524	44.7%	234	59.1%	9,670	72.3%
Upper	22,881	33.5%	594,303	31.5%	72	18.2%	1,141	8.5%
Unknown	306	0.4%	10,574	0.6%	1	0.3%	1	0.0%
Tract Unknown	937	1.4%	9,322	0.5%	9	2.3%	49	0.4%
Total	*68,258*	*100.0%*	*1,884,572*	*100.0%*	*396*	*100.0%*	*13,368*	*100.0%*
	By Revenue							
Total $1 Million or Less	25,683	37.6%	823,437	43.7%	344	86.9%	12,503	93.5%
	By Loan Size							
$100,000 or Less	65,053	95.3%	709,349	37.6%	367	92.7%	6,919	51.8%
$100,001 - $250,000	1,555	2.3%	276,261	14.7%	23	5.8%	4,130	30.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,650	2.4%	898,962	47.7%	6	1.5%	2,319	17.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*68,258*	*100.0%*	*1,884,572*	*100.0%*	*396*	*100.0%*	*13,368*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Cincinnati/Middletown OH-KY-IN MSA #17140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,897	3.5%	94,684	5.6%	7	1.8%	74	0.5%
Moderate	8,312	15.5%	327,925	19.3%	72	18.6%	3,416	22.4%
Low/Moderate Total	10,209	19.0%	422,609	24.9%	79	20.4%	3,490	22.9%
Middle	24,181	45.0%	741,836	43.6%	220	56.7%	9,483	62.3%
Upper	18,051	33.6%	513,845	30.2%	81	20.9%	2,200	14.5%
Unknown	278	0.5%	11,746	0.7%	0	0.0%	0	0.0%
Tract Unknown	1,072	2.0%	10,145	0.6%	8	2.1%	47	0.3%
Total	*53,791*	*100.0%*	*1,700,181*	*100.0%*	*388*	*100.0%*	*15,220*	*100.0%*
	By Revenue							
Total $1 Million or Less	17,664	32.8%	661,710	38.9%	312	80.4%	14,165	93.1%
	By Loan Size							
$100,000 or Less	50,871	94.6%	605,339	35.6%	350	90.2%	7,372	48.4%
$100,001 - $250,000	1,355	2.5%	242,557	14.3%	30	7.7%	5,159	33.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,565	2.9%	852,285	50.1%	8	2.1%	2,689	17.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*53,791*	*100.0%*	*1,700,181*	*100.0%*	*388*	*100.0%*	*15,220*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Evansville IN-KY MSA #21780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	76	0.9%	4,419	2.2%	0	0.0%	0	0.0%
Moderate	1,944	23.8%	63,979	31.4%	8	4.4%	645	5.5%
Low/Moderate Total	2,020	24.7%	68,398	33.6%	8	4.4%	645	5.5%
Middle	3,573	43.7%	79,706	39.1%	121	66.5%	8,122	69.0%
Upper	2,328	28.5%	53,211	26.1%	49	26.9%	2,911	24.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	260	3.2%	2,457	1.2%	4	2.2%	95	0.8%
Total	*8,181*	*100.0%*	*203,772*	*100.0%*	*182*	*100.0%*	*11,773*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,740	33.5%	75,285	36.9%	104	57.1%	6,887	58.5%
	By Loan Size							
$100,000 or Less	7,772	95.0%	82,994	40.7%	153	84.1%	5,275	44.8%
$100,001 - $250,000	251	3.1%	43,719	21.5%	22	12.1%	3,844	32.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	158	1.9%	77,059	37.8%	7	3.8%	2,654	22.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,181*	*100.0%*	*203,772*	*100.0%*	*182*	*100.0%*	*11,773*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Evansville IN-KY MSA #21780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	91	1.3%	5,041	2.5%	0	0.0%	0	0.0%
Moderate	1,688	24.7%	59,173	28.9%	14	5.2%	1,161	4.4%
Low/Moderate Total	1,779	26.0%	64,214	31.4%	14	5.2%	1,161	4.4%
Middle	2,990	43.8%	84,745	41.4%	190	71.2%	20,352	77.8%
Upper	1,850	27.1%	53,422	26.1%	58	21.7%	4,620	17.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	211	3.1%	2,225	1.1%	5	1.9%	20	0.1%
Total	*6,830*	*100.0%*	*204,606*	*100.0%*	*267*	*100.0%*	*26,153*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,015	29.5%	74,847	36.6%	193	72.3%	19,044	72.8%
	By Loan Size							
$100,000 or Less	6,431	94.2%	74,455	36.4%	172	64.4%	6,795	26.0%
$100,001 - $250,000	217	3.2%	38,626	18.9%	76	28.5%	12,529	47.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	182	2.7%	91,525	44.7%	19	7.1%	6,829	26.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,830*	*100.0%*	*204,606*	*100.0%*	*267*	*100.0%*	*26,153*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Huntington/Ashland WV-KY-OH MSA #26580 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	368	5.8%	13,810	9.4%	2	8.7%	9	1.6%
Moderate	747	11.8%	19,685	13.4%	3	13.0%	57	10.2%
Low/Moderate Total	1,115	17.6%	33,495	22.8%	5	21.7%	66	11.8%
Middle	3,323	52.5%	72,970	49.7%	14	60.9%	480	86.2%
Upper	1,580	25.0%	36,167	24.6%	3	13.0%	10	1.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	311	4.9%	4,092	2.8%	1	4.3%	1	0.2%
Total	*6,329*	*100.0%*	*146,724*	*100.0%*	*23*	*100.0%*	*557*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,324	36.7%	74,523	50.8%	21	91.3%	548	98.4%
	By Loan Size							
$100,000 or Less	6,052	95.6%	66,292	45.2%	21	91.3%	152	27.3%
$100,001 - $250,000	166	2.6%	28,404	19.4%	1	4.3%	120	21.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	111	1.8%	52,028	35.5%	1	4.3%	285	51.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,329*	*100.0%*	*146,724*	*100.0%*	*23*	*100.0%*	*557*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Huntington/Ashland WV-KY-OH MSA #26580 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	355	7.1%	13,659	9.9%	1	5.3%	7	4.9%
Moderate	589	11.8%	22,557	16.4%	1	5.3%	38	26.8%
Low/Moderate Total	944	18.9%	36,216	26.3%	2	10.5%	45	31.7%
Middle	2,490	50.0%	70,118	50.9%	9	47.4%	46	32.4%
Upper	1,220	24.5%	28,377	20.6%	3	15.8%	36	25.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	329	6.6%	3,180	2.3%	5	26.3%	15	10.6%
Total	*4,983*	*100.0%*	*137,891*	*100.0%*	*19*	*100.0%*	*142*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,559	31.3%	57,644	41.8%	17	89.5%	133	93.7%
	By Loan Size							
$100,000 or Less	4,708	94.5%	54,506	39.5%	19	100.0%	142	100.0%
$100,001 - $250,000	163	3.3%	27,115	19.7%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	112	2.2%	56,270	40.8%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,983*	*100.0%*	*137,891*	*100.0%*	*19*	*100.0%*	*142*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Louisville KY-IN MSA #31140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,092	3.0%	66,414	6.4%	0	0.0%	0	0.0%
Moderate	6,247	17.2%	229,810	22.2%	12	5.3%	208	2.1%
Low/Moderate Total	7,339	20.2%	296,224	28.7%	12	5.3%	208	2.1%
Middle	12,537	34.5%	303,647	29.4%	118	52.2%	5,553	55.3%
Upper	15,910	43.8%	428,202	41.4%	92	40.7%	4,236	42.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	543	1.5%	5,756	0.6%	4	1.8%	41	0.4%
Total	*36,329*	*100.0%*	*1,033,829*	*100.0%*	*226*	*100.0%*	*10,038*	*100.0%*
	By Revenue							
Total $1 Million or Less	12,626	34.8%	471,001	45.6%	191	84.5%	8,337	83.1%
	By Loan Size							
$100,000 or Less	34,556	95.1%	395,747	38.3%	196	86.7%	3,202	31.9%
$100,001 - $250,000	860	2.4%	153,349	14.8%	21	9.3%	3,526	35.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	913	2.5%	484,733	46.9%	9	4.0%	3,310	33.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*36,329*	*100.0%*	*1,033,829*	*100.0%*	*226*	*100.0%*	*10,038*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Louisville KY-IN MSA #31140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	875	3.0%	44,734	5.1%	0	0.0%	0	0.0%
Moderate	4,979	17.3%	207,136	23.4%	16	7.5%	667	6.2%
Low/Moderate Total	5,854	20.4%	251,870	28.5%	16	7.5%	667	6.2%
Middle	9,842	34.3%	256,065	29.0%	107	50.5%	4,989	46.3%
Upper	12,410	43.2%	369,873	41.9%	80	37.7%	4,767	44.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	602	2.1%	5,511	0.6%	9	4.2%	354	3.3%
Total	*28,708*	*100.0%*	*883,319*	*100.0%*	*212*	*100.0%*	*10,777*	*100.0%*
	By Revenue							
Total $1 Million or Less	8,434	29.4%	353,913	40.1%	158	74.5%	8,382	77.8%
	By Loan Size							
$100,000 or Less	27,107	94.4%	317,466	35.9%	182	85.8%	3,304	30.7%
$100,001 - $250,000	799	2.8%	138,972	15.7%	19	9.0%	3,377	31.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	802	2.8%	426,881	48.3%	11	5.2%	4,096	38.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*28,708*	*100.0%*	*883,319*	*100.0%*	*212*	*100.0%*	*10,777*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

South Bend/Mishawaka IN-MI MSA #43780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	97	1.1%	2,709	1.0%	1	0.5%	30	0.2%
Moderate	1,773	20.0%	71,395	26.5%	3	1.4%	198	1.5%
Low/Moderate Total	1,870	21.1%	74,104	27.5%	4	1.9%	228	1.7%
Middle	4,614	52.0%	131,783	48.9%	189	91.3%	12,564	95.2%
Upper	2,159	24.3%	60,739	22.5%	12	5.8%	395	3.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	238	2.7%	3,116	1.2%	2	1.0%	5	0.0%
Total	*8,881*	*100.0%*	*269,742*	*100.0%*	*207*	*100.0%*	*13,192*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,382	38.1%	105,801	39.2%	175	84.5%	10,237	77.6%
	By Loan Size							
$100,000 or Less	8,393	94.5%	96,793	35.9%	168	81.2%	4,724	35.8%
$100,001 - $250,000	238	2.7%	41,565	15.4%	28	13.5%	4,338	32.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	250	2.8%	131,384	48.7%	11	5.3%	4,130	31.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,881*	*100.0%*	*269,742*	*100.0%*	*207*	*100.0%*	*13,192*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

South Bend/Mishawaka IN-MI MSA #43780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	81	1.2%	2,758	1.3%	1	0.6%	68	0.6%
Moderate	1,368	19.7%	49,119	23.3%	3	1.8%	13	0.1%
Low/Moderate Total	1,449	20.9%	51,877	24.6%	4	2.3%	81	0.7%
Middle	3,613	52.1%	104,456	49.5%	148	86.5%	10,121	88.5%
Upper	1,621	23.4%	51,983	24.6%	18	10.5%	1,213	10.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	252	3.6%	2,716	1.3%	1	0.6%	20	0.2%
Total	*6,935*	*100.0%*	*211,032*	*100.0%*	*171*	*100.0%*	*11,435*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,276	32.8%	81,067	38.4%	146	85.4%	9,022	78.9%
	By Loan Size							
$100,000 or Less	6,533	94.2%	73,070	34.6%	134	78.4%	3,061	26.8%
$100,001 - $250,000	211	3.0%	37,297	17.7%	26	15.2%	4,685	41.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	191	2.8%	100,665	47.7%	11	6.4%	3,689	32.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,935*	*100.0%*	*211,032*	*100.0%*	*171*	*100.0%*	*11,435*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Bradenton/Sarasota/Venice MSA #42260 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	117	0.3%	4,657	0.5%	0	0.0%	0	0.0%
Moderate	6,920	16.2%	138,254	16.2%	13	8.6%	164	7.4%
Low/Moderate Total	7,037	16.5%	142,911	16.7%	13	8.6%	164	7.4%
Middle	21,603	50.6%	424,948	49.6%	92	60.9%	892	40.4%
Upper	13,385	31.4%	278,396	32.5%	43	28.5%	1,141	51.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	639	1.5%	9,686	1.1%	3	2.0%	11	0.5%
Total	*42,664*	*100.0%*	*855,941*	*100.0%*	*151*	*100.0%*	*2,208*	*100.0%*
	By Revenue							
Total $1 Million or Less	17,126	40.1%	344,856	40.3%	108	71.5%	1,438	65.1%
	By Loan Size							
$100,000 or Less	41,512	97.3%	421,653	49.3%	148	98.0%	1,563	70.8%
$100,001 - $250,000	530	1.2%	96,475	11.3%	2	1.3%	245	11.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	622	1.5%	337,813	39.5%	1	0.7%	400	18.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*42,664*	*100.0%*	*855,941*	*100.0%*	*151*	*100.0%*	*2,208*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Bradenton/Sarasota MSA #42260 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	49	0.2%	3,830	0.6%	0	0.0%	0	0.0%
Moderate	4,525	15.3%	117,414	16.9%	13	11.7%	80	2.5%
Low/Moderate Total	4,574	15.5%	121,244	17.4%	13	11.7%	80	2.5%
Middle	15,002	50.7%	341,770	49.2%	53	47.7%	1,679	51.5%
Upper	9,639	32.6%	227,726	32.8%	43	38.7%	1,468	45.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	381	1.3%	4,259	0.6%	2	1.8%	34	1.0%
Total	*29,596*	*100.0%*	*694,999*	*100.0%*	*111*	*100.0%*	*3,261*	*100.0%*
	By Revenue							
Total $1 Million or Less	9,437	31.9%	233,842	33.6%	56	50.5%	1,413	43.3%
	By Loan Size							
$100,000 or Less	28,532	96.4%	300,104	43.2%	105	94.6%	1,394	42.7%
$100,001 - $250,000	499	1.7%	89,995	12.9%	3	2.7%	575	17.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	565	1.9%	304,900	43.9%	3	2.7%	1,292	39.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*29,596*	*100.0%*	*694,999*	*100.0%*	*111*	*100.0%*	*3,261*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Cape Coral/Fort Myers MSA #15980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	215	0.6%	9,111	1.3%	0	0.0%	0	0.0%
Moderate	3,829	10.7%	96,459	13.6%	11	8.9%	36	1.2%
Low/Moderate Total	4,044	11.3%	105,570	14.9%	11	8.9%	36	1.2%
Middle	21,458	60.1%	385,601	54.5%	90	72.6%	2,146	73.9%
Upper	9,625	27.0%	209,547	29.6%	22	17.7%	719	24.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	580	1.6%	7,279	1.0%	1	0.8%	2	0.1%
Total	*35,707*	*100.0%*	*707,997*	*100.0%*	*124*	*100.0%*	*2,903*	*100.0%*
	By Revenue							
Total $1 Million or Less	13,787	38.6%	284,180	40.1%	97	78.2%	2,355	81.1%
	By Loan Size							
$100,000 or Less	34,761	97.4%	346,929	49.0%	116	93.5%	1,107	38.1%
$100,001 - $250,000	415	1.2%	73,027	10.3%	7	5.6%	1,296	44.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	531	1.5%	288,041	40.7%	1	0.8%	500	17.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*35,707*	*100.0%*	*707,997*	*100.0%*	*124*	*100.0%*	*2,903*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Cape Coral/Ft. Myers MSA #15980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	132	0.5%	5,015	0.9%	1	1.0%	1	0.0%
Moderate	2,453	10.1%	65,990	12.0%	5	5.2%	7	0.2%
Low/Moderate Total	2,585	10.7%	71,005	12.9%	6	6.2%	8	0.2%
Middle	14,345	59.2%	298,910	54.2%	54	55.7%	3,051	70.8%
Upper	6,852	28.3%	177,771	32.2%	30	30.9%	1,230	28.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	432	1.8%	4,229	0.8%	7	7.2%	21	0.5%
Total	*24,214*	*100.0%*	*551,915*	*100.0%*	*97*	*100.0%*	*4,310*	*100.0%*
	By Revenue							
Total $1 Million or Less	6,813	28.1%	185,954	33.7%	59	60.8%	2,197	51.0%
	By Loan Size							
$100,000 or Less	23,379	96.6%	242,589	44.0%	84	86.6%	919	21.3%
$100,001 - $250,000	382	1.6%	68,197	12.4%	6	6.2%	1,100	25.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	453	1.9%	241,129	43.7%	7	7.2%	2,291	53.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*24,214*	*100.0%*	*551,915*	*100.0%*	*97*	*100.0%*	*4,310*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach MSA #19660 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	207	0.8%	4,860	1.1%	0	0.0%	0	0.0%
Moderate	3,467	13.8%	88,699	20.0%	10	8.8%	414	17.0%
Low/Moderate Total	3,674	14.7%	93,559	21.1%	10	8.8%	414	17.0%
Middle	15,914	63.5%	250,766	56.7%	78	68.4%	1,814	74.6%
Upper	5,034	20.1%	93,817	21.2%	24	21.1%	167	6.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	447	1.8%	4,389	1.0%	2	1.8%	36	1.5%
Total	*25,069*	*100.0%*	*442,531*	*100.0%*	*114*	*100.0%*	*2,431*	*100.0%*
	By Revenue							
Total $1 Million or Less	10,238	40.8%	183,440	41.5%	93	81.6%	882	36.3%
	By Loan Size							
$100,000 or Less	24,456	97.6%	228,853	51.7%	108	94.7%	854	35.1%
$100,001 - $250,000	301	1.2%	53,178	12.0%	3	2.6%	573	23.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	312	1.2%	160,500	36.3%	3	2.6%	1,004	41.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*25,069*	*100.0%*	*442,531*	*100.0%*	*114*	*100.0%*	*2,431*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach MSA #19660 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	155	0.9%	2,788	0.8%	1	1.1%	1	0.1%
Moderate	2,287	13.2%	64,542	18.7%	10	11.0%	35	2.4%
Low/Moderate Total	2,442	14.1%	67,330	19.5%	11	12.1%	36	2.5%
Middle	10,957	63.1%	201,050	58.4%	55	60.4%	1,197	82.8%
Upper	3,632	20.9%	72,726	21.1%	18	19.8%	171	11.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	332	1.9%	3,429	1.0%	7	7.7%	41	2.8%
Total	*17,363*	*100.0%*	*344,535*	*100.0%*	*91*	*100.0%*	*1,445*	*100.0%*
	By Revenue							
Total $1 Million or Less	5,462	31.5%	121,170	35.2%	56	61.5%	446	30.9%
	By Loan Size							
$100,000 or Less	16,808	96.8%	157,243	45.6%	89	97.8%	852	59.0%
$100,001 - $250,000	289	1.7%	51,438	14.9%	1	1.1%	193	13.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	266	1.5%	135,854	39.4%	1	1.1%	400	27.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*17,363*	*100.0%*	*344,535*	*100.0%*	*91*	*100.0%*	*1,445*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Jacksonville MSA #27260 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,524	2.9%	50,850	4.2%	5	3.1%	15	0.3%
Moderate	10,233	19.2%	287,853	23.8%	20	12.3%	338	7.8%
Low/Moderate Total	11,757	22.0%	338,703	28.0%	25	15.4%	353	8.2%
Middle	24,824	46.5%	502,297	41.5%	91	56.2%	2,448	56.7%
Upper	15,983	29.9%	359,180	29.7%	41	25.3%	1,404	32.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	810	1.5%	9,921	0.8%	5	3.1%	111	2.6%
Total	*53,374*	*100.0%*	*1,210,101*	*100.0%*	*162*	*100.0%*	*4,316*	*100.0%*
	By Revenue							
Total $1 Million or Less	20,144	37.7%	433,847	35.9%	124	76.5%	2,456	56.9%
	By Loan Size							
$100,000 or Less	51,558	96.6%	535,902	44.3%	153	94.4%	1,664	38.6%
$100,001 - $250,000	826	1.5%	151,136	12.5%	4	2.5%	802	18.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	990	1.9%	523,063	43.2%	5	3.1%	1,850	42.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*53,374*	*100.0%*	*1,210,101*	*100.0%*	*162*	*100.0%*	*4,316*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Jacksonville MSA #27260 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,092	2.7%	49,379	4.8%	1	0.8%	8	0.2%
Moderate	8,087	19.9%	259,901	25.1%	18	14.5%	335	7.7%
Low/Moderate Total	9,179	22.6%	309,280	29.9%	19	15.3%	343	7.9%
Middle	18,194	44.8%	423,544	40.9%	65	52.4%	2,696	62.2%
Upper	12,471	30.7%	294,509	28.5%	30	24.2%	1,157	26.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	744	1.8%	7,636	0.7%	10	8.1%	140	3.2%
Total	*40,588*	*100.0%*	*1,034,969*	*100.0%*	*124*	*100.0%*	*4,336*	*100.0%*
	By Revenue							
Total $1 Million or Less	12,192	30.0%	336,825	32.5%	73	58.9%	2,485	57.3%
	By Loan Size							
$100,000 or Less	38,922	95.9%	415,414	40.1%	113	91.1%	1,367	31.5%
$100,001 - $250,000	748	1.8%	135,072	13.1%	6	4.8%	1,074	24.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	918	2.3%	484,483	46.8%	5	4.0%	1,895	43.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*40,588*	*100.0%*	*1,034,969*	*100.0%*	*124*	*100.0%*	*4,336*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Lakeland/Winter Haven MSA #29460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	38	0.3%	2,257	0.7%	0	0.0%	0	0.0%
Moderate	2,530	17.1%	74,765	24.1%	23	19.2%	653	18.1%
Low/Moderate Total	2,568	17.3%	77,022	24.8%	23	19.2%	653	18.1%
Middle	7,961	53.8%	160,834	51.8%	70	58.3%	2,434	67.4%
Upper	3,748	25.3%	67,417	21.7%	18	15.0%	474	13.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	530	3.6%	4,997	1.6%	9	7.5%	52	1.4%
Total	*14,807*	*100.0%*	*310,270*	*100.0%*	*120*	*100.0%*	*3,613*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,755	32.1%	97,817	31.5%	71	59.2%	1,185	32.8%
	By Loan Size							
$100,000 or Less	14,322	96.7%	133,837	43.1%	110	91.7%	1,452	40.2%
$100,001 - $250,000	231	1.6%	41,224	13.3%	7	5.8%	1,211	33.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	254	1.7%	135,209	43.6%	3	2.5%	950	26.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*14,807*	*100.0%*	*310,270*	*100.0%*	*120*	*100.0%*	*3,613*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Lakeland/Winter Haven MSA #29460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	38	0.3%	2,257	0.7%	0	0.0%	0	0.0%
Moderate	2,525	17.1%	73,733	24.1%	23	19.2%	653	18.1%
Low/Moderate Total	2,563	17.4%	75,990	24.9%	23	19.2%	653	18.1%
Middle	7,936	53.8%	158,369	51.9%	70	58.3%	2,434	67.4%
Upper	3,733	25.3%	65,995	21.6%	18	15.0%	474	13.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	530	3.6%	4,997	1.6%	9	7.5%	52	1.4%
Total	*14,762*	*100.0%*	*305,351*	*100.0%*	*120*	*100.0%*	*3,613*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,733	32.1%	96,564	31.6%	71	59.2%	1,185	32.8%
	By Loan Size							
$100,000 or Less	14,287	96.8%	133,312	43.7%	110	91.7%	1,452	40.2%
$100,001 - $250,000	227	1.5%	40,474	13.3%	7	5.8%	1,211	33.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	248	1.7%	131,565	43.1%	3	2.5%	950	26.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*14,762*	*100.0%*	*305,351*	*100.0%*	*120*	*100.0%*	*3,613*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Miami/Ft Lauderdale/Miami Beach MSA #33100 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	6,523	2.8%	186,919	4.6%	12	1.9%	1,041	7.1%
Moderate	43,459	18.4%	836,704	20.6%	101	16.3%	2,632	18.1%
Low/Moderate Total	49,982	21.2%	1,023,623	25.2%	113	18.2%	3,673	25.2%
Middle	89,288	37.8%	1,451,943	35.7%	220	35.5%	3,529	24.2%
Upper	94,711	40.1%	1,562,263	38.5%	277	44.7%	7,291	50.0%
Unknown	134	0.1%	3,024	0.1%	0	0.0%	0	0.0%
Tract Unknown	2,094	0.9%	21,367	0.5%	10	1.6%	75	0.5%
Total	*236,209*	*100.0%*	*4,062,220*	*100.0%*	*620*	*100.0%*	*14,568*	*100.0%*
	By Revenue							
Total $1 Million or Less	86,566	36.6%	1,533,749	37.8%	443	71.5%	5,265	36.1%
	By Loan Size							
$100,000 or Less	231,183	97.9%	2,205,781	54.3%	589	95.0%	4,992	34.3%
$100,001 - $250,000	2,381	1.0%	431,046	10.6%	14	2.3%	2,733	18.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	2,645	1.1%	1,425,393	35.1%	17	2.7%	6,843	47.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*236,209*	*100.0%*	*4,062,220*	*100.0%*	*620*	*100.0%*	*14,568*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Miami/Ft. Lauderdale/Miami Beach MSA #33100 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	4,762	2.8%	149,834	4.7%	11	2.6%	152	1.5%
Moderate	29,985	17.7%	646,268	20.1%	67	16.1%	2,134	21.4%
Low/Moderate Total	34,747	20.5%	796,102	24.7%	78	18.7%	2,286	23.0%
Middle	63,284	37.4%	1,161,697	36.1%	140	33.6%	2,614	26.3%
Upper	69,315	40.9%	1,237,048	38.4%	181	43.4%	4,905	49.3%
Unknown	134	0.1%	5,901	0.2%	0	0.0%	0	0.0%
Tract Unknown	1,817	1.1%	19,202	0.6%	18	4.3%	149	1.5%
Total	*169,297*	*100.0%*	*3,219,950*	*100.0%*	*417*	*100.0%*	*9,954*	*100.0%*
	By Revenue							
Total $1 Million or Less	44,888	26.5%	901,425	28.0%	231	55.4%	2,373	23.8%
	By Loan Size							
$100,000 or Less	164,815	97.4%	1,579,122	49.0%	399	95.7%	4,070	40.9%
$100,001 - $250,000	2,184	1.3%	397,086	12.3%	7	1.7%	1,289	12.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	2,298	1.4%	1,243,742	38.6%	11	2.6%	4,595	46.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*169,297*	*100.0%*	*3,219,950*	*100.0%*	*417*	*100.0%*	*9,954*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Naples/Marco Island MSA #34940 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	261	1.2%	14,530	2.8%	8	7.8%	788	26.3%
Moderate	2,063	9.1%	32,996	6.3%	22	21.4%	688	23.0%
Low/Moderate Total	2,324	10.3%	47,526	9.1%	30	29.1%	1,476	49.3%
Middle	10,406	45.9%	205,115	39.4%	47	45.6%	1,030	34.4%
Upper	9,690	42.7%	265,115	50.9%	26	25.2%	485	16.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	251	1.1%	3,473	0.7%	0	0.0%	0	0.0%
Total	*22,671*	*100.0%*	*521,229*	*100.0%*	*103*	*100.0%*	*2,991*	*100.0%*
	By Revenue							
Total $1 Million or Less	7,757	34.2%	197,598	37.9%	71	68.9%	1,246	41.7%
	By Loan Size							
$100,000 or Less	21,959	96.9%	235,878	45.3%	93	90.3%	797	26.6%
$100,001 - $250,000	318	1.4%	59,144	11.3%	6	5.8%	1,104	36.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	394	1.7%	226,207	43.4%	4	3.9%	1,090	36.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*22,671*	*100.0%*	*521,229*	*100.0%*	*103*	*100.0%*	*2,991*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Naples/Marco Island MSA #34940 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	174	1.1%	7,244	1.8%	7	12.5%	792	32.8%
Moderate	1,363	8.4%	28,699	7.2%	9	16.1%	454	18.8%
Low/Moderate Total	1,537	9.4%	35,943	9.1%	16	28.6%	1,246	51.6%
Middle	7,250	44.5%	157,556	39.7%	20	35.7%	626	25.9%
Upper	7,298	44.8%	200,577	50.6%	18	32.1%	539	22.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	190	1.2%	2,452	0.6%	2	3.6%	4	0.2%
Total	*16,275*	*100.0%*	*396,528*	*100.0%*	*56*	*100.0%*	*2,415*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,025	24.7%	144,606	36.5%	32	57.1%	1,225	50.7%
	By Loan Size							
$100,000 or Less	15,693	96.4%	176,076	44.4%	48	85.7%	577	23.9%
$100,001 - $250,000	283	1.7%	51,722	13.0%	5	8.9%	1,025	42.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	299	1.8%	168,730	42.6%	3	5.4%	813	33.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*16,275*	*100.0%*	*396,528*	*100.0%*	*56*	*100.0%*	*2,415*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Orlando/Kissimmee MSA #36740 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,246	1.1%	41,897	1.9%	4	1.1%	11	0.1%
Moderate	18,833	16.5%	409,368	19.0%	60	16.8%	1,205	15.2%
Low/Moderate Total	20,079	17.6%	451,265	20.9%	64	17.9%	1,216	15.4%
Middle	52,213	45.7%	930,905	43.1%	196	54.7%	4,970	62.8%
Upper	40,217	35.2%	754,797	35.0%	92	25.7%	1,157	14.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	1,851	1.6%	22,117	1.0%	6	1.7%	576	7.3%
Total	*114,360*	*100.0%*	*2,159,084*	*100.0%*	*358*	*100.0%*	*7,919*	*100.0%*
	By Revenue							
Total $1 Million or Less	43,779	38.3%	807,214	37.4%	262	73.2%	3,799	48.0%
	By Loan Size							
$100,000 or Less	111,520	97.5%	1,113,356	51.6%	340	95.0%	2,616	33.0%
$100,001 - $250,000	1,318	1.2%	235,905	10.9%	8	2.2%	1,364	17.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,522	1.3%	809,823	37.5%	10	2.8%	3,939	49.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*114,360*	*100.0%*	*2,159,084*	*100.0%*	*358*	*100.0%*	*7,919*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Orlando/Kissimmee MSA #36740 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	868	1.0%	34,241	1.9%	1	0.3%	10	0.1%
Moderate	13,359	15.7%	337,001	18.3%	36	10.4%	803	10.5%
Low/Moderate Total	14,227	16.7%	371,242	20.2%	37	10.7%	813	10.6%
Middle	38,281	45.1%	797,409	43.3%	189	54.5%	4,522	58.9%
Upper	30,999	36.5%	657,043	35.7%	99	28.5%	2,169	28.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	1,440	1.7%	16,678	0.9%	22	6.3%	169	2.2%
Total	*84,947*	*100.0%*	*1,842,372*	*100.0%*	*347*	*100.0%*	*7,673*	*100.0%*
	By Revenue							
Total $1 Million or Less	25,471	30.0%	568,879	30.9%	213	61.4%	2,595	33.8%
	By Loan Size							
$100,000 or Less	82,184	96.7%	841,754	45.7%	333	96.0%	3,161	41.2%
$100,001 - $250,000	1,342	1.6%	236,261	12.8%	5	1.4%	1,054	13.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,421	1.7%	764,357	41.5%	9	2.6%	3,458	45.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*84,947*	*100.0%*	*1,842,372*	*100.0%*	*347*	*100.0%*	*7,673*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Punta Gorda MSA #39460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	357	4.0%	9,409	5.7%	0	0.0%	0	0.0%
Low/Moderate Total	357	4.0%	9,409	5.7%	0	0.0%	0	0.0%
Middle	7,671	85.3%	136,982	82.4%	33	97.1%	1,041	97.2%
Upper	837	9.3%	18,622	11.2%	1	2.9%	30	2.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	127	1.4%	1,194	0.7%	0	0.0%	0	0.0%
Total	*8,992*	*100.0%*	*166,207*	*100.0%*	*34*	*100.0%*	*1,071*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,665	40.8%	70,846	42.6%	28	82.4%	809	75.5%
	By Loan Size							
$100,000 or Less	8,784	97.7%	89,513	53.9%	31	91.2%	255	23.8%
$100,001 - $250,000	99	1.1%	18,041	10.9%	2	5.9%	416	38.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	109	1.2%	58,653	35.3%	1	2.9%	400	37.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,992*	*100.0%*	*166,207*	*100.0%*	*34*	*100.0%*	*1,071*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Punta Gorda MSA #39460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	287	4.5%	10,344	8.6%	0	0.0%	0	0.0%
Low/Moderate Total	287	4.5%	10,344	8.6%	0	0.0%	0	0.0%
Middle	5,325	84.0%	94,771	79.1%	17	85.0%	579	91.6%
Upper	600	9.5%	13,480	11.3%	2	10.0%	52	8.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	125	2.0%	1,177	1.0%	1	5.0%	1	0.2%
Total	*6,337*	*100.0%*	*119,772*	*100.0%*	*20*	*100.0%*	*632*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,145	33.8%	49,483	41.3%	10	50.0%	97	15.3%
	By Loan Size							
$100,000 or Less	6,171	97.4%	64,298	53.7%	18	90.0%	182	28.8%
$100,001 - $250,000	87	1.4%	15,221	12.7%	2	10.0%	450	71.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	79	1.2%	40,253	33.6%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,337*	*100.0%*	*119,772*	*100.0%*	*20*	*100.0%*	*632*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Tampa/St. Petersburg/Clearwater MSA #45300 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,738	1.2%	60,717	2.1%	3	0.7%	6	0.0%
Moderate	27,816	19.8%	673,161	23.5%	77	18.5%	1,896	14.6%
Low/Moderate Total	29,554	21.1%	733,878	25.6%	80	19.2%	1,902	14.6%
Middle	58,122	41.4%	1,133,506	39.5%	187	44.8%	5,852	45.0%
Upper	50,540	36.0%	974,478	34.0%	147	35.3%	5,212	40.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	2,092	1.5%	26,348	0.9%	3	0.7%	44	0.3%
Total	*140,308*	*100.0%*	*2,868,210*	*100.0%*	*417*	*100.0%*	*13,010*	*100.0%*
	By Revenue							
Total $1 Million or Less	54,685	39.0%	1,092,303	38.1%	306	73.4%	6,379	49.0%
	By Loan Size							
$100,000 or Less	136,492	97.3%	1,445,070	50.4%	384	92.1%	2,977	22.9%
$100,001 - $250,000	1,789	1.3%	327,138	11.4%	13	3.1%	2,343	18.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	2,027	1.4%	1,096,002	38.2%	20	4.8%	7,690	59.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*140,308*	*100.0%*	*2,868,210*	*100.0%*	*417*	*100.0%*	*13,010*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Tampa/St. Petersburg/Clearwater MSA #45300 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,459	1.4%	59,290	2.4%	3	0.7%	62	0.5%
Moderate	19,823	19.2%	573,429	22.8%	62	14.4%	1,874	15.4%
Low/Moderate Total	21,282	20.6%	632,719	25.2%	65	15.1%	1,936	15.9%
Middle	42,223	40.9%	1,007,093	40.1%	191	44.3%	4,594	37.6%
Upper	37,796	36.6%	851,442	33.9%	158	36.7%	5,610	46.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	1,938	1.9%	23,040	0.9%	17	3.9%	64	0.5%
Total	*103,239*	*100.0%*	*2,514,294*	*100.0%*	*431*	*100.0%*	*12,204*	*100.0%*
	By Revenue							
Total $1 Million or Less	32,299	31.3%	809,000	32.2%	266	61.7%	5,172	42.4%
	By Loan Size							
$100,000 or Less	99,323	96.2%	1,068,095	42.5%	401	93.0%	3,696	30.3%
$100,001 - $250,000	1,864	1.8%	339,671	13.5%	15	3.5%	2,879	23.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	2,052	2.0%	1,106,528	44.0%	15	3.5%	5,629	46.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*103,239*	*100.0%*	*2,514,294*	*100.0%*	*431*	*100.0%*	*12,204*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Kankakee/Bradley MSA #28100 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	12	0.4%	435	0.9%	0	0.0%	0	0.0%
Moderate	277	10.4%	5,885	11.6%	2	3.1%	168	4.2%
Low/Moderate Total	289	10.8%	6,320	12.4%	2	3.1%	168	4.2%
Middle	1,943	72.7%	37,653	74.1%	55	85.9%	3,378	85.2%
Upper	355	13.3%	5,969	11.7%	6	9.4%	417	10.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	87	3.3%	904	1.8%	1	1.6%	1	0.0%
Total	*2,674*	*100.0%*	*50,846*	*100.0%*	*64*	*100.0%*	*3,964*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,022	38.2%	28,929	56.9%	50	78.1%	3,285	82.9%
	By Loan Size							
$100,000 or Less	2,598	97.2%	23,181	45.6%	52	81.3%	808	20.4%
$100,001 - $250,000	42	1.6%	7,039	13.8%	6	9.4%	910	23.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	34	1.3%	20,626	40.6%	6	9.4%	2,246	56.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,674*	*100.0%*	*50,846*	*100.0%*	*64*	*100.0%*	*3,964*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Kankakee/Bradley MSA #28100 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	18	0.8%	245	0.5%	0	0.0%	0	0.0%
Moderate	215	10.1%	8,584	15.9%	2	3.4%	8	0.2%
Low/Moderate Total	233	10.9%	8,829	16.4%	2	3.4%	8	0.2%
Middle	1,532	71.6%	40,593	75.3%	47	79.7%	3,797	85.8%
Upper	274	12.8%	3,714	6.9%	9	15.3%	621	14.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	100	4.7%	737	1.4%	1	1.7%	1	0.0%
Total	*2,139*	*100.0%*	*53,873*	*100.0%*	*59*	*100.0%*	*4,427*	*100.0%*
	By Revenue							
Total $1 Million or Less	714	33.4%	26,121	48.5%	45	76.3%	3,508	79.2%
	By Loan Size							
$100,000 or Less	2,053	96.0%	18,456	34.3%	46	78.0%	817	18.5%
$100,001 - $250,000	36	1.7%	6,592	12.2%	6	10.2%	1,014	22.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	50	2.3%	28,825	53.5%	7	11.9%	2,596	58.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,139*	*100.0%*	*53,873*	*100.0%*	*59*	*100.0%*	*4,427*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Illinois (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,329	18.1%	23,951	16.5%	14	2.5%	1,416	3.5%
Low/Moderate Total	1,329	18.1%	23,951	16.5%	14	2.5%	1,416	3.5%
Middle	4,442	60.6%	87,208	60.1%	377	67.2%	23,920	58.4%
Upper	1,266	17.3%	30,736	21.2%	166	29.6%	15,623	38.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	296	4.0%	3,228	2.2%	4	0.7%	13	0.0%
Total	*7,333*	*100.0%*	*145,123*	*100.0%*	*561*	*100.0%*	*40,972*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,039	41.4%	61,701	42.5%	431	76.8%	29,168	71.2%
	By Loan Size							
$100,000 or Less	7,104	96.9%	66,270	45.7%	439	78.3%	13,828	33.7%
$100,001 - $250,000	122	1.7%	21,097	14.5%	92	16.4%	15,633	38.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	107	1.5%	57,756	39.8%	30	5.3%	11,511	28.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,333*	*100.0%*	*145,123*	*100.0%*	*561*	*100.0%*	*40,972*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Illinois (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,004	16.5%	23,237	16.6%	10	1.8%	1,087	2.5%
Low/Moderate Total	1,004	16.5%	23,237	16.6%	10	1.8%	1,087	2.5%
Middle	3,682	60.5%	88,579	63.4%	379	67.9%	23,573	54.5%
Upper	1,093	18.0%	24,503	17.6%	162	29.0%	18,545	42.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	309	5.1%	3,293	2.4%	7	1.3%	59	0.1%
Total	*6,088*	*100.0%*	*139,612*	*100.0%*	*558*	*100.0%*	*43,264*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,208	36.3%	52,888	37.9%	399	71.5%	30,216	69.8%
	By Loan Size							
$100,000 or Less	5,870	96.4%	57,524	41.2%	418	74.9%	12,504	28.9%
$100,001 - $250,000	95	1.6%	16,445	11.8%	105	18.8%	18,540	42.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	123	2.0%	65,643	47.0%	35	6.3%	12,220	28.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,088*	*100.0%*	*139,612*	*100.0%*	*558*	*100.0%*	*43,264*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Rockford MSA #40420 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	254	2.6%	12,272	4.3%	0	0.0%	0	0.0%
Moderate	1,255	12.7%	48,873	17.3%	8	4.5%	547	3.7%
Low/Moderate Total	1,509	15.2%	61,145	21.7%	8	4.5%	547	3.7%
Middle	5,378	54.3%	166,087	58.8%	106	59.2%	10,002	67.4%
Upper	2,826	28.5%	53,591	19.0%	65	36.3%	4,281	28.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	188	1.9%	1,483	0.5%	0	0.0%	0	0.0%
Total	*9,901*	*100.0%*	*282,306*	*100.0%*	*179*	*100.0%*	*14,830*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,593	36.3%	82,921	29.4%	140	78.2%	10,909	73.6%
	By Loan Size							
$100,000 or Less	9,380	94.7%	93,604	33.2%	129	72.1%	3,815	25.7%
$100,001 - $250,000	250	2.5%	44,843	15.9%	36	20.1%	5,671	38.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	271	2.7%	143,859	51.0%	14	7.8%	5,344	36.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*9,901*	*100.0%*	*282,306*	*100.0%*	*179*	*100.0%*	*14,830*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Rockford MSA #40420 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	196	2.4%	7,044	2.6%	0	0.0%	0	0.0%
Moderate	963	11.9%	49,034	18.2%	1	0.7%	47	0.4%
Low/Moderate Total	1,159	14.3%	56,078	20.8%	1	0.7%	47	0.4%
Middle	4,395	54.2%	159,842	59.3%	86	57.0%	8,382	69.7%
Upper	2,386	29.4%	51,806	19.2%	64	42.4%	3,600	29.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	174	2.1%	1,721	0.6%	0	0.0%	0	0.0%
Total	*8,114*	*100.0%*	*269,447*	*100.0%*	*151*	*100.0%*	*12,029*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,545	31.4%	75,282	27.9%	98	64.9%	7,240	60.2%
	By Loan Size							
$100,000 or Less	7,623	93.9%	80,532	29.9%	113	74.8%	3,122	26.0%
$100,001 - $250,000	236	2.9%	42,831	15.9%	25	16.6%	4,150	34.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	255	3.1%	146,084	54.2%	13	8.6%	4,757	39.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,114*	*100.0%*	*269,447*	*100.0%*	*151*	*100.0%*	*12,029*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Bloomington MSA #14020 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	521	10.2%	14,835	12.9%	0	0.0%	0	0.0%
Moderate	833	16.3%	21,329	18.6%	5	4.9%	609	9.4%
Low/Moderate Total	1,354	26.6%	36,164	31.5%	5	4.9%	609	9.4%
Middle	2,319	45.5%	45,191	39.4%	80	78.4%	5,456	84.3%
Upper	1,193	23.4%	30,560	26.6%	5	4.9%	40	0.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	233	4.6%	2,862	2.5%	12	11.8%	364	5.6%
Total	*5,099*	*100.0%*	*114,777*	*100.0%*	*102*	*100.0%*	*6,469*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,579	31.0%	51,459	44.8%	75	73.5%	4,699	72.6%
	By Loan Size							
$100,000 or Less	4,887	95.8%	47,231	41.2%	80	78.4%	2,403	37.1%
$100,001 - $250,000	115	2.3%	18,912	16.5%	19	18.6%	2,954	45.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	97	1.9%	48,634	42.4%	3	2.9%	1,112	17.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,099*	*100.0%*	*114,777*	*100.0%*	*102*	*100.0%*	*6,469*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Bloomington MSA #14020 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	415	9.5%	12,784	11.1%	1	0.9%	5	0.1%
Moderate	797	18.3%	18,654	16.2%	12	11.0%	1,234	15.9%
Low/Moderate Total	1,212	27.8%	31,438	27.4%	13	11.9%	1,239	15.9%
Middle	1,912	43.8%	52,073	45.3%	80	73.4%	6,424	82.6%
Upper	1,053	24.1%	28,914	25.2%	4	3.7%	22	0.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	188	4.3%	2,412	2.1%	12	11.0%	89	1.1%
Total	*4,365*	*100.0%*	*114,837*	*100.0%*	*109*	*100.0%*	*7,774*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,299	29.8%	48,375	42.1%	81	74.3%	4,787	61.6%
	By Loan Size							
$100,000 or Less	4,141	94.9%	43,468	37.9%	85	78.0%	2,608	33.5%
$100,001 - $250,000	130	3.0%	22,763	19.8%	18	16.5%	3,162	40.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	94	2.2%	48,606	42.3%	6	5.5%	2,004	25.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,365*	*100.0%*	*114,837*	*100.0%*	*109*	*100.0%*	*7,774*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Elkhart/Goshen MSA #21140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	171	3.1%	11,653	4.7%	0	0.0%	0	0.0%
Moderate	211	3.8%	9,292	3.7%	0	0.0%	0	0.0%
Low/Moderate Total	382	6.9%	20,945	8.4%	0	0.0%	0	0.0%
Middle	4,665	84.8%	212,841	85.2%	137	97.9%	10,808	99.7%
Upper	263	4.8%	13,719	5.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	191	3.5%	2,314	0.9%	3	2.1%	35	0.3%
Total	*5,501*	*100.0%*	*249,819*	*100.0%*	*140*	*100.0%*	*10,843*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,814	33.0%	86,996	34.8%	119	85.0%	9,125	84.2%
	By Loan Size							
$100,000 or Less	5,004	91.0%	59,385	23.8%	103	73.6%	2,663	24.6%
$100,001 - $250,000	225	4.1%	38,918	15.6%	25	17.9%	4,086	37.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	272	4.9%	151,516	60.7%	12	8.6%	4,094	37.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,501*	*100.0%*	*249,819*	*100.0%*	*140*	*100.0%*	*10,843*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Elkhart/Goshen MSA #21140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	143	3.3%	4,845	2.5%	1	1.0%	20	0.3%
Moderate	124	2.8%	5,475	2.8%	0	0.0%	0	0.0%
Low/Moderate Total	267	6.1%	10,320	5.3%	1	1.0%	20	0.3%
Middle	3,744	85.3%	175,431	89.3%	99	94.3%	7,680	99.6%
Upper	205	4.7%	9,211	4.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	174	4.0%	1,461	0.7%	5	4.8%	11	0.1%
Total	*4,390*	*100.0%*	*196,423*	*100.0%*	*105*	*100.0%*	*7,711*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,260	28.7%	68,695	35.0%	81	77.1%	6,351	82.4%
	By Loan Size							
$100,000 or Less	4,015	91.5%	44,424	22.6%	78	74.3%	1,985	25.7%
$100,001 - $250,000	153	3.5%	26,711	13.6%	21	20.0%	3,627	47.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	222	5.1%	125,288	63.8%	6	5.7%	2,099	27.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,390*	*100.0%*	*196,423*	*100.0%*	*105*	*100.0%*	*7,711*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Fort Wayne MSA #23060 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	107	0.9%	3,437	1.0%	0	0.0%	0	0.0%
Moderate	2,440	21.2%	88,185	25.1%	5	2.9%	59	0.4%
Low/Moderate Total	2,547	22.1%	91,622	26.1%	5	2.9%	59	0.4%
Middle	5,301	46.0%	157,952	45.0%	149	85.1%	12,958	90.9%
Upper	3,444	29.9%	95,808	27.3%	21	12.0%	1,236	8.7%
Unknown	13	0.1%	409	0.1%	0	0.0%	0	0.0%
Tract Unknown	210	1.8%	5,280	1.5%	0	0.0%	0	0.0%
Total	*11,515*	*100.0%*	*351,071*	*100.0%*	*175*	*100.0%*	*14,253*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,420	38.4%	146,472	41.7%	135	77.1%	9,642	67.6%
	By Loan Size							
$100,000 or Less	10,887	94.5%	124,636	35.5%	134	76.6%	4,586	32.2%
$100,001 - $250,000	303	2.6%	53,483	15.2%	28	16.0%	4,547	31.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	325	2.8%	172,952	49.3%	13	7.4%	5,120	35.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*11,515*	*100.0%*	*351,071*	*100.0%*	*175*	*100.0%*	*14,253*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Fort Wayne MSA #23060 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	79	0.8%	3,553	1.1%	0	0.0%	0	0.0%
Moderate	1,950	20.9%	80,481	24.2%	4	2.8%	197	1.3%
Low/Moderate Total	2,029	21.8%	84,034	25.3%	4	2.8%	197	1.3%
Middle	4,154	44.6%	149,484	45.0%	119	82.6%	14,319	91.2%
Upper	2,897	31.1%	95,089	28.6%	18	12.5%	1,161	7.4%
Unknown	13	0.1%	654	0.2%	0	0.0%	0	0.0%
Tract Unknown	217	2.3%	3,023	0.9%	3	2.1%	23	0.1%
Total	*9,310*	*100.0%*	*332,284*	*100.0%*	*144*	*100.0%*	*15,700*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,119	33.5%	119,767	36.0%	98	68.1%	9,466	60.3%
	By Loan Size							
$100,000 or Less	8,717	93.6%	108,541	32.7%	90	62.5%	3,047	19.4%
$100,001 - $250,000	271	2.9%	48,543	14.6%	37	25.7%	6,280	40.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	322	3.5%	175,200	52.7%	17	11.8%	6,373	40.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*9,310*	*100.0%*	*332,284*	*100.0%*	*144*	*100.0%*	*15,700*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Indianapolis/Anderson/Columbus CSA #294 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,177	1.9%	39,895	2.4%	1	0.2%	7	0.0%
Moderate	7,689	12.7%	237,195	14.5%	30	5.5%	596	1.6%
Low/Moderate Total	8,866	14.7%	277,090	16.9%	31	5.7%	603	1.6%
Middle	28,501	47.1%	761,065	46.4%	419	76.5%	31,716	84.1%
Upper	22,053	36.5%	581,581	35.5%	93	17.0%	5,256	13.9%
Unknown	21	0.0%	1,411	0.1%	0	0.0%	0	0.0%
Tract Unknown	1,019	1.7%	18,401	1.1%	5	0.9%	125	0.3%
Total	*60,460*	*100.0%*	*1,639,548*	*100.0%*	*548*	*100.0%*	*37,700*	*100.0%*
	By Revenue							
Total $1 Million or Less	19,647	32.5%	651,109	39.7%	428	78.1%	30,367	80.5%
	By Loan Size							
$100,000 or Less	57,714	95.5%	617,860	37.7%	430	78.5%	11,883	31.5%
$100,001 - $250,000	1,314	2.2%	233,802	14.3%	88	16.1%	14,735	39.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,432	2.4%	787,886	48.1%	30	5.5%	11,082	29.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*60,460*	*100.0%*	*1,639,548*	*100.0%*	*548*	*100.0%*	*37,700*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Indianapolis/Anderson/Columbus CSA #294 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	913	1.9%	33,870	2.3%	1	0.2%	38	0.1%
Moderate	5,952	12.2%	230,778	15.6%	29	5.7%	1,310	3.7%
Low/Moderate Total	6,865	14.1%	264,648	17.9%	30	5.9%	1,348	3.8%
Middle	22,844	47.0%	678,220	45.8%	382	75.3%	30,205	85.7%
Upper	17,628	36.3%	522,798	35.3%	82	16.2%	3,566	10.1%
Unknown	16	0.0%	831	0.1%	0	0.0%	0	0.0%
Tract Unknown	1,256	2.6%	13,821	0.9%	13	2.6%	138	0.4%
Total	*48,609*	*100.0%*	*1,480,318*	*100.0%*	*507*	*100.0%*	*35,257*	*100.0%*
	By Revenue							
Total $1 Million or Less	12,766	26.3%	498,260	33.7%	351	69.2%	25,537	72.4%
	By Loan Size							
$100,000 or Less	46,013	94.7%	508,670	34.4%	404	79.7%	9,629	27.3%
$100,001 - $250,000	1,215	2.5%	214,759	14.5%	65	12.8%	11,493	32.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,381	2.8%	756,889	51.1%	38	7.5%	14,135	40.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*48,609*	*100.0%*	*1,480,318*	*100.0%*	*507*	*100.0%*	*35,257*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Lafayette MSA #29140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	401	9.1%	2,886	2.8%	0	0.0%	0	0.0%
Moderate	938	21.3%	35,693	34.1%	10	9.3%	193	2.3%
Low/Moderate Total	1,339	30.5%	38,579	36.9%	10	9.3%	193	2.3%
Middle	1,572	35.8%	32,221	30.8%	75	70.1%	6,822	80.0%
Upper	1,348	30.7%	31,773	30.4%	22	20.6%	1,513	17.7%
Unknown	6	0.1%	11	0.0%	0	0.0%	0	0.0%
Tract Unknown	131	3.0%	1,947	1.9%	0	0.0%	0	0.0%
Total	*4,396*	*100.0%*	*104,531*	*100.0%*	*107*	*100.0%*	*8,528*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,474	33.5%	41,938	40.1%	75	70.1%	5,280	61.9%
	By Loan Size							
$100,000 or Less	4,217	95.9%	40,423	38.7%	76	71.0%	2,132	25.0%
$100,001 - $250,000	85	1.9%	15,172	14.5%	26	24.3%	4,486	52.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	94	2.1%	48,936	46.8%	5	4.7%	1,910	22.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,396*	*100.0%*	*104,531*	*100.0%*	*107*	*100.0%*	*8,528*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Lafayette MSA #29140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	191	5.5%	3,656	4.1%	0	0.0%	0	0.0%
Moderate	773	22.1%	32,662	36.4%	11	10.3%	762	7.3%
Low/Moderate Total	964	27.6%	36,318	40.5%	11	10.3%	762	7.3%
Middle	1,434	41.1%	28,711	32.0%	68	63.6%	7,761	74.3%
Upper	994	28.5%	23,257	25.9%	25	23.4%	1,920	18.4%
Unknown	2	0.1%	9	0.0%	0	0.0%	0	0.0%
Tract Unknown	98	2.8%	1,394	1.6%	3	2.8%	4	0.0%
Total	*3,492*	*100.0%*	*89,689*	*100.0%*	*107*	*100.0%*	*10,447*	*100.0%*
	By Revenue							
Total $1 Million or Less	989	28.3%	28,605	31.9%	67	62.6%	5,817	55.7%
	By Loan Size							
$100,000 or Less	3,332	95.4%	33,994	37.9%	70	65.4%	1,341	12.8%
$100,001 - $250,000	80	2.3%	14,109	15.7%	25	23.4%	4,372	41.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	80	2.3%	41,586	46.4%	12	11.2%	4,734	45.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,492*	*100.0%*	*89,689*	*100.0%*	*107*	*100.0%*	*10,447*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Michigan City/LaPorte MSA #33140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	25	45.5%	2,966	51.3%	0	0.0%	0	0.0%
Low/Moderate Total	25	45.5%	2,966	51.3%	0	0.0%	0	0.0%
Middle	23	41.8%	2,743	47.4%	7	100.0%	657	100.0%
Upper	7	12.7%	76	1.3%	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	*55*	*100.0%*	*5,785*	*100.0%*	*7*	*100.0%*	*657*	*100.0%*
	By Revenue							
Total $1 Million or Less	36	65.5%	1,387	24.0%	3	42.9%	643	97.9%
	By Loan Size							
$100,000 or Less	42	76.4%	684	11.8%	5	71.4%	28	4.3%
$100,001 - $250,000	4	7.3%	804	13.9%	1	14.3%	130	19.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	9	16.4%	4,297	74.3%	1	14.3%	499	76.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*55*	*100.0%*	*5,785*	*100.0%*	*7*	*100.0%*	*657*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Michigan City/La Porte MSA #33140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	570	22.7%	25,852	32.8%	0	0.0%	0	0.0%
Low/Moderate Total	570	22.7%	25,852	32.8%	0	0.0%	0	0.0%
Middle	1,490	59.5%	39,043	49.5%	135	94.4%	13,339	95.1%
Upper	351	14.0%	12,949	16.4%	8	5.6%	694	4.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	95	3.8%	1,065	1.3%	0	0.0%	0	0.0%
Total	*2,506*	*100.0%*	*78,909*	*100.0%*	*143*	*100.0%*	*14,033*	*100.0%*
	By Revenue							
Total $1 Million or Less	817	32.6%	28,017	35.5%	94	65.7%	8,672	61.8%
	By Loan Size							
$100,000 or Less	2,351	93.8%	26,977	34.2%	97	67.8%	2,840	20.2%
$100,001 - $250,000	75	3.0%	13,282	16.8%	32	22.4%	5,891	42.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	80	3.2%	38,650	49.0%	14	9.8%	5,302	37.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,506*	*100.0%*	*78,909*	*100.0%*	*143*	*100.0%*	*14,033*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Indiana (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	527	8.8%	12,280	9.1%	3	0.4%	430	0.8%
Low/Moderate Total	527	8.8%	12,280	9.1%	3	0.4%	430	0.8%
Middle	4,406	73.3%	101,900	75.8%	631	90.9%	46,753	89.1%
Upper	743	12.4%	16,105	12.0%	48	6.9%	4,456	8.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	331	5.5%	4,208	3.1%	12	1.7%	824	1.6%
Total	*6,007*	*100.0%*	*134,493*	*100.0%*	*694*	*100.0%*	*52,463*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,454	40.9%	60,643	45.1%	378	54.5%	30,947	59.0%
	By Loan Size							
$100,000 or Less	5,799	96.5%	64,991	48.3%	549	79.1%	20,191	38.5%
$100,001 - $250,000	119	2.0%	20,535	15.3%	109	15.7%	18,940	36.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	89	1.5%	48,967	36.4%	36	5.2%	13,332	25.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,007*	*100.0%*	*134,493*	*100.0%*	*694*	*100.0%*	*52,463*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Indiana (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	473	8.7%	16,773	8.2%	4	0.4%	916	1.1%
Low/Moderate Total	473	8.7%	16,773	8.2%	4	0.4%	916	1.1%
Middle	3,935	72.3%	141,567	69.0%	858	89.3%	75,724	88.2%
Upper	746	13.7%	43,742	21.3%	86	8.9%	9,066	10.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	291	5.3%	3,232	1.6%	13	1.4%	121	0.1%
Total	*5,445*	*100.0%*	*205,314*	*100.0%*	*961*	*100.0%*	*85,827*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,190	40.2%	87,774	42.8%	682	71.0%	59,830	69.7%
	By Loan Size							
$100,000 or Less	5,019	92.2%	71,861	35.0%	703	73.2%	27,645	32.2%
$100,001 - $250,000	238	4.4%	40,160	19.6%	186	19.4%	31,174	36.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	188	3.5%	93,293	45.4%	72	7.5%	27,008	31.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,445*	*100.0%*	*205,314*	*100.0%*	*961*	*100.0%*	*85,827*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Southeast/Central Indiana (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	317	4.1%	6,908	4.1%	10	2.3%	529	1.8%
Low/Moderate Total	317	4.1%	6,908	4.1%	10	2.3%	529	1.8%
Middle	6,713	86.7%	145,396	85.3%	417	93.9%	28,829	96.4%
Upper	439	5.7%	14,258	8.4%	10	2.3%	385	1.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	274	3.5%	3,904	2.3%	7	1.6%	168	0.6%
Total	*7,743*	*100.0%*	*170,466*	*100.0%*	*444*	*100.0%*	*29,911*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,916	50.6%	97,953	57.5%	376	84.7%	24,043	80.4%
	By Loan Size							
$100,000 or Less	7,482	96.6%	88,739	52.1%	354	79.7%	10,894	36.4%
$100,001 - $250,000	148	1.9%	24,549	14.4%	68	15.3%	11,642	38.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	113	1.5%	57,178	33.5%	22	5.0%	7,375	24.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,743*	*100.0%*	*170,466*	*100.0%*	*444*	*100.0%*	*29,911*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Southeast/Central Indiana (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	256	3.6%	7,856	5.0%	14	3.5%	982	2.9%
Low/Moderate Total	256	3.6%	7,856	5.0%	14	3.5%	982	2.9%
Middle	6,184	88.1%	137,609	87.1%	364	89.9%	32,857	95.5%
Upper	317	4.5%	9,982	6.3%	13	3.2%	432	1.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	264	3.8%	2,600	1.6%	14	3.5%	152	0.4%
Total	*7,021*	*100.0%*	*158,047*	*100.0%*	*405*	*100.0%*	*34,423*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,531	50.3%	86,603	54.8%	332	82.0%	27,060	78.6%
	By Loan Size							
$100,000 or Less	6,790	96.7%	82,392	52.1%	301	74.3%	10,039	29.2%
$100,001 - $250,000	128	1.8%	21,730	13.7%	70	17.3%	12,159	35.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	103	1.5%	53,925	34.1%	34	8.4%	12,225	35.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,021*	*100.0%*	*158,047*	*100.0%*	*405*	*100.0%*	*34,423*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Terre Haute MSA #45460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	683	17.4%	26,753	19.9%	2	0.5%	32	0.1%
Low/Moderate Total	683	17.4%	26,753	19.9%	2	0.5%	32	0.1%
Middle	2,235	57.0%	76,312	56.7%	313	82.2%	28,136	85.9%
Upper	893	22.8%	29,234	21.7%	62	16.3%	4,539	13.9%
Unknown	13	0.3%	753	0.6%	0	0.0%	0	0.0%
Tract Unknown	97	2.5%	1,475	1.1%	4	1.0%	34	0.1%
Total	*3,921*	*100.0%*	*134,527*	*100.0%*	*381*	*100.0%*	*32,741*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,525	38.9%	58,870	43.8%	296	77.7%	24,730	75.5%
	By Loan Size							
$100,000 or Less	3,660	93.3%	49,173	36.6%	285	74.8%	10,612	32.4%
$100,001 - $250,000	147	3.7%	25,599	19.0%	68	17.8%	11,783	36.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	114	2.9%	59,755	44.4%	28	7.3%	10,346	31.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,921*	*100.0%*	*134,527*	*100.0%*	*381*	*100.0%*	*32,741*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Terre Haute MSA #45460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	492	15.7%	23,697	18.2%	0	0.0%	0	0.0%
Low/Moderate Total	492	15.7%	23,697	18.2%	0	0.0%	0	0.0%
Middle	1,833	58.4%	73,981	56.7%	298	82.5%	30,922	86.2%
Upper	688	21.9%	30,924	23.7%	61	16.9%	4,916	13.7%
Unknown	12	0.4%	520	0.4%	0	0.0%	0	0.0%
Tract Unknown	115	3.7%	1,294	1.0%	2	0.6%	23	0.1%
Total	*3,140*	*100.0%*	*130,416*	*100.0%*	*361*	*100.0%*	*35,861*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,098	35.0%	51,166	39.2%	302	83.7%	28,657	79.9%
	By Loan Size							
$100,000 or Less	2,876	91.6%	40,054	30.7%	239	66.2%	9,274	25.9%
$100,001 - $250,000	143	4.6%	25,011	19.2%	87	24.1%	14,551	40.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	121	3.9%	65,351	50.1%	35	9.7%	12,036	33.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,140*	*100.0%*	*130,416*	*100.0%*	*361*	*100.0%*	*35,861*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Lexington/Fayette MSA #30460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,427	8.0%	55,053	11.1%	5	1.1%	280	0.7%
Moderate	2,824	15.8%	65,831	13.3%	74	15.6%	5,572	14.5%
Low/Moderate Total	4,251	23.8%	120,884	24.4%	79	16.7%	5,852	15.2%
Middle	6,380	35.8%	160,971	32.5%	248	52.3%	18,736	48.8%
Upper	6,947	38.9%	209,756	42.3%	140	29.5%	13,737	35.8%
Unknown	7	0.0%	1,081	0.2%	0	0.0%	0	0.0%
Tract Unknown	251	1.4%	3,125	0.6%	7	1.5%	59	0.2%
Total	*17,836*	*100.0%*	*495,817*	*100.0%*	*474*	*100.0%*	*38,384*	*100.0%*
	By Revenue							
Total $1 Million or Less	6,136	34.4%	248,288	50.1%	375	79.1%	24,446	63.7%
	By Loan Size							
$100,000 or Less	16,909	94.8%	176,036	35.5%	361	76.2%	8,323	21.7%
$100,001 - $250,000	479	2.7%	84,855	17.1%	70	14.8%	13,020	33.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	448	2.5%	234,926	47.4%	43	9.1%	17,041	44.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*17,836*	*100.0%*	*495,817*	*100.0%*	*474*	*100.0%*	*38,384*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Lexington/Fayette MSA #30460 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,129	8.1%	56,434	13.1%	4	1.1%	191	0.6%
Moderate	2,224	15.9%	60,985	14.1%	42	11.8%	2,470	8.4%
Low/Moderate Total	3,353	24.0%	117,419	27.2%	46	12.9%	2,661	9.0%
Middle	4,971	35.6%	130,988	30.4%	176	49.3%	14,105	47.8%
Upper	5,392	38.7%	180,593	41.9%	129	36.1%	12,746	43.2%
Unknown	3	0.0%	23	0.0%	0	0.0%	0	0.0%
Tract Unknown	229	1.6%	2,330	0.5%	6	1.7%	20	0.1%
Total	*13,948*	*100.0%*	*431,353*	*100.0%*	*357*	*100.0%*	*29,532*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,024	28.9%	197,222	45.7%	246	68.9%	17,255	58.4%
	By Loan Size							
$100,000 or Less	13,115	94.0%	145,594	33.8%	273	76.5%	6,646	22.5%
$100,001 - $250,000	416	3.0%	74,710	17.3%	50	14.0%	9,229	31.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	417	3.0%	211,049	48.9%	34	9.5%	13,657	46.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*13,948*	*100.0%*	*431,353*	*100.0%*	*357*	*100.0%*	*29,532*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Kentucky (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	16	0.2%	338	0.2%	0	0.0%	0	0.0%
Moderate	279	3.9%	5,272	3.4%	2	0.6%	10	0.1%
Low/Moderate Total	295	4.1%	5,610	3.6%	2	0.6%	10	0.1%
Middle	1,517	21.3%	41,661	27.0%	83	24.3%	2,740	20.5%
Upper	5,150	72.4%	105,972	68.6%	255	74.8%	10,625	79.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	147	2.1%	1,267	0.8%	1	0.3%	20	0.1%
Total	*7,109*	*100.0%*	*154,510*	*100.0%*	*341*	*100.0%*	*13,395*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,879	40.5%	96,638	62.5%	281	82.4%	10,010	74.7%
	By Loan Size							
$100,000 or Less	6,819	95.9%	65,780	42.6%	307	90.0%	5,967	44.5%
$100,001 - $250,000	160	2.3%	26,651	17.2%	26	7.6%	4,575	34.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	130	1.8%	62,079	40.2%	8	2.3%	2,853	21.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,109*	*100.0%*	*154,510*	*100.0%*	*341*	*100.0%*	*13,395*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Kentucky (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	5	0.1%	11	0.0%	0	0.0%	0	0.0%
Moderate	173	3.2%	5,221	4.0%	1	0.3%	2	0.0%
Low/Moderate Total	178	3.3%	5,232	4.0%	1	0.3%	2	0.0%
Middle	1,161	21.2%	30,446	23.5%	57	18.6%	2,321	15.8%
Upper	3,866	70.7%	91,972	71.0%	239	78.1%	12,332	83.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	266	4.9%	1,857	1.4%	9	2.9%	61	0.4%
Total	*5,471*	*100.0%*	*129,507*	*100.0%*	*306*	*100.0%*	*14,716*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,935	35.4%	71,329	55.1%	240	78.4%	9,783	66.5%
	By Loan Size							
$100,000 or Less	5,237	95.7%	53,449	41.3%	263	85.9%	5,018	34.1%
$100,001 - $250,000	127	2.3%	21,030	16.2%	33	10.8%	5,737	39.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	107	2.0%	55,028	42.5%	10	3.3%	3,961	26.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,471*	*100.0%*	*129,507*	*100.0%*	*306*	*100.0%*	*14,716*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Owensboro MSA #36980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	554	19.1%	21,236	22.9%	1	1.2%	8	0.1%
Low/Moderate Total	554	19.1%	21,236	22.9%	1	1.2%	8	0.1%
Middle	1,572	54.2%	43,696	47.1%	74	87.1%	8,527	90.0%
Upper	713	24.6%	27,098	29.2%	8	9.4%	242	2.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	60	2.1%	808	0.9%	2	2.4%	700	7.4%
Total	*2,899*	*100.0%*	*92,838*	*100.0%*	*85*	*100.0%*	*9,477*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,043	36.0%	52,322	56.4%	60	70.6%	6,908	72.9%
	By Loan Size							
$100,000 or Less	2,724	94.0%	31,031	33.4%	55	64.7%	2,107	22.2%
$100,001 - $250,000	92	3.2%	17,049	18.4%	21	24.7%	3,700	39.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	83	2.9%	44,758	48.2%	9	10.6%	3,670	38.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,899*	*100.0%*	*92,838*	*100.0%*	*85*	*100.0%*	*9,477*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Owensboro MSA #36980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	444	21.2%	19,944	24.6%	1	1.2%	1	0.0%
Low/Moderate Total	444	21.2%	19,944	24.6%	1	1.2%	1	0.0%
Middle	1,081	51.5%	36,560	45.1%	71	85.5%	8,382	82.5%
Upper	535	25.5%	24,297	29.9%	7	8.4%	1,105	10.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	38	1.8%	347	0.4%	4	4.8%	676	6.7%
Total	*2,098*	*100.0%*	*81,148*	*100.0%*	*83*	*100.0%*	*10,164*	*100.0%*
	By Revenue							
Total $1 Million or Less	680	32.4%	42,192	52.0%	72	86.7%	8,130	80.0%
	By Loan Size							
$100,000 or Less	1,941	92.5%	23,826	29.4%	55	66.3%	1,736	17.1%
$100,001 - $250,000	78	3.7%	13,671	16.8%	14	16.9%	2,617	25.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	79	3.8%	43,651	53.8%	14	16.9%	5,811	57.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,098*	*100.0%*	*81,148*	*100.0%*	*83*	*100.0%*	*10,164*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Battle Creek MSA #12980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	85	2.6%	6,503	6.2%	0	0.0%	0	0.0%
Moderate	494	15.1%	21,441	20.3%	2	4.1%	2	0.1%
Low/Moderate Total	579	17.7%	27,944	26.5%	2	4.1%	2	0.1%
Middle	1,661	50.9%	52,325	49.6%	39	79.6%	2,771	83.0%
Upper	919	28.2%	23,517	22.3%	6	12.2%	520	15.6%
Unknown	43	1.3%	1,153	1.1%	0	0.0%	0	0.0%
Tract Unknown	62	1.9%	629	0.6%	2	4.1%	47	1.4%
Total	*3,264*	*100.0%*	*105,568*	*100.0%*	*49*	*100.0%*	*3,340*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,255	38.4%	43,938	41.6%	36	73.5%	1,863	55.8%
	By Loan Size							
$100,000 or Less	3,036	93.0%	32,188	30.5%	38	77.6%	541	16.2%
$100,001 - $250,000	130	4.0%	22,434	21.3%	5	10.2%	839	25.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	98	3.0%	50,946	48.3%	6	12.2%	1,960	58.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,264*	*100.0%*	*105,568*	*100.0%*	*49*	*100.0%*	*3,340*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Battle Creek MSA #12980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	70	2.6%	3,793	3.8%	1	2.6%	25	0.7%
Moderate	429	15.7%	21,496	21.6%	0	0.0%	0	0.0%
Low/Moderate Total	499	18.2%	25,289	25.4%	1	2.6%	25	0.7%
Middle	1,356	49.6%	52,028	52.2%	23	60.5%	2,450	67.1%
Upper	768	28.1%	20,523	20.6%	8	21.1%	1,087	29.8%
Unknown	41	1.5%	1,490	1.5%	0	0.0%	0	0.0%
Tract Unknown	71	2.6%	324	0.3%	6	15.8%	91	2.5%
Total	*2,735*	*100.0%*	*99,654*	*100.0%*	*38*	*100.0%*	*3,653*	*100.0%*
	By Revenue							
Total $1 Million or Less	944	34.5%	38,219	38.4%	24	63.2%	1,992	54.5%
	By Loan Size							
$100,000 or Less	2,535	92.7%	28,373	28.5%	28	73.7%	796	21.8%
$100,001 - $250,000	101	3.7%	17,636	17.7%	5	13.2%	712	19.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	99	3.6%	53,645	53.8%	5	13.2%	2,145	58.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,735*	*100.0%*	*99,654*	*100.0%*	*38*	*100.0%*	*3,653*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Bay City MSA #13020 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	540	19.5%	20,416	21.6%	3	7.7%	8	0.8%
Low/Moderate Total	540	19.5%	20,416	21.6%	3	7.7%	8	0.8%
Middle	1,681	60.6%	57,372	60.8%	30	76.9%	487	51.5%
Upper	494	17.8%	16,142	17.1%	6	15.4%	450	47.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	58	2.1%	470	0.5%	0	0.0%	0	0.0%
Total	*2,773*	*100.0%*	*94,400*	*100.0%*	*39*	*100.0%*	*945*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,277	46.1%	43,397	46.0%	32	82.1%	734	77.7%
	By Loan Size							
$100,000 or Less	2,579	93.0%	30,559	32.4%	36	92.3%	445	47.1%
$100,001 - $250,000	109	3.9%	19,126	20.3%	3	7.7%	500	52.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	85	3.1%	44,715	47.4%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,773*	*100.0%*	*94,400*	*100.0%*	*39*	*100.0%*	*945*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Bay City MSA #13020 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	452	20.8%	19,886	25.0%	0	0.0%	0	0.0%
Low/Moderate Total	452	20.8%	19,886	25.0%	0	0.0%	0	0.0%
Middle	1,320	60.7%	49,038	61.6%	34	81.0%	1,805	92.0%
Upper	363	16.7%	10,385	13.0%	6	14.3%	153	7.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	40	1.8%	325	0.4%	2	4.8%	4	0.2%
Total	*2,175*	*100.0%*	*79,634*	*100.0%*	*42*	*100.0%*	*1,962*	*100.0%*
	By Revenue							
Total $1 Million or Less	877	40.3%	33,292	41.8%	29	69.0%	1,784	90.9%
	By Loan Size							
$100,000 or Less	2,004	92.1%	24,673	31.0%	38	90.5%	602	30.7%
$100,001 - $250,000	93	4.3%	16,233	20.4%	1	2.4%	200	10.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	78	3.6%	38,728	48.6%	3	7.1%	1,160	59.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,175*	*100.0%*	*79,634*	*100.0%*	*42*	*100.0%*	*1,962*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Detroit/Warren/Flint CSA #220 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	6,378	3.2%	253,092	4.6%	7	1.2%	38	0.3%
Moderate	30,034	15.0%	992,232	17.9%	64	10.8%	562	4.2%
Low/Moderate Total	36,412	18.2%	1,245,324	22.5%	71	12.0%	600	4.5%
Middle	91,232	45.5%	2,510,571	45.3%	360	60.7%	9,899	73.5%
Upper	70,207	35.0%	1,727,622	31.2%	152	25.6%	2,789	20.7%
Unknown	412	0.2%	25,463	0.5%	2	0.3%	11	0.1%
Tract Unknown	2,253	1.1%	27,939	0.5%	8	1.3%	164	1.2%
Total	*200,516*	*100.0%*	*5,536,919*	*100.0%*	*593*	*100.0%*	*13,463*	*100.0%*
	By Revenue							
Total $1 Million or Less	67,386	33.6%	1,961,812	35.4%	483	81.5%	11,672	86.7%
	By Loan Size							
$100,000 or Less	191,386	95.4%	2,009,605	36.3%	558	94.1%	5,681	42.2%
$100,001 - $250,000	3,989	2.0%	724,615	13.1%	25	4.2%	4,256	31.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	5,141	2.6%	2,802,699	50.6%	10	1.7%	3,526	26.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*200,516*	*100.0%*	*5,536,919*	*100.0%*	*593*	*100.0%*	*13,463*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Detroit/Warren/Flint CSA #220 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	4,984	3.2%	210,292	4.4%	4	0.9%	27	0.2%
Moderate	22,545	14.5%	830,462	17.6%	44	10.4%	364	3.4%
Low/Moderate Total	27,529	17.7%	1,040,754	22.0%	48	11.3%	391	3.6%
Middle	69,668	44.8%	2,149,546	45.5%	268	63.1%	8,650	79.8%
Upper	55,643	35.8%	1,490,716	31.5%	96	22.6%	1,737	16.0%
Unknown	328	0.2%	19,394	0.4%	1	0.2%	2	0.0%
Tract Unknown	2,244	1.4%	26,663	0.6%	12	2.8%	61	0.6%
Total	*155,412*	*100.0%*	*4,727,073*	*100.0%*	*425*	*100.0%*	*10,841*	*100.0%*
	By Revenue							
Total $1 Million or Less	42,847	27.6%	1,517,429	32.1%	274	64.5%	8,814	81.3%
	By Loan Size							
$100,000 or Less	147,145	94.7%	1,555,218	32.9%	401	94.4%	5,440	50.2%
$100,001 - $250,000	3,614	2.3%	655,330	13.9%	16	3.8%	2,613	24.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	4,653	3.0%	2,516,525	53.2%	8	1.9%	2,788	25.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*155,412*	*100.0%*	*4,727,073*	*100.0%*	*425*	*100.0%*	*10,841*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Grand Rapids/Muskegon/Holland CSA #266 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	654	1.6%	40,641	2.5%	1	0.3%	100	0.6%
Moderate	4,708	11.6%	214,936	13.1%	16	4.4%	366	2.0%
Low/Moderate Total	5,362	13.2%	255,577	15.6%	17	4.7%	466	2.6%
Middle	24,621	60.7%	927,896	56.6%	287	79.7%	15,320	85.4%
Upper	10,086	24.9%	451,296	27.5%	55	15.3%	2,151	12.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	466	1.1%	5,045	0.3%	1	0.3%	3	0.0%
Total	*40,535*	*100.0%*	*1,639,814*	*100.0%*	*360*	*100.0%*	*17,940*	*100.0%*
	By Revenue							
Total $1 Million or Less	16,128	39.8%	751,209	45.8%	252	70.0%	11,061	61.7%
	By Loan Size							
$100,000 or Less	37,353	92.1%	486,926	29.7%	307	85.3%	5,658	31.5%
$100,001 - $250,000	1,546	3.8%	271,402	16.6%	37	10.3%	6,356	35.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,636	4.0%	881,486	53.8%	16	4.4%	5,926	33.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*40,535*	*100.0%*	*1,639,814*	*100.0%*	*360*	*100.0%*	*17,940*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Grand Rapids/Muskegan/Holland CSA #266 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	531	1.6%	35,582	2.2%	1	0.2%	100	0.4%
Moderate	3,779	11.4%	195,903	12.1%	17	3.9%	1,720	6.3%
Low/Moderate Total	4,310	13.0%	231,485	14.3%	18	4.2%	1,820	6.7%
Middle	19,977	60.2%	954,981	59.2%	358	82.9%	23,037	84.5%
Upper	8,359	25.2%	422,447	26.2%	46	10.6%	2,232	8.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	563	1.7%	4,615	0.3%	10	2.3%	162	0.6%
Total	*33,209*	*100.0%*	*1,613,528*	*100.0%*	*432*	*100.0%*	*27,251*	*100.0%*
	By Revenue							
Total $1 Million or Less	11,921	35.9%	741,633	46.0%	291	67.4%	16,472	60.4%
	By Loan Size							
$100,000 or Less	30,013	90.4%	410,275	25.4%	350	81.0%	6,469	23.7%
$100,001 - $250,000	1,472	4.4%	262,083	16.2%	53	12.3%	9,301	34.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,724	5.2%	941,170	58.3%	29	6.7%	11,481	42.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*33,209*	*100.0%*	*1,613,528*	*100.0%*	*432*	*100.0%*	*27,251*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Jackson MSA #27100 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	276	6.5%	10,551	7.1%	0	0.0%	0	0.0%
Moderate	462	10.9%	18,760	12.6%	2	6.5%	3	0.4%
Low/Moderate Total	738	17.4%	29,311	19.7%	2	6.5%	3	0.4%
Middle	3,016	71.0%	109,063	73.1%	27	87.1%	657	95.9%
Upper	381	9.0%	9,608	6.4%	2	6.5%	25	3.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	113	2.7%	1,164	0.8%	0	0.0%	0	0.0%
Total	*4,248*	*100.0%*	*149,146*	*100.0%*	*31*	*100.0%*	*685*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,615	38.0%	49,719	33.3%	25	80.6%	435	63.5%
	By Loan Size							
$100,000 or Less	3,951	93.0%	43,548	29.2%	30	96.8%	470	68.6%
$100,001 - $250,000	158	3.7%	29,244	19.6%	1	3.2%	215	31.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	139	3.3%	76,354	51.2%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,248*	*100.0%*	*149,146*	*100.0%*	*31*	*100.0%*	*685*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Jackson MSA #27100 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	169	5.3%	6,959	5.5%	0	0.0%	0	0.0%
Moderate	391	12.2%	17,472	13.7%	1	3.6%	1	0.4%
Low/Moderate Total	560	17.4%	24,431	19.2%	1	3.6%	1	0.4%
Middle	2,235	69.6%	89,119	70.1%	25	89.3%	241	91.3%
Upper	340	10.6%	12,472	9.8%	0	0.0%	0	0.0%
Unknown	2	0.1%	250	0.2%	0	0.0%	0	0.0%
Tract Unknown	74	2.3%	895	0.7%	2	7.1%	22	8.3%
Total	*3,211*	*100.0%*	*127,167*	*100.0%*	*28*	*100.0%*	*264*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,072	33.4%	45,110	35.5%	16	57.1%	190	72.0%
	By Loan Size							
$100,000 or Less	2,933	91.3%	35,998	28.3%	28	100.0%	264	100.0%
$100,001 - $250,000	146	4.5%	26,570	20.9%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	132	4.1%	64,599	50.8%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,211*	*100.0%*	*127,167*	*100.0%*	*28*	*100.0%*	*264*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Kalamazoo/Portage MSA #28020 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	174	1.9%	11,674	4.8%	2	2.4%	5	0.2%
Moderate	1,573	17.1%	44,726	18.5%	33	38.8%	1,152	53.4%
Low/Moderate Total	1,747	19.0%	56,400	23.3%	35	41.2%	1,157	53.6%
Middle	4,703	51.2%	120,985	49.9%	36	42.4%	757	35.1%
Upper	2,519	27.4%	62,844	25.9%	13	15.3%	205	9.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	217	2.4%	2,113	0.9%	1	1.2%	40	1.9%
Total	*9,186*	*100.0%*	*242,342*	*100.0%*	*85*	*100.0%*	*2,159*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,568	38.8%	94,268	38.9%	54	63.5%	1,023	47.4%
	By Loan Size							
$100,000 or Less	8,741	95.2%	93,449	38.6%	82	96.5%	1,335	61.8%
$100,001 - $250,000	246	2.7%	43,611	18.0%	1	1.2%	124	5.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	199	2.2%	105,282	43.4%	2	2.4%	700	32.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*9,186*	*100.0%*	*242,342*	*100.0%*	*85*	*100.0%*	*2,159*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Kalamazoo/Portage MSA #28020 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	135	1.9%	10,914	5.2%	1	1.1%	3	0.1%
Moderate	1,294	18.0%	37,659	17.8%	26	29.9%	1,410	34.4%
Low/Moderate Total	1,429	19.9%	48,573	23.0%	27	31.0%	1,413	34.5%
Middle	3,609	50.3%	110,637	52.4%	42	48.3%	2,526	61.7%
Upper	1,906	26.6%	50,231	23.8%	12	13.8%	107	2.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	228	3.2%	1,784	0.8%	6	6.9%	49	1.2%
Total	*7,172*	*100.0%*	*211,225*	*100.0%*	*87*	*100.0%*	*4,095*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,471	34.5%	74,570	35.3%	57	65.5%	1,900	46.4%
	By Loan Size							
$100,000 or Less	6,774	94.5%	72,791	34.5%	76	87.4%	1,138	27.8%
$100,001 - $250,000	209	2.9%	36,568	17.3%	7	8.0%	1,257	30.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	189	2.6%	101,866	48.2%	4	4.6%	1,700	41.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,172*	*100.0%*	*211,225*	*100.0%*	*87*	*100.0%*	*4,095*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Lansing/East Lansing MSA #29620 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	475	3.7%	13,983	4.1%	1	0.7%	3	0.1%
Moderate	1,801	14.0%	66,987	19.6%	6	4.4%	330	7.6%
Low/Moderate Total	2,276	17.7%	80,970	23.7%	7	5.1%	333	7.7%
Middle	6,554	51.0%	151,462	44.3%	108	78.8%	3,663	84.3%
Upper	3,637	28.3%	99,430	29.1%	21	15.3%	345	7.9%
Unknown	126	1.0%	6,138	1.8%	0	0.0%	0	0.0%
Tract Unknown	259	2.0%	3,519	1.0%	1	0.7%	5	0.1%
Total	*12,852*	*100.0%*	*341,519*	*100.0%*	*137*	*100.0%*	*4,346*	*100.0%*
	By Revenue							
Total $1 Million or Less	5,160	40.1%	161,729	47.4%	97	70.8%	2,244	51.6%
	By Loan Size							
$100,000 or Less	12,222	95.1%	128,675	37.7%	127	92.7%	1,932	44.5%
$100,001 - $250,000	332	2.6%	57,397	16.8%	7	5.1%	1,331	30.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	298	2.3%	155,447	45.5%	3	2.2%	1,083	24.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*12,852*	*100.0%*	*341,519*	*100.0%*	*137*	*100.0%*	*4,346*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Lansing/East Lansing MSA #29620 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	381	3.8%	11,590	3.7%	1	1.0%	5	0.2%
Moderate	1,460	14.5%	56,463	18.2%	4	3.8%	21	0.7%
Low/Moderate Total	1,841	18.3%	68,053	21.9%	5	4.8%	26	0.9%
Middle	5,019	50.0%	144,870	46.6%	84	80.0%	2,714	90.4%
Upper	2,773	27.6%	90,508	29.1%	12	11.4%	236	7.9%
Unknown	119	1.2%	4,983	1.6%	0	0.0%	0	0.0%
Tract Unknown	285	2.8%	2,565	0.8%	4	3.8%	26	0.9%
Total	*10,037*	*100.0%*	*310,979*	*100.0%*	*105*	*100.0%*	*3,002*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,402	33.9%	127,059	40.9%	74	70.5%	2,166	72.2%
	By Loan Size							
$100,000 or Less	9,426	93.9%	100,643	32.4%	97	92.4%	1,115	37.1%
$100,001 - $250,000	324	3.2%	57,997	18.6%	5	4.8%	796	26.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	287	2.9%	152,339	49.0%	3	2.9%	1,091	36.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*10,037*	*100.0%*	*310,979*	*100.0%*	*105*	*100.0%*	*3,002*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Niles/Benton Harbor MSA #35660 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	247	4.4%	5,208	3.5%	0	0.0%	0	0.0%
Moderate	444	7.8%	11,587	7.9%	1	1.0%	0	0.0%
Low/Moderate Total	691	12.2%	16,795	11.4%	1	1.0%	0	0.0%
Middle	3,295	58.2%	86,039	58.4%	88	85.4%	5,233	96.0%
Upper	1,506	26.6%	42,769	29.0%	13	12.6%	215	3.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	170	3.0%	1,667	1.1%	1	1.0%	1	0.0%
Total	*5,662*	*100.0%*	*147,270*	*100.0%*	*103*	*100.0%*	*5,449*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,278	40.2%	71,896	48.8%	72	69.9%	3,642	66.8%
	By Loan Size							
$100,000 or Less	5,384	95.1%	55,058	37.4%	88	85.4%	1,731	31.8%
$100,001 - $250,000	148	2.6%	24,814	16.8%	10	9.7%	1,660	30.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	130	2.3%	67,398	45.8%	5	4.9%	2,058	37.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,662*	*100.0%*	*147,270*	*100.0%*	*103*	*100.0%*	*5,449*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Niles/Benton Harbor MSA #35660 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	159	3.7%	5,464	3.9%	0	0.0%	0	0.0%
Moderate	310	7.2%	11,481	8.3%	0	0.0%	0	0.0%
Low/Moderate Total	469	10.9%	16,945	12.2%	0	0.0%	0	0.0%
Middle	2,546	59.4%	81,460	58.7%	82	88.2%	5,898	95.3%
Upper	1,095	25.5%	39,064	28.2%	10	10.8%	290	4.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	177	4.1%	1,288	0.9%	1	1.1%	3	0.0%
Total	*4,287*	*100.0%*	*138,757*	*100.0%*	*93*	*100.0%*	*6,191*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,492	34.8%	62,576	45.1%	65	69.9%	4,246	68.6%
	By Loan Size							
$100,000 or Less	4,022	93.8%	43,810	31.6%	74	79.6%	1,610	26.0%
$100,001 - $250,000	136	3.2%	22,445	16.2%	12	12.9%	1,969	31.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	129	3.0%	72,502	52.3%	7	7.5%	2,612	42.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,287*	*100.0%*	*138,757*	*100.0%*	*93*	*100.0%*	*6,191*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Northern Michigan (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2,270	10.4%	61,520	12.9%	24	7.7%	558	4.9%
Low/Moderate Total	2,270	10.4%	61,520	12.9%	24	7.7%	558	4.9%
Middle	14,239	65.3%	310,058	64.9%	241	77.7%	9,434	82.3%
Upper	4,464	20.5%	97,593	20.4%	44	14.2%	1,466	12.8%
Unknown	3	0.0%	20	0.0%	0	0.0%	0	0.0%
Tract Unknown	820	3.8%	8,293	1.7%	1	0.3%	0	0.0%
Total	*21,796*	*100.0%*	*477,484*	*100.0%*	*310*	*100.0%*	*11,458*	*100.0%*
	By Revenue							
Total $1 Million or Less	9,467	43.4%	226,265	47.4%	248	80.0%	8,716	76.1%
	By Loan Size							
$100,000 or Less	20,981	96.3%	207,900	43.5%	280	90.3%	4,621	40.3%
$100,001 - $250,000	438	2.0%	75,912	15.9%	24	7.7%	4,564	39.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	377	1.7%	193,672	40.6%	6	1.9%	2,273	19.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*21,796*	*100.0%*	*477,484*	*100.0%*	*310*	*100.0%*	*11,458*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Northern Michigan (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,625	9.5%	51,214	12.2%	23	6.8%	784	6.6%
Low/Moderate Total	1,625	9.5%	51,214	12.2%	23	6.8%	784	6.6%
Middle	11,131	65.3%	274,287	65.5%	273	81.3%	10,663	90.4%
Upper	3,475	20.4%	85,613	20.4%	31	9.2%	278	2.4%
Unknown	3	0.0%	884	0.2%	0	0.0%	0	0.0%
Tract Unknown	815	4.8%	7,067	1.7%	9	2.7%	72	0.6%
Total	*17,049*	*100.0%*	*419,065*	*100.0%*	*336*	*100.0%*	*11,797*	*100.0%*
	By Revenue							
Total $1 Million or Less	6,253	36.7%	191,897	45.8%	239	71.1%	8,317	70.5%
	By Loan Size							
$100,000 or Less	16,291	95.6%	172,363	41.1%	307	91.4%	5,058	42.9%
$100,001 - $250,000	421	2.5%	71,141	17.0%	19	5.7%	3,196	27.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	337	2.0%	175,561	41.9%	10	3.0%	3,543	30.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*17,049*	*100.0%*	*419,065*	*100.0%*	*336*	*100.0%*	*11,797*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Eastern and Western Michigan (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	298	2.8%	8,770	3.1%	1	0.3%	232	1.1%
Low/Moderate Total	298	2.8%	8,770	3.1%	1	0.3%	232	1.1%
Middle	7,841	73.0%	197,480	68.9%	274	77.8%	15,184	71.6%
Upper	2,283	21.3%	76,750	26.8%	73	20.7%	5,608	26.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	313	2.9%	3,696	1.3%	4	1.1%	193	0.9%
Total	*10,735*	*100.0%*	*286,696*	*100.0%*	*352*	*100.0%*	*21,217*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,682	43.6%	140,819	49.1%	266	75.6%	14,984	70.6%
	By Loan Size							
$100,000 or Less	10,225	95.2%	112,419	39.2%	288	81.8%	6,632	31.3%
$100,001 - $250,000	271	2.5%	47,917	16.7%	46	13.1%	8,089	38.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	239	2.2%	126,360	44.1%	18	5.1%	6,496	30.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*10,735*	*100.0%*	*286,696*	*100.0%*	*352*	*100.0%*	*21,217*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Eastern and Western Michigan (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	244	3.0%	7,737	3.1%	2	0.5%	7	0.0%
Low/Moderate Total	244	3.0%	7,737	3.1%	2	0.5%	7	0.0%
Middle	5,806	70.7%	166,986	66.9%	302	78.9%	19,986	74.7%
Upper	1,792	21.8%	72,233	28.9%	76	19.8%	6,642	24.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	374	4.6%	2,717	1.1%	3	0.8%	118	0.4%
Total	*8,216*	*100.0%*	*249,673*	*100.0%*	*383*	*100.0%*	*26,753*	*100.0%*
	By Revenue							
Total $1 Million or Less	3,190	38.8%	125,160	50.1%	294	76.8%	19,395	72.5%
	By Loan Size							
$100,000 or Less	7,726	94.0%	88,590	35.5%	294	76.8%	7,381	27.6%
$100,001 - $250,000	276	3.4%	46,946	18.8%	67	17.5%	11,448	42.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	214	2.6%	114,137	45.7%	22	5.7%	7,924	29.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,216*	*100.0%*	*249,673*	*100.0%*	*383*	*100.0%*	*26,753*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Saginaw MSA #40980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	273	5.3%	16,833	8.9%	1	2.0%	1	0.1%
Moderate	452	8.8%	28,588	15.1%	2	3.9%	199	11.8%
Low/Moderate Total	725	14.1%	45,421	24.0%	3	5.9%	200	11.9%
Middle	2,724	53.1%	99,392	52.4%	34	66.7%	1,247	74.1%
Upper	1,587	30.9%	44,094	23.3%	14	27.5%	236	14.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	93	1.8%	646	0.3%	0	0.0%	0	0.0%
Total	*5,129*	*100.0%*	*189,553*	*100.0%*	*51*	*100.0%*	*1,683*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,908	37.2%	59,788	31.5%	40	78.4%	1,003	59.6%
	By Loan Size							
$100,000 or Less	4,768	93.0%	51,687	27.3%	46	90.2%	632	37.6%
$100,001 - $250,000	160	3.1%	27,975	14.8%	4	7.8%	601	35.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	201	3.9%	109,891	58.0%	1	2.0%	450	26.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,129*	*100.0%*	*189,553*	*100.0%*	*51*	*100.0%*	*1,683*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Saginaw MSA #40980 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	218	5.3%	11,988	7.9%	1	1.4%	6	0.3%
Moderate	375	9.2%	21,993	14.4%	1	1.4%	9	0.5%
Low/Moderate Total	593	14.5%	33,981	22.3%	2	2.7%	15	0.8%
Middle	2,123	52.1%	76,281	50.1%	47	64.4%	1,250	69.8%
Upper	1,249	30.6%	41,499	27.2%	18	24.7%	475	26.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	111	2.7%	632	0.4%	6	8.2%	51	2.8%
Total	*4,076*	*100.0%*	*152,393*	*100.0%*	*73*	*100.0%*	*1,791*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,289	31.6%	46,172	30.3%	63	86.3%	1,692	94.5%
	By Loan Size							
$100,000 or Less	3,779	92.7%	42,016	27.6%	67	91.8%	966	53.9%
$100,001 - $250,000	136	3.3%	24,107	15.8%	6	8.2%	825	46.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	161	3.9%	86,270	56.6%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*4,076*	*100.0%*	*152,393*	*100.0%*	*73*	*100.0%*	*1,791*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

State of Missouri - St Louis MSA #41180 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	2,435	3.7%	89,738	4.5%	3	1.8%	45	0.6%
Moderate	8,778	13.2%	277,977	13.8%	12	7.3%	385	5.2%
Low/Moderate Total	11,213	16.8%	367,715	18.2%	15	9.1%	430	5.8%
Middle	23,692	35.5%	721,657	35.8%	64	39.0%	2,751	37.2%
Upper	30,868	46.3%	892,924	44.3%	85	51.8%	4,209	57.0%
Unknown	285	0.4%	25,308	1.3%	0	0.0%	0	0.0%
Tract Unknown	618	0.9%	7,601	0.4%	0	0.0%	0	0.0%
Total	*66,676*	*100.0%*	*2,015,205*	*100.0%*	*164*	*100.0%*	*7,390*	*100.0%*
	By Revenue							
Total $1 Million or Less	25,558	38.3%	761,828	37.8%	121	73.8%	4,716	63.8%
	By Loan Size							
$100,000 or Less	63,066	94.6%	655,618	32.5%	141	86.0%	2,082	28.2%
$100,001 - $250,000	1,653	2.5%	298,407	14.8%	15	9.1%	2,658	36.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,957	2.9%	1,061,180	52.7%	8	4.9%	2,650	35.9%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*66,676*	*100.0%*	*2,015,205*	*100.0%*	*164*	*100.0%*	*7,390*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

State of Missouri - St Louis MSA # 41180 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,887	3.5%	86,743	4.4%	4	2.0%	194	2.2%
Moderate	6,868	12.8%	262,968	13.4%	14	7.1%	154	1.7%
Low/Moderate Total	8,755	16.4%	349,711	17.8%	18	9.1%	348	3.9%
Middle	18,992	35.5%	700,780	35.6%	69	35.0%	3,118	35.3%
Upper	24,884	46.5%	893,351	45.4%	107	54.3%	5,353	60.6%
Unknown	211	0.4%	19,496	1.0%	0	0.0%	0	0.0%
Tract Unknown	698	1.3%	6,121	0.3%	3	1.5%	11	0.1%
Total	*53,540*	*100.0%*	*1,969,459*	*100.0%*	*197*	*100.0%*	*8,830*	*100.0%*
	By Revenue							
Total $1 Million or Less	18,209	34.0%	685,399	34.8%	117	59.4%	6,015	68.1%
	By Loan Size							
$100,000 or Less	49,769	93.0%	540,438	27.4%	170	86.3%	2,579	29.2%
$100,001 - $250,000	1,723	3.2%	312,620	15.9%	18	9.1%	2,775	31.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	2,048	3.8%	1,116,401	56.7%	9	4.6%	3,476	39.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*53,540*	*100.0%*	*1,969,459*	*100.0%*	*197*	*100.0%*	*8,830*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Canton/Massillon MSA #15940 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	262	3.2%	7,655	4.0%	0	0.0%	0	0.0%
Moderate	1,033	12.6%	27,503	14.4%	2	6.7%	6	1.5%
Low/Moderate Total	1,295	15.8%	35,158	18.4%	2	6.7%	6	1.5%
Middle	3,789	46.1%	85,137	44.5%	19	63.3%	365	91.3%
Upper	3,138	38.2%	70,822	37.1%	9	30.0%	29	7.3%
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%
Total	*8,222*	*100.0%*	*191,117*	*100.0%*	*30*	*100.0%*	*400*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,905	35.3%	64,731	33.9%	22	73.3%	371	92.8%
	By Loan Size							
$100,000 or Less	7,929	96.4%	83,258	43.6%	30	100.0%	400	100.0%
$100,001 - $250,000	144	1.8%	25,359	13.3%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	149	1.8%	82,500	43.2%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*8,222*	*100.0%*	*191,117*	*100.0%*	*30*	*100.0%*	*400*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Canton/Massillon MSA #15940 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	204	3.2%	6,626	4.8%	0	0.0%	0	0.0%
Moderate	821	12.8%	21,745	15.8%	3	12.5%	26	12.3%
Low/Moderate Total	1,025	16.0%	28,371	20.6%	3	12.5%	26	12.3%
Middle	2,975	46.4%	57,633	41.9%	13	54.2%	129	60.8%
Upper	2,407	37.6%	51,412	37.4%	8	33.3%	57	26.9%
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%
Total	*6,407*	*100.0%*	*137,416*	*100.0%*	*24*	*100.0%*	*212*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,832	28.6%	47,865	34.8%	14	58.3%	91	42.9%
	By Loan Size							
$100,000 or Less	6,193	96.7%	61,558	44.8%	24	100.0%	212	100.0%
$100,001 - $250,000	115	1.8%	20,538	14.9%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	99	1.5%	55,320	40.3%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,407*	*100.0%*	*137,416*	*100.0%*	*24*	*100.0%*	*212*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Cleveland/Akron/Elyria CSA #184 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	5,055	5.0%	151,242	6.5%	8	2.4%	16	0.5%
Moderate	10,966	10.9%	293,581	12.6%	21	6.4%	217	6.6%
Low/Moderate Total	16,021	15.9%	444,823	19.1%	29	8.9%	233	7.1%
Middle	40,301	40.0%	882,437	37.9%	158	48.3%	1,168	35.7%
Upper	42,597	42.3%	968,678	41.6%	135	41.3%	1,833	56.1%
Unknown	402	0.4%	13,388	0.6%	0	0.0%	0	0.0%
Tract Unknown	1,357	1.3%	18,644	0.8%	5	1.5%	35	1.1%
Total	*100,678*	*100.0%*	*2,327,970*	*100.0%*	*327*	*100.0%*	*3,269*	*100.0%*
	By Revenue							
Total $1 Million or Less	34,790	34.6%	783,290	33.6%	263	80.4%	2,450	74.9%
	By Loan Size							
$100,000 or Less	97,047	96.4%	990,866	42.6%	322	98.5%	2,187	66.9%
$100,001 - $250,000	1,743	1.7%	311,158	13.4%	3	0.9%	405	12.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,888	1.9%	1,025,946	44.1%	2	0.6%	677	20.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*100,678*	*100.0%*	*2,327,970*	*100.0%*	*327*	*100.0%*	*3,269*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Cleveland/Akron/Elyria CSA #184 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	3,887	4.9%	122,770	6.4%	5	1.7%	150	3.9%
Moderate	8,352	10.6%	229,806	12.0%	24	8.1%	240	6.3%
Low/Moderate Total	12,239	15.5%	352,576	18.4%	29	9.7%	390	10.2%
Middle	31,150	39.4%	698,913	36.4%	126	42.3%	1,470	38.3%
Upper	33,603	42.5%	837,185	43.6%	127	42.6%	1,879	49.0%
Unknown	340	0.4%	14,084	0.7%	0	0.0%	0	0.0%
Tract Unknown	1,823	2.3%	17,279	0.9%	16	5.4%	98	2.6%
Total	*79,155*	*100.0%*	*1,920,037*	*100.0%*	*298*	*100.0%*	*3,837*	*100.0%*
	By Revenue							
Total $1 Million or Less	22,188	28.0%	572,128	29.8%	184	61.7%	1,913	49.9%
	By Loan Size							
$100,000 or Less	76,056	96.1%	784,204	40.8%	291	97.7%	2,537	66.1%
$100,001 - $250,000	1,498	1.9%	262,415	13.7%	6	2.0%	900	23.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,601	2.0%	873,418	45.5%	1	0.3%	400	10.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*79,155*	*100.0%*	*1,920,037*	*100.0%*	*298*	*100.0%*	*3,837*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Columbus MSA #18140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	2,695	4.6%	81,732	5.9%	1	0.2%	3	0.0%
Moderate	8,278	14.2%	233,523	17.0%	33	6.3%	1,843	5.7%
Low/Moderate Total	10,973	18.9%	315,255	22.9%	34	6.5%	1,846	5.7%
Middle	22,030	37.9%	511,515	37.1%	380	72.4%	25,058	77.8%
Upper	24,277	41.8%	541,477	39.3%	97	18.5%	4,913	15.3%
Unknown	1	0.0%	20	0.0%	0	0.0%	0	0.0%
Tract Unknown	812	1.4%	9,218	0.7%	14	2.7%	388	1.2%
Total	*58,093*	*100.0%*	*1,377,485*	*100.0%*	*525*	*100.0%*	*32,205*	*100.0%*
	By Revenue							
Total $1 Million or Less	20,120	34.6%	570,870	41.4%	409	77.9%	23,222	72.1%
	By Loan Size							
$100,000 or Less	55,934	96.3%	611,871	44.4%	439	83.6%	12,164	37.8%
$100,001 - $250,000	1,070	1.8%	188,177	13.7%	59	11.2%	10,280	31.9%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,089	1.9%	577,437	41.9%	27	5.1%	9,761	30.3%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*58,093*	*100.0%*	*1,377,485*	*100.0%*	*525*	*100.0%*	*32,205*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Columbus MSA #18140 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	2,117	4.4%	83,744	6.7%	2	0.4%	23	0.1%
Moderate	6,474	13.5%	196,107	15.6%	45	8.4%	2,797	7.3%
Low/Moderate Total	8,591	18.0%	279,851	22.2%	47	8.7%	2,820	7.3%
Middle	18,060	37.8%	468,438	37.2%	392	72.9%	31,006	80.5%
Upper	20,126	42.1%	500,450	39.8%	90	16.7%	4,648	12.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	1,007	2.1%	9,197	0.7%	9	1.7%	38	0.1%
Total	*47,784*	*100.0%*	*1,257,936*	*100.0%*	*538*	*100.0%*	*38,512*	*100.0%*
	By Revenue							
Total $1 Million or Less	13,855	29.0%	447,361	35.6%	369	68.6%	26,330	68.4%
	By Loan Size							
$100,000 or Less	45,689	95.6%	527,641	41.9%	423	78.6%	11,644	30.2%
$100,001 - $250,000	1,040	2.2%	181,593	14.4%	76	14.1%	12,569	32.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,055	2.2%	548,702	43.6%	39	7.2%	14,299	37.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*47,784*	*100.0%*	*1,257,936*	*100.0%*	*538*	*100.0%*	*38,512*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Dayton MSA #19380 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	821	3.4%	37,626	6.6%	0	0.0%	0	0.0%
Moderate	3,480	14.6%	112,819	19.8%	12	3.4%	627	3.2%
Low/Moderate Total	4,301	18.0%	150,445	26.4%	12	3.4%	627	3.2%
Middle	10,583	44.3%	224,470	39.4%	306	86.4%	18,003	93.1%
Upper	8,649	36.2%	188,283	33.0%	31	8.8%	657	3.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	368	1.5%	6,636	1.2%	5	1.4%	47	0.2%
Total	*23,901*	*100.0%*	*569,834*	*100.0%*	*354*	*100.0%*	*19,334*	*100.0%*
	By Revenue							
Total $1 Million or Less	8,332	34.9%	235,464	41.3%	315	89.0%	17,789	92.0%
	By Loan Size							
$100,000 or Less	22,935	96.0%	232,391	40.8%	301	85.0%	8,655	44.8%
$100,001 - $250,000	493	2.1%	87,482	15.4%	41	11.6%	6,807	35.2%
$250,001 - $1 Million (Bus)-$500k (Farm)	473	2.0%	249,961	43.9%	12	3.4%	3,872	20.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*23,901*	*100.0%*	*569,834*	*100.0%*	*354*	*100.0%*	*19,334*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Dayton MSA #19380 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	702	3.5%	34,503	6.4%	0	0.0%	0	0.0%
Moderate	3,720	18.7%	117,850	22.0%	11	3.3%	509	2.0%
Low/Moderate Total	4,422	22.3%	152,353	28.5%	11	3.3%	509	2.0%
Middle	8,228	41.4%	198,256	37.1%	284	84.8%	21,599	86.6%
Upper	6,793	34.2%	181,249	33.9%	35	10.4%	2,816	11.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	426	2.1%	3,145	0.6%	5	1.5%	13	0.1%
Total	*19,869*	*100.0%*	*535,003*	*100.0%*	*335*	*100.0%*	*24,937*	*100.0%*
	By Revenue							
Total $1 Million or Less	5,705	28.7%	179,307	33.5%	288	86.0%	22,703	91.0%
	By Loan Size							
$100,000 or Less	18,933	95.3%	207,185	38.7%	256	76.4%	7,772	31.2%
$100,001 - $250,000	466	2.3%	81,387	15.2%	57	17.0%	9,073	36.4%
$250,001 - $1 Million (Bus)-$500k (Farm)	470	2.4%	246,431	46.1%	22	6.6%	8,092	32.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*19,869*	*100.0%*	*535,003*	*100.0%*	*335*	*100.0%*	*24,937*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Lima MSA #30620 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	165	5.1%	6,012	5.4%	0	0.0%	0	0.0%
Moderate	520	16.2%	22,257	20.0%	2	0.9%	53	0.4%
Low/Moderate Total	685	21.4%	28,269	25.4%	2	0.9%	53	0.4%
Middle	1,614	50.3%	53,817	48.4%	172	80.8%	10,061	71.3%
Upper	843	26.3%	28,497	25.6%	39	18.3%	3,992	28.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	66	2.1%	599	0.5%	0	0.0%	0	0.0%
Total	*3,208*	*100.0%*	*111,182*	*100.0%*	*213*	*100.0%*	*14,106*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,244	38.8%	47,998	43.2%	204	95.8%	13,299	94.3%
	By Loan Size							
$100,000 or Less	2,973	92.7%	33,917	30.5%	177	83.1%	6,493	46.0%
$100,001 - $250,000	127	4.0%	22,188	20.0%	27	12.7%	4,437	31.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	108	3.4%	55,077	49.5%	9	4.2%	3,176	22.5%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,208*	*100.0%*	*111,182*	*100.0%*	*213*	*100.0%*	*14,106*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Lima MSA #30620 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	189	7.1%	7,394	6.0%	0	0.0%	0	0.0%
Moderate	451	17.0%	26,162	21.4%	2	1.1%	62	0.4%
Low/Moderate Total	640	24.2%	33,556	27.5%	2	1.1%	62	0.4%
Middle	1,291	48.8%	57,177	46.8%	145	79.7%	11,383	76.9%
Upper	652	24.6%	30,978	25.3%	33	18.1%	3,353	22.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	65	2.5%	528	0.4%	2	1.1%	5	0.0%
Total	*2,648*	*100.0%*	*122,239*	*100.0%*	*182*	*100.0%*	*14,803*	*100.0%*
	By Revenue							
Total $1 Million or Less	858	32.4%	43,736	35.8%	169	92.9%	13,658	92.3%
	By Loan Size							
$100,000 or Less	2,412	91.1%	31,170	25.5%	145	79.7%	6,932	46.8%
$100,001 - $250,000	100	3.8%	17,201	14.1%	25	13.7%	3,854	26.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	136	5.1%	73,868	60.4%	12	6.6%	4,017	27.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,648*	*100.0%*	*122,239*	*100.0%*	*182*	*100.0%*	*14,803*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Northwest Ohio (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	677	4.1%	15,534	3.8%	10	0.8%	286	0.4%
Low/Moderate Total	677	4.1%	15,534	3.8%	10	0.8%	286	0.4%
Middle	10,281	62.4%	246,308	59.6%	811	63.7%	48,492	62.3%
Upper	4,866	29.5%	144,249	34.9%	441	34.6%	28,877	37.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	660	4.0%	7,009	1.7%	12	0.9%	131	0.2%
Total	*16,484*	*100.0%*	*413,100*	*100.0%*	*1,274*	*100.0%*	*77,786*	*100.0%*
	By Revenue							
Total $1 Million or Less	6,451	39.1%	181,527	43.9%	1,127	88.5%	68,002	87.4%
	By Loan Size							
$100,000 or Less	15,735	95.5%	168,814	40.9%	1,056	82.9%	32,042	41.2%
$100,001 - $250,000	441	2.7%	76,554	18.5%	165	13.0%	26,946	34.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	308	1.9%	167,732	40.6%	53	4.2%	18,798	24.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*16,484*	*100.0%*	*413,100*	*100.0%*	*1,274*	*100.0%*	*77,786*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Northwest Ohio (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	468	3.5%	13,030	3.3%	3	0.2%	95	0.1%
Low/Moderate Total	468	3.5%	13,030	3.3%	3	0.2%	95	0.1%
Middle	8,186	61.3%	239,296	60.9%	825	65.3%	61,469	66.6%
Upper	4,119	30.8%	136,071	34.7%	415	32.9%	30,683	33.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	581	4.4%	4,230	1.1%	20	1.6%	94	0.1%
Total	*13,354*	*100.0%*	*392,627*	*100.0%*	*1,263*	*100.0%*	*92,341*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,812	36.0%	172,878	44.0%	1,107	87.6%	79,223	85.8%
	By Loan Size							
$100,000 or Less	12,573	94.2%	139,164	35.4%	1,010	80.0%	33,059	35.8%
$100,001 - $250,000	440	3.3%	78,187	19.9%	169	13.4%	29,213	31.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	341	2.6%	175,276	44.6%	84	6.7%	30,069	32.6%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*13,354*	*100.0%*	*392,627*	*100.0%*	*1,263*	*100.0%*	*92,341*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Non-MSA Ohio Valley (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	176	2.6%	6,026	4.2%	1	0.3%	3	0.0%
Moderate	1,167	17.0%	24,470	17.2%	24	6.7%	881	4.8%
Low/Moderate Total	1,343	19.6%	30,496	21.4%	25	7.0%	884	4.8%
Middle	4,932	72.0%	98,253	69.0%	289	81.2%	16,103	86.9%
Upper	349	5.1%	10,172	7.1%	36	10.1%	1,503	8.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	228	3.3%	3,377	2.4%	6	1.7%	47	0.3%
Total	*6,852*	*100.0%*	*142,298*	*100.0%*	*356*	*100.0%*	*18,537*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,838	41.4%	83,786	58.9%	330	92.7%	18,076	97.5%
	By Loan Size							
$100,000 or Less	6,635	96.8%	64,469	45.3%	302	84.8%	7,482	40.4%
$100,001 - $250,000	107	1.6%	18,379	12.9%	43	12.1%	7,506	40.5%
$250,001 - $1 Million (Bus)-$500k (Farm)	110	1.6%	59,450	41.8%	11	3.1%	3,549	19.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,852*	*100.0%*	*142,298*	*100.0%*	*356*	*100.0%*	*18,537*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Non-MSA Ohio Valley (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	118	2.2%	5,257	4.3%	1	0.2%	5	0.0%
Moderate	965	17.8%	21,163	17.3%	27	5.8%	818	2.8%
Low/Moderate Total	1,083	19.9%	26,420	21.6%	28	6.1%	823	2.8%
Middle	3,766	69.3%	85,393	69.8%	366	79.2%	23,637	80.3%
Upper	243	4.5%	8,127	6.6%	56	12.1%	4,904	16.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	340	6.3%	2,459	2.0%	12	2.6%	73	0.2%
Total	*5,432*	*100.0%*	*122,399*	*100.0%*	*462*	*100.0%*	*29,437*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,888	34.8%	55,783	45.6%	434	93.9%	29,103	98.9%
	By Loan Size							
$100,000 or Less	5,224	96.2%	52,773	43.1%	379	82.0%	11,511	39.1%
$100,001 - $250,000	111	2.0%	19,176	15.7%	67	14.5%	11,997	40.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	97	1.8%	50,450	41.2%	16	3.5%	5,929	20.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*5,432*	*100.0%*	*122,399*	*100.0%*	*462*	*100.0%*	*29,437*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Sandusky MSA #41780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	426	17.7%	7,808	17.6%	0	0.0%	0	0.0%
Low/Moderate Total	426	17.7%	7,808	17.6%	0	0.0%	0	0.0%
Middle	1,456	60.5%	27,521	62.2%	18	81.8%	726	65.5%
Upper	472	19.6%	8,215	18.6%	4	18.2%	383	34.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	54	2.2%	723	1.6%	0	0.0%	0	0.0%
Total	*2,408*	*100.0%*	*44,267*	*100.0%*	*22*	*100.0%*	*1,109*	*100.0%*
	By Revenue							
Total $1 Million or Less	873	36.3%	15,773	35.6%	18	81.8%	712	64.2%
	By Loan Size							
$100,000 or Less	2,343	97.3%	21,016	47.5%	19	86.4%	150	13.5%
$100,001 - $250,000	34	1.4%	5,713	12.9%	1	4.5%	174	15.7%
$250,001 - $1 Million (Bus)-$500k (Farm)	31	1.3%	17,538	39.6%	2	9.1%	785	70.8%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,408*	*100.0%*	*44,267*	*100.0%*	*22*	*100.0%*	*1,109*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Sandusky MSA #41780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	315	16.5%	5,335	14.2%	0	0.0%	0	0.0%
Low/Moderate Total	315	16.5%	5,335	14.2%	0	0.0%	0	0.0%
Middle	1,175	61.6%	25,948	68.9%	22	91.7%	463	96.7%
Upper	345	18.1%	5,875	15.6%	2	8.3%	16	3.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	71	3.7%	502	1.3%	0	0.0%	0	0.0%
Total	*1,906*	*100.0%*	*37,660*	*100.0%*	*24*	*100.0%*	*479*	*100.0%*
	By Revenue							
Total $1 Million or Less	610	32.0%	16,337	43.4%	16	66.7%	364	76.0%
	By Loan Size							
$100,000 or Less	1,846	96.9%	15,921	42.3%	23	95.8%	310	64.7%
$100,001 - $250,000	27	1.4%	4,570	12.1%	1	4.2%	169	35.3%
$250,001 - $1 Million (Bus)-$500k (Farm)	33	1.7%	17,169	45.6%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*1,906*	*100.0%*	*37,660*	*100.0%*	*24*	*100.0%*	*479*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Springfield MSA #44220 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	74	2.1%	3,071	2.5%	0	0.0%	0	0.0%
Moderate	523	15.2%	16,957	13.8%	0	0.0%	0	0.0%
Low/Moderate Total	597	17.3%	20,028	16.3%	0	0.0%	0	0.0%
Middle	1,771	51.3%	69,369	56.4%	73	45.6%	7,206	46.0%
Upper	1,025	29.7%	32,957	26.8%	87	54.4%	8,475	54.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	56	1.6%	674	0.5%	0	0.0%	0	0.0%
Total	*3,449*	*100.0%*	*123,028*	*100.0%*	*160*	*100.0%*	*15,681*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,484	43.0%	64,090	52.1%	150	93.8%	15,005	95.7%
	By Loan Size							
$100,000 or Less	3,213	93.2%	42,908	34.9%	121	75.6%	5,763	36.8%
$100,001 - $250,000	125	3.6%	21,647	17.6%	23	14.4%	4,363	27.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	111	3.2%	58,473	47.5%	16	10.0%	5,555	35.4%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*3,449*	*100.0%*	*123,028*	*100.0%*	*160*	*100.0%*	*15,681*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Springfield MSA #44220 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	58	2.1%	4,110	3.4%	0	0.0%	0	0.0%
Moderate	440	16.0%	18,885	15.6%	2	1.2%	58	0.3%
Low/Moderate Total	498	18.1%	22,995	19.0%	2	1.2%	58	0.3%
Middle	1,372	50.0%	64,728	53.6%	86	49.7%	9,269	52.8%
Upper	849	30.9%	32,770	27.1%	83	48.0%	8,209	46.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	27	1.0%	326	0.3%	2	1.2%	12	0.1%
Total	*2,746*	*100.0%*	*120,819*	*100.0%*	*173*	*100.0%*	*17,548*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,088	39.6%	51,571	42.7%	156	90.2%	16,083	91.7%
	By Loan Size							
$100,000 or Less	2,501	91.1%	38,064	31.5%	121	69.9%	5,481	31.2%
$100,001 - $250,000	115	4.2%	19,305	16.0%	37	21.4%	6,512	37.1%
$250,001 - $1 Million (Bus)-$500k (Farm)	130	4.7%	63,450	52.5%	15	8.7%	5,555	31.7%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*2,746*	*100.0%*	*120,819*	*100.0%*	*173*	*100.0%*	*17,548*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Toledo MSA #45780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	444	2.5%	13,953	2.9%	2	0.4%	5	0.0%
Moderate	1,686	9.4%	43,437	9.1%	1	0.2%	1	0.0%
Low/Moderate Total	2,130	11.9%	57,390	12.0%	3	0.5%	6	0.0%
Middle	9,073	50.6%	233,410	48.9%	489	89.1%	35,195	95.7%
Upper	6,312	35.2%	183,266	38.4%	53	9.7%	1,566	4.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	405	2.3%	3,267	0.7%	4	0.7%	19	0.1%
Total	*17,920*	*100.0%*	*477,333*	*100.0%*	*549*	*100.0%*	*36,786*	*100.0%*
	By Revenue							
Total $1 Million or Less	6,907	38.5%	218,622	45.8%	512	93.3%	33,964	92.3%
	By Loan Size							
$100,000 or Less	17,037	95.1%	185,744	38.9%	453	82.5%	15,466	42.0%
$100,001 - $250,000	467	2.6%	82,067	17.2%	70	12.8%	11,689	31.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	416	2.3%	209,522	43.9%	26	4.7%	9,631	26.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*17,920*	*100.0%*	*477,333*	*100.0%*	*549*	*100.0%*	*36,786*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Toledo MSA #45780 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	355	2.5%	10,976	2.5%	0	0.0%	0	0.0%
Moderate	1,261	8.8%	44,231	9.9%	2	0.4%	474	1.2%
Low/Moderate Total	1,616	11.3%	55,207	12.4%	2	0.4%	474	1.2%
Middle	7,152	50.2%	222,615	50.0%	512	89.7%	37,486	91.9%
Upper	5,050	35.4%	163,869	36.8%	49	8.6%	2,638	6.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	437	3.1%	3,260	0.7%	8	1.4%	182	0.4%
Total	*14,255*	*100.0%*	*444,951*	*100.0%*	*571*	*100.0%*	*40,780*	*100.0%*
	By Revenue							
Total $1 Million or Less	4,922	34.5%	198,297	44.6%	508	89.0%	36,530	89.6%
	By Loan Size							
$100,000 or Less	13,432	94.2%	154,933	34.8%	464	81.3%	16,801	41.2%
$100,001 - $250,000	399	2.8%	70,085	15.8%	74	13.0%	12,140	29.8%
$250,001 - $1 Million (Bus)-$500k (Farm)	424	3.0%	219,933	49.4%	33	5.8%	11,839	29.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*14,255*	*100.0%*	*444,951*	*100.0%*	*571*	*100.0%*	*40,780*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

Commonwealth of Pennsylvania - Pittsburgh MSA #38300 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,854	3.5%	65,160	4.3%	3	3.8%	25	2.9%
Moderate	6,358	12.2%	191,759	12.8%	5	6.3%	12	1.4%
Low/Moderate Total	8,212	15.7%	256,919	17.1%	8	10.1%	37	4.2%
Middle	18,681	35.7%	474,661	31.6%	34	43.0%	657	75.2%
Upper	24,794	47.4%	759,223	50.5%	36	45.6%	173	19.8%
Unknown	86	0.2%	6,882	0.5%	0	0.0%	0	0.0%
Tract Unknown	488	0.9%	6,027	0.4%	1	1.3%	7	0.8%
Total	*52,261*	*100.0%*	*1,503,712*	*100.0%*	*79*	*100.0%*	*874*	*100.0%*
	By Revenue							
Total $1 Million or Less	20,605	39.4%	611,609	40.7%	64	81.0%	798	91.3%
	By Loan Size							
$100,000 or Less	49,815	95.3%	647,976	43.1%	78	98.7%	374	42.8%
$100,001 - $250,000	1,287	2.5%	232,388	15.5%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,159	2.2%	623,348	41.5%	1	1.3%	500	57.2%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*52,261*	*100.0%*	*1,503,712*	*100.0%*	*79*	*100.0%*	*874*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

Commonwealth of Pennsylvania - Pittsburgh MSA #38300 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	1,435	3.4%	63,224	4.4%	5	4.6%	43	2.8%
Moderate	4,851	11.6%	189,493	13.3%	4	3.7%	13	0.8%
Low/Moderate Total	6,286	15.1%	252,717	17.7%	9	8.3%	56	3.6%
Middle	14,890	35.7%	460,166	32.3%	40	37.0%	526	34.0%
Upper	19,685	47.2%	696,422	48.8%	59	54.6%	967	62.4%
Unknown	85	0.2%	6,764	0.5%	0	0.0%	0	0.0%
Tract Unknown	759	1.8%	9,758	0.7%	0	0.0%	0	0.0%
Total	*41,705*	*100.0%*	*1,425,827*	*100.0%*	*108*	*100.0%*	*1,549*	*100.0%*
	By Revenue							
Total $1 Million or Less	14,113	33.8%	532,555	37.4%	54	50.0%	984	63.5%
	By Loan Size							
$100,000 or Less	39,317	94.3%	554,324	38.9%	107	99.1%	1,099	70.9%
$100,001 - $250,000	1,190	2.9%	214,987	15.1%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	1,198	2.9%	656,516	46.0%	1	0.9%	450	29.1%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*41,705*	*100.0%*	*1,425,827*	*100.0%*	*108*	*100.0%*	*1,549*	*100.0%*

2007 Peer Group CRA Loan Distribution Table

State of West Virginia - Charleston MSA #16620 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	707	9.6%	38,908	13.4%	1	3.4%	1	0.2%
Moderate	666	9.0%	34,974	12.0%	2	6.9%	7	1.3%
Low/Moderate Total	1,373	18.6%	73,882	25.4%	3	10.3%	8	1.5%
Middle	3,341	45.2%	124,655	42.8%	18	62.1%	463	89.0%
Upper	2,416	32.7%	90,403	31.0%	6	20.7%	46	8.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	269	3.6%	2,245	0.8%	2	6.9%	3	0.6%
Total	*7,399*	*100.0%*	*291,185*	*100.0%*	*29*	*100.0%*	*520*	*100.0%*
	By Revenue							
Total $1 Million or Less	2,723	36.8%	119,704	41.1%	25	86.2%	510	98.1%
	By Loan Size							
$100,000 or Less	6,816	92.1%	87,210	30.0%	28	96.6%	392	75.4%
$100,001 - $250,000	297	4.0%	54,014	18.5%	1	3.4%	128	24.6%
$250,001 - $1 Million (Bus)-$500k (Farm)	286	3.9%	149,961	51.5%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*7,399*	*100.0%*	*291,185*	*100.0%*	*29*	*100.0%*	*520*	*100.0%*

2008 Peer Group CRA Loan Distribution Table

State of West Virginia - Charleston MSA #16620 (excluding Fifth Third)

	SMALL BUSINESS				SMALL FARM			
	#	%	$(000S)	%	#	%	$(000S)	%
	By Tract Income							
Low	549	9.0%	40,123	14.6%	0	0.0%	0	0.0%
Moderate	545	8.9%	32,309	11.8%	0	0.0%	0	0.0%
Low/Moderate Total	1,094	17.9%	72,432	26.4%	0	0.0%	0	0.0%
Middle	2,780	45.4%	120,517	43.8%	14	60.9%	273	83.0%
Upper	1,947	31.8%	79,126	28.8%	5	21.7%	48	14.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	298	4.9%	2,803	1.0%	4	17.4%	8	2.4%
Total	*6,119*	*100.0%*	*274,878*	*100.0%*	*23*	*100.0%*	*329*	*100.0%*
	By Revenue							
Total $1 Million or Less	1,942	31.7%	117,102	42.6%	16	69.6%	245	74.5%
	By Loan Size							
$100,000 or Less	5,568	91.0%	76,390	27.8%	23	100.0%	329	100.0%
$100,001 - $250,000	277	4.5%	50,817	18.5%	0	0.0%	0	0.0%
$250,001 - $1 Million (Bus)-$500k (Farm)	274	4.5%	147,671	53.7%	0	0.0%	0	0.0%
Over $1 Million (Bus)-$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	*6,119*	*100.0%*	*274,878*	*100.0%*	*23*	*100.0%*	*329*	*100.0%*

APPENDIX I

BANK BRANCH DISTRIBUTION TABLES

Branch Summary Report

Chicago/Naperville/Joliet IL-IN-WI MSA #16980

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	3	1.79	0	0	2	0.91	0	0	4	4.08	0	0
Moderate	18	10.71	0	0	25	11.42	0	0	7	7.14	0	0
Middle	74	44.05	0	0	94	42.92	0	0	39	39.80	0	0
Upper	73	43.45	0	0	97	44.29	0	0	46	46.94	0	0
Unknown	0	0.00	0	0	1	0.46	0	0	2	2.04	0	0
Total	**168**	**100.00**	**0**	**0**	**219**	**100.00**	**0**	**0**	**98**	**100.00**	**0**	**0**

Branch Summary Report

Cincinnati/Middletown OH-KY-IN MSA #17140

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	3	2.26	0	0	9	4.13	0	0	16	14.29	0	0
Moderate	23	17.29	0	0	40	18.35	0	0	18	16.07	0	0
Middle	71	53.38	0	0	112	51.38	0	0	57	50.89	0	0
Upper	34	25.56	0	0	54	24.77	0	0	20	17.86	0	0
Unknown	2	1.50	0	0	3	1.38	0	0	1	0.89	0	0
Total	**133**	**99.99**	**0**	**0**	**218**	**100.01**	**0**	**0**	**112**	**100.00**	**0**	**0**

Branch Summary Report

Evansville IN-KY MSA # 21780

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	6	22.22	0	0	9	25.00	0	0	2	50.00	0	0
Middle	15	55.56	0	0	19	52.78	0	0	2	50.00	0	0
Upper	6	22.22	0	0	8	22.22	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**27**	**100.00**	**0**	**0**	**36**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**

Branch Summary Report

Huntington/Ashland WV-KY-OH MSA #26580

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	14.29	0	0	1	14.29	0	0	1	20.00	0	0
Moderate	1	14.29	0	0	1	14.29	0	0	0	0.00	0	0
Middle	3	42.86	0	0	3	42.86	0	0	2	40.00	0	0
Upper	2	28.57	0	0	2	28.57	0	0	2	40.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**7**	**100.01**	**0**	**0**	**7**	**100.01**	**0**	**0**	**5**	**100.00**	**0**	**0**

Branch Summary Report

Louisville KY-IN MSA #31140

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	2.44	0	0	2	4.08	0	0	3	11.11	0	0
Moderate	6	14.63	0	0	10	20.41	0	0	16	59.26	0	0
Middle	16	39.02	0	0	18	36.73	0	0	2	7.41	0	0
Upper	18	43.90	0	0	19	38.78	0	0	6	22.22	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**41**	**99.99**	**0**	**0**	**49**	**100.00**	**0**	**0**	**27**	**100.00**	**0**	**0**

Branch Summary Report

South Bend IN-MI MSA #43780

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	3	75.00	0	0	3	60.00	0	0	0	0.00	0	0
Middle	1	25.00	0	0	1	20.00	0	0	1	10 0.00	0	0
Upper	0	0.00	0	0	1	20.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**4**	**100.00**	**0**	**0**	**5**	**100.00**	**0**	**0**	**1**	**10 0.00**	**0**	**0**

Branch Summary Report

Bradenton/Sarasota/Venice MSA # 42260

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	4	22.22	0	0	2	13.33	0	0	0	0.00	0	0
Middle	11	61.11	0	0	9	60.00	0	0	1	100.00	0	0
Upper	3	16.67	0	0	4	26.67	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**18**	**100.00**	**0**	**0**	**15**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**

Branch Summary Report

Cape Coral/Ft. Myers MSA #15980

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	2	11.11	0	0	2	10.00	0	0	0	0.00	0	0
Middle	13	72.22	0	0	13	65.00	0	0	1	100.00	0	0
Upper	3	16.67	0	0	5	25.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**18**	**100.00**	**0**	**0**	**20**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**

Branch Summary Report

Deltona/Daytona Beach/Ormond Beach MSA #19660

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	2	25.00	0	0	2	28.57	0	0	0	0.00	0	0
Middle	6	75.00	0	0	5	71.43	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**8**	**100.00**	**0**	**0**	**7**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Jacksonville MSA #27260

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	11.11	0	0	1	11.11	0	0	0	0.00	0	0
Middle	2	22.22	0	0	2	22.22	0	0	0	0.00	0	0
Upper	6	66.67	0	0	6	66.67	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**9**	**100.00**	**0**	**0**	**9**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Lakeland/Winter Haven MSA #29460

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	4	100.00	0	0	4	100.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**4**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Miami/Ft Lauderdale/Miami Beach MSA #33100

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	2	28.57	0	0	1	16.67	0	0	0	0.00	0	0
Moderate	1	14.29	0	0	1	16.67	0	0	5	83.33	0	0
Middle	3	42.86	0	0	3	50.00	0	0	1	16.67	0	0
Upper	1	14.29	0	0	1	16.67	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**7**	**100.01**	**0**	**0**	**6**	**100.01**	**0**	**0**	**6**	**100.00**	**0**	**0**

Branch Summary Report

Naples/Marco Island MSA #34940

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	5.00	0	0	2	8.33	0	0	0	0.00	0	0
Middle	8	40.00	0	0	9	37.50	0	0	0	0.00	0	0
Upper	11	55.00	0	0	13	54.17	0	0	3	100.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**20**	**100.00**	**0**	**0**	**24**	**100.00**	**0**	**0**	**3**	**100.00**	**0**	**0**

Branch Summary Report

Orlando/Kissimmee MSA #36740

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	7	18.42	0	0	7	17.50	0	0	0	0.00	0	0
Middle	17	44.74	0	0	18	45.00	0	0	0	0.00	0	0
Upper	14	36.84	0	0	15	37.50	0	0	5	100.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**38**	**100.00**	**0**	**0**	**40**	**100.00**	**0**	**0**	**5**	**100.00**	**0**	**0**

Branch Summary Report

Punta Gorda MSA #39460

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	2	100.00	0	0	2	100.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**2**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Tampa/St Petersburg/Clearwater MSA #45300

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	10	25.64	0	0	10	25.64	0	0	0	0.00	0	0
Middle	15	38.46	0	0	16	41.03	0	0	0	0.00	0	0
Upper	14	35.90	0	0	13	33.33	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**39**	**100.00**	**0**	**0**	**39**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Kankakee/Bradley MSA #28100

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	100.00	0	0	2	100.00	0	0	0	0.00	0	0
Middle	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**1**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Non-MSA Illinois

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	2	28.57	0	0	2	25.00	0	0	1	100.00	0	0
Middle	4	57.14	0	0	5	62.50	0	0	0	0.00	0	0
Upper	1	14.29	0	0	1	12.50	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**7**	**100.00**	**0**	**0**	**8**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**

Branch Summary Report

Rockford MSA #40420

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Middle	1	33.33	0	0	1	33.33	0	0	3	100.00	0	0
Upper	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**99.99**	**0**	**0**	**3**	**99.99**	**0**	**0**	**3**	**100.00**	**0**	**0**

Branch Summary Report

Bloomington MSA #14020

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	33.33	0	0	1	33.33	0	0	3	75.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	1	25.00	0	0
Middle	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Upper	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**99.99**	**0**	**0**	**3**	**99.99**	**0**	**0**	**4**	**100.00**	**0**	**0**

Branch Summary Report

Elkhart/Goshen MSA #21140

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	100.00	0	0	1	100.00	0	0	0	0.00	0	0
Middle	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**1**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Fort Wayne MSA #23060

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	2	25.00	0	0	2	25.00	0	0	4	66.67	0	0
Middle	5	62.50	0	0	5	62.50	0	0	1	16.67	0	0
Upper	1	12.50	0	0	1	12.50	0	0	1	16.67	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**8**	**100.00**	**0**	**0**	**8**	**100.00**	**0**	**0**	**6**	**100.00**	**0**	**0**

Branch Summary Report

Indianapolis/Anderson/Columbus CSA #294

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	12	25.00	0	0	12	23.53	0	0	4	36.36	0	0
Middle	18	37.50	0	0	19	37.25	0	0	6	54.55	0	0
Upper	18	37.50	0	0	20	39.22	0	0	1	9.09	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**48**	**100.00**	**0**	**0**	**51**	**100.00**	**0**	**0**	**11**	**100.00**	**0**	**0**

Branch Summary Report

Lafayette MSA #29140

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	1	33.33	0	0
Moderate	2	50.00	0	0	2	50.00	0	0	0	0.00	0	0
Middle	1	25.00	0	0	1	25.00	0	0	1	33.33	0	0
Upper	1	25.00	0	0	1	25.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	1	33.33	0	0
Total	**4**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**	**3**	**100.00**	**0**	**0**

Branch Summary Report

Michigan City/La Porte MSA #31140

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	2	66.67	0	0	2	66.67	0	0	0	0.00	0	0
Middle	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**100.00**	**0**	**0**	**3**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Non-MSA Indiana

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	1	25.00	0	0
Middle	7	87.50	0	0	8	100.00	0	0	3	75.00	0	0
Upper	1	12.50	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**8**	**100.00**	**0**	**0**	**8**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**

Branch Summary Report

Non-MSA Southeast/Central Indiana

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	5	100.00	0	0	5	100.00	0	0	2	100.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**5**	**100.00**	**0**	**0**	**5**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**

Branch Summary Report

Terre Haute MSA #45460

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	7	100.00	0	0	7	100.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**7**	**100.00**	**0**	**0**	**7**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Lexington/Fayette MSA #30460

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	6.67	0	0	3	17.65	0	0	3	37.50	0	0
Moderate	1	6.67	0	0	2	11.76	0	0	1	12.50	0	0
Middle	7	46.67	0	0	6	35.29	0	0	3	37.50	0	0
Upper	6	40.00	0	0	6	35.29	0	0	1	12.50	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**15**	**100.01**	**0**	**0**	**17**	**99.99**	**0**	**0**	**8**	**100.00**	**0**	**0**

Branch Summary Report

Non-MSA Kentucky

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	8.33	0	0	1	7.69	0	0	0	0.00	0	0
Middle	5	41.67	0	0	5	38.46	0	0	1	20.00	0	0
Upper	6	50.00	0	0	7	53.85	0	0	4	80.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**12**	**100.00**	**0**	**0**	**13**	**100.00**	**0**	**0**	**5**	**100.00**	**0**	**0**

Branch Summary Report

Owensboro MSA #36980

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Middle	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Upper	1	33.33	0	0	1	33.33	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**99.99**	**0**	**0**	**3**	**99.99**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Battle Creek MSA #12980

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	33.33	0	0	1	50.00	0	0	0	0.00	0	0
Middle	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Upper	2	66.67	0	0	1	50.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Bay City MSA #13020

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	1	100.00	0	0	1	100.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**1**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Detroit/Warren/Flint CSA #220

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	2	2.17	0	0	6	6.19	0	0	1	3.57	0	0
Moderate	13	14.13	0	0	14	14.43	0	0	14	50.00	0	0
Middle	45	48.91	0	0	45	46.39	0	0	6	21.43	0	0
Upper	32	34.78	0	0	32	32.99	0	0	6	21.43	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	1	3.57	0	0
Total	**92**	**99.99**	**0**	**0**	**97**	**100.00**	**0**	**0**	**28**	**100.00**	**0**	**0**

Branch Summary Report

Grand Rapids/Muskegan/Holland CSA #266

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	2	3.08	0	0	2	1.92	0	0	0	0.00	0	0
Moderate	6	9.23	0	0	14	13.46	0	0	6	35.29	0	0
Middle	37	56.92	0	0	64	61.54	0	0	8	47.06	0	0
Upper	20	30.77	0	0	24	23.08	0	0	3	17.65	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**65**	**100.00**	**0**	**0**	**104**	**100.00**	**0**	**0**	**17**	**100.00**	**0**	**0**

Branch Summary Report

Jackson MSA #27100

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	1	25.00	0	0	0	0.00	0	0
Moderate	1	33.33	0	0	1	25.00	0	0	0	0.00	0	0
Middle	2	66.67	0	0	2	50.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	1	100.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**

Branch Summary Report

Kalamazoo/Portage MSA #28020

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	1	25.00	0	0
Moderate	4	22.22	0	0	4	21.05	0	0	2	50.00	0	0
Middle	11	61.11	0	0	12	63.16	0	0	1	25.00	0	0
Upper	3	16.67	0	0	3	15.79	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**18**	**100.00**	**0**	**0**	**19**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**

Branch Summary Report

Lansing/East Lansing MSA #29620

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	6.25	0	0	1	5.26	0	0	0	0.00	0	0
Moderate	2	12.50	0	0	2	10.53	0	0	7	58.33	0	0
Middle	8	50.00	0	0	9	47.37	0	0	2	16.67	0	0
Upper	5	31.25	0	0	6	31.58	0	0	3	25.00	0	0
Unknown	0	0.00	0	0	1	5.26	0	0	0	0.00	0	0
Total	**16**	**100.00**	**0**	**0**	**19**	**100.00**	**0**	**0**	**12**	**100.00**	**0**	**0**

Branch Summary Report

Niles/Benton Harbor MSA #35660

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	1	16.67	0	0
Moderate	2	15.38	0	0	2	16.67	0	0	2	33.33	0	0
Middle	9	69.23	0	0	8	66.67	0	0	2	33.33	0	0
Upper	2	15.38	0	0	2	16.67	0	0	1	16.67	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**13**	**99.99**	**0**	**0**	**12**	**100.01**	**0**	**0**	**6**	**100.00**	**0**	**0**

Branch Summary Report

Non-MSA Northern Michigan

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	3	16.67	0	0	4	15.38	0	0	2	11.11	0	0
Middle	10	55.56	0	0	16	61.54	0	0	13	72.22	0	0
Upper	5	27.78	0	0	6	23.08	0	0	3	16.67	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**18**	**100.01**	**0**	**0**	**26**	**100.00**	**0**	**0**	**18**	**100.00**	**0**	**0**

Branch Summary Report

Non-MSA Eastern and Western Michigan

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	8.33	0	0	1	6.25	0	0	0	0.00	0	0
Middle	8	66.67	0	0	12	75.00	0	0	3	100.00	0	0
Upper	3	25.00	0	0	3	18.75	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**12**	**100.00**	**0**	**0**	**16**	**100.00**	**0**	**0**	**3**	**100.00**	**0**	**0**

Branch Summary Report

Saginaw MSA #40980

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	1	50.00	0	0	1	50.00	0	0	0	0.00	0	0
Upper	1	50.00	0	0	1	50.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**2**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

State of Missouri - St Louis MSA #41180

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	1	7.69	0	0	0	0.00	0	0
Moderate	1	8.33	0	0	1	7.69	0	0	0	0.00	0	0
Middle	2	16.67	0	0	2	15.38	0	0	0	0.00	0	0
Upper	9	75.00	0	0	9	69.23	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**12**	**100.00**	**0**	**0**	**13**	**99.99**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Canton/Massillon MSA #15940

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	2	40.00	0	0	2	40.00	0	0	0	0.00	0	0
Upper	3	60.00	0	0	3	60.00	0	0	2	100.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**5**	**100.00**	**0**	**0**	**5**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**

Branch Summary Report

Cleveland/Akron/Elyria CSA #184

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	3	3.80	0	0	6	6.74	0	0	4	8.89	0	0
Moderate	7	8.86	0	0	10	11.24	0	0	3	6.67	0	0
Middle	44	55.70	0	0	48	53.93	0	0	15	33.33	0	0
Upper	25	31.65	0	0	25	28.09	0	0	23	51.11	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**79**	**100.01**	**0**	**0**	**89**	**100.00**	**0**	**0**	**45**	**100.00**	**0**	**0**

Branch Summary Report

Columbus MSA #18140

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	2	3.33	0	0	4	4.71	0	0	8	21.05	0	0
Moderate	12	20.00	0	0	23	27.06	0	0	13	34.21	0	0
Middle	26	43.33	0	0	33	38.82	0	0	10	26.32	0	0
Upper	20	33.33	0	0	25	29.41	0	0	7	18.42	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**60**	**99.99**	**0**	**0**	**85**	**100.00**	**0**	**0**	**38**	**100.00**	**0**	**0**

Branch Summary Report

Dayton MSA #19380

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	2.33	0	0	2	3.77	0	0	4	19.05	0	0
Moderate	7	16.28	0	0	10	18.87	0	0	1	4.76	0	0
Middle	23	53.49	0	0	27	50.94	0	0	11	52.38	0	0
Upper	12	27.91	0	0	14	26.42	0	0	5	23.81	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**43**	**100.01**	**0**	**0**	**53**	**100.00**	**0**	**0**	**21**	**100.00**	**0**	**0**

Branch Summary Report

Lima MSA #30620

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	25.00	0	0	1	25.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	2	50.00	0	0	2	50.00	0	0	0	0.00	0	0
Upper	1	25.00	0	0	1	25.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**4**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**	**0**	**0.00**	**0**	**0**

Branch Summary Report

Non-MSA Northwest Ohio

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	2	9.52	0	0	2	9.52	0	0	1	9.09	0	0
Middle	13	61.90	0	0	13	61.90	0	0	7	63.64	0	0
Upper	6	28.57	0	0	6	28.57	0	0	3	27.27	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**21**	**99.99**	**0**	**0**	**21**	**99.99**	**0**	**0**	**11**	**100.00**	**0**	**0**

Branch Summary Report

Non-MSA Ohio Valley

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	6.67	0	0	1	6.25	0	0	1	7.69	0	0
Moderate	2	13.33	0	0	3	18.75	0	0	1	7.69	0	0
Middle	12	80.00	0	0	12	75.00	0	0	10	76.92	0	0
Upper	0	0.00	0	0	0	0.00	0	0	1	7.69	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**15**	**100.00**	**0**	**0**	**16**	**100.00**	**0**	**0**	**13**	**100.00**	**0**	**0**

Branch Summary Report

Sandusky MSA #41780

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	1	50.00	0	0	1	50.00	0	0	0	0.00	0	0
Middle	1	50.00	0	0	1	50.00	0	0	1	100.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**2**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**

Branch Summary Report

Springfield MSA #44220

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	3	100.00	0	0	4	100.00	0	0	0	0.00	0	0
Upper	0	0.00	0	0	0	0.00	0	0	1	100.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**3**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**	**1**	**100.00**	**0**	**0**

Branch Summary Report

Toledo MSA #45780

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	0	0.00	0	0	1	3.45	0	0
Moderate	4	12.90	0	0	5	12.50	0	0	3	10.34	0	0
Middle	15	48.39	0	0	21	52.50	0	0	15	51.72	0	0
Upper	12	38.71	0	0	14	35.00	0	0	10	34.48	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**31**	**100.00**	**0**	**0**	**40**	**100.00**	**0**	**0**	**29**	**100.00**	**0**	**0**

Branch Summary Report

Commonwealth of Pennsylvania - Pittsburgh MSA #38300

	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	0	0.00	0	0	1	6.25	0	0	1	50.00	0	0
Moderate	2	15.38	0	0	2	12.50	0	0	0	0.00	0	0
Middle	1	7.69	0	0	1	6.25	0	0	1	50.00	0	0
Upper	10	76.92	0	0	12	75.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**13**	**99.99**	**0**	**0**	**16**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**

Branch Summary Report

State of West Virginia - Charleston MSA #16620

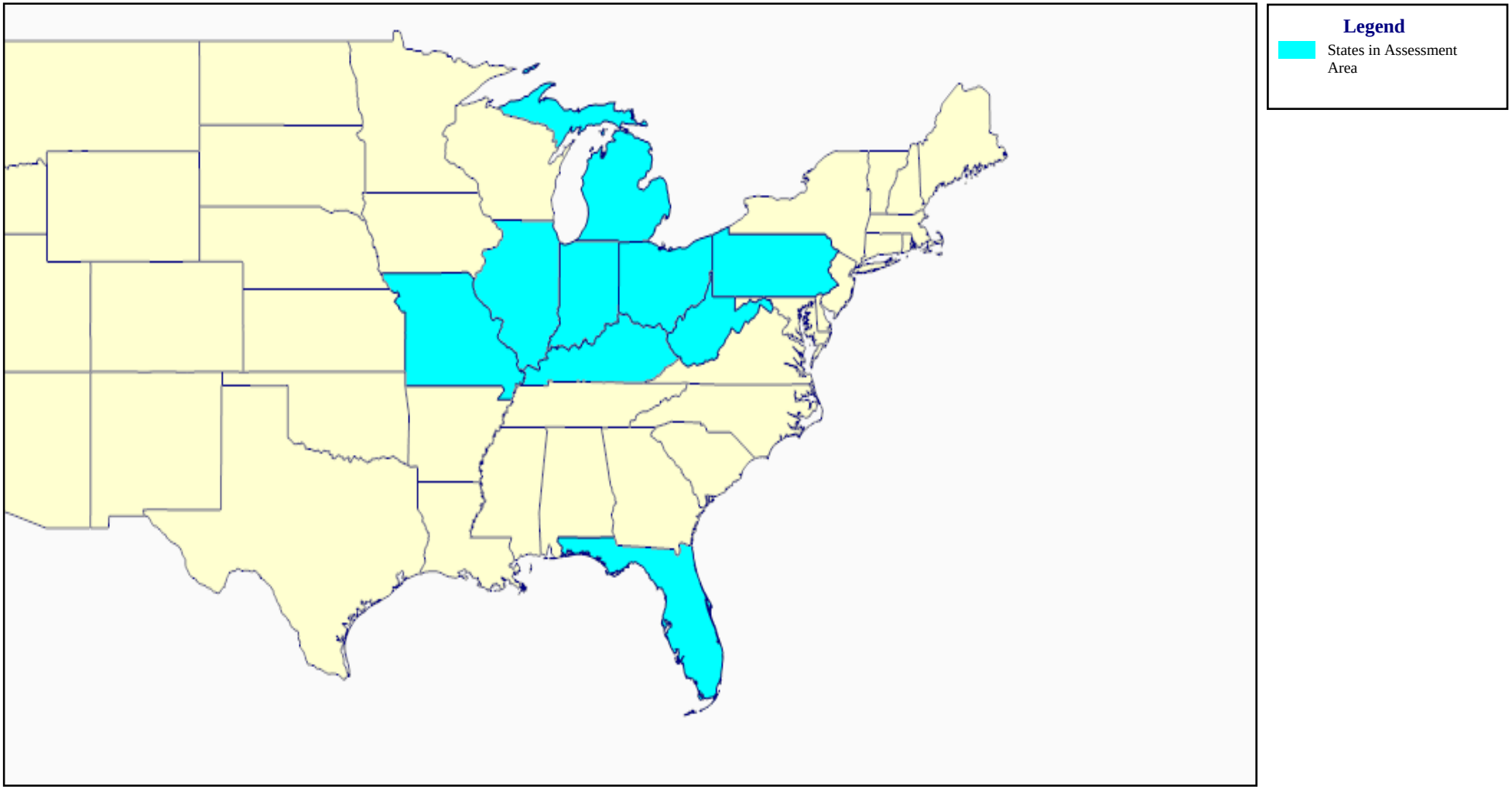
	Branches				ATMs							
					Full Service				Cash Only			
Tract Income Category	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**	**Count**	**%**	**Opened**	**Closed**
Low	1	25.00	0	0	1	25.00	0	0	0	0.00	0	0
Moderate	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Middle	2	50.00	0	0	2	50.00	0	0	2	100.00	0	0
Upper	1	25.00	0	0	1	25.00	0	0	0	0.00	0	0
Unknown	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0
Total	**4**	**100.00**	**0**	**0**	**4**	**100.00**	**0**	**0**	**2**	**100.00**	**0**	**0**

APPENDIX J

STATE AND ASSESSMENT AREA MAPS

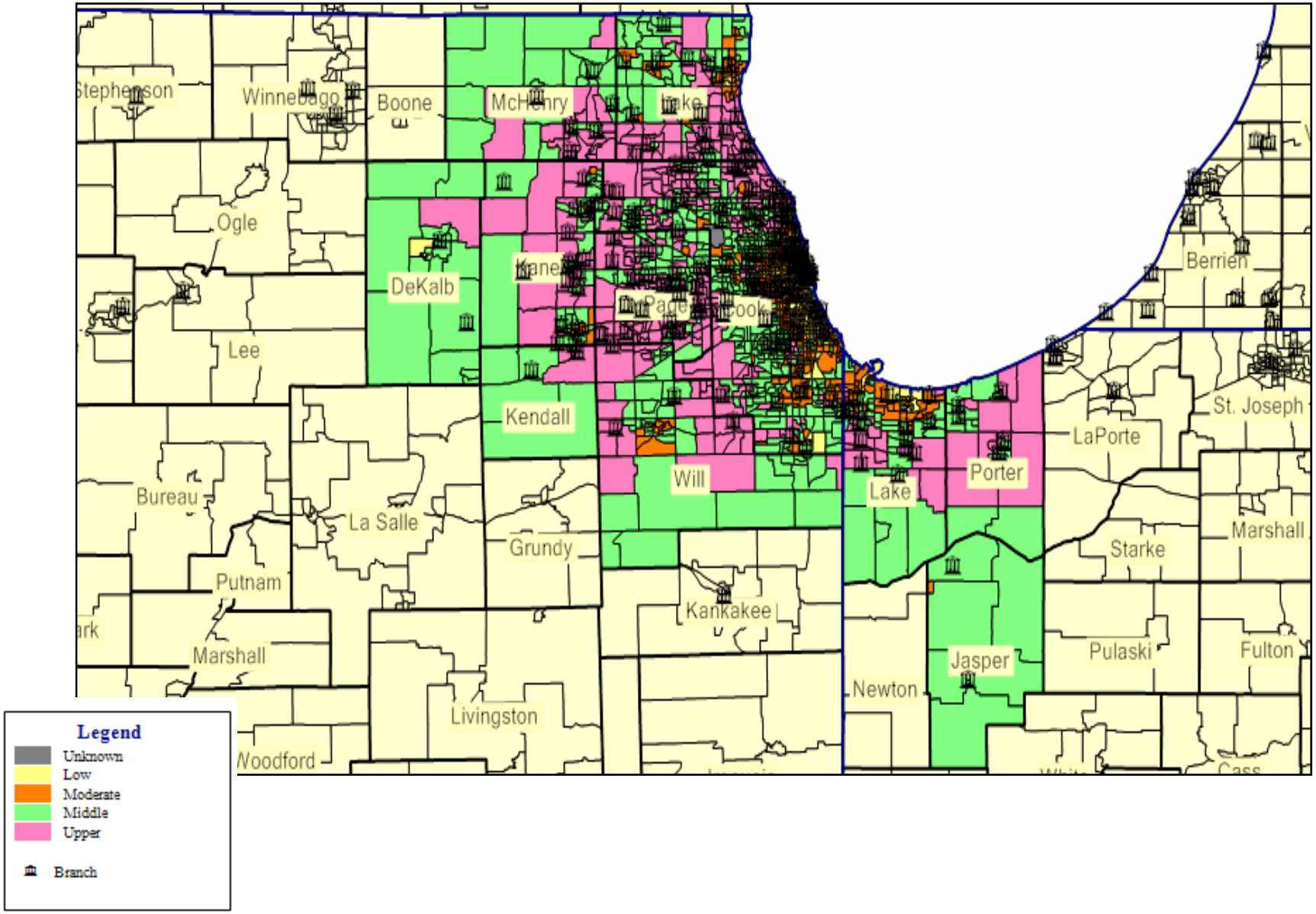
Fifth Third Bank

Institution



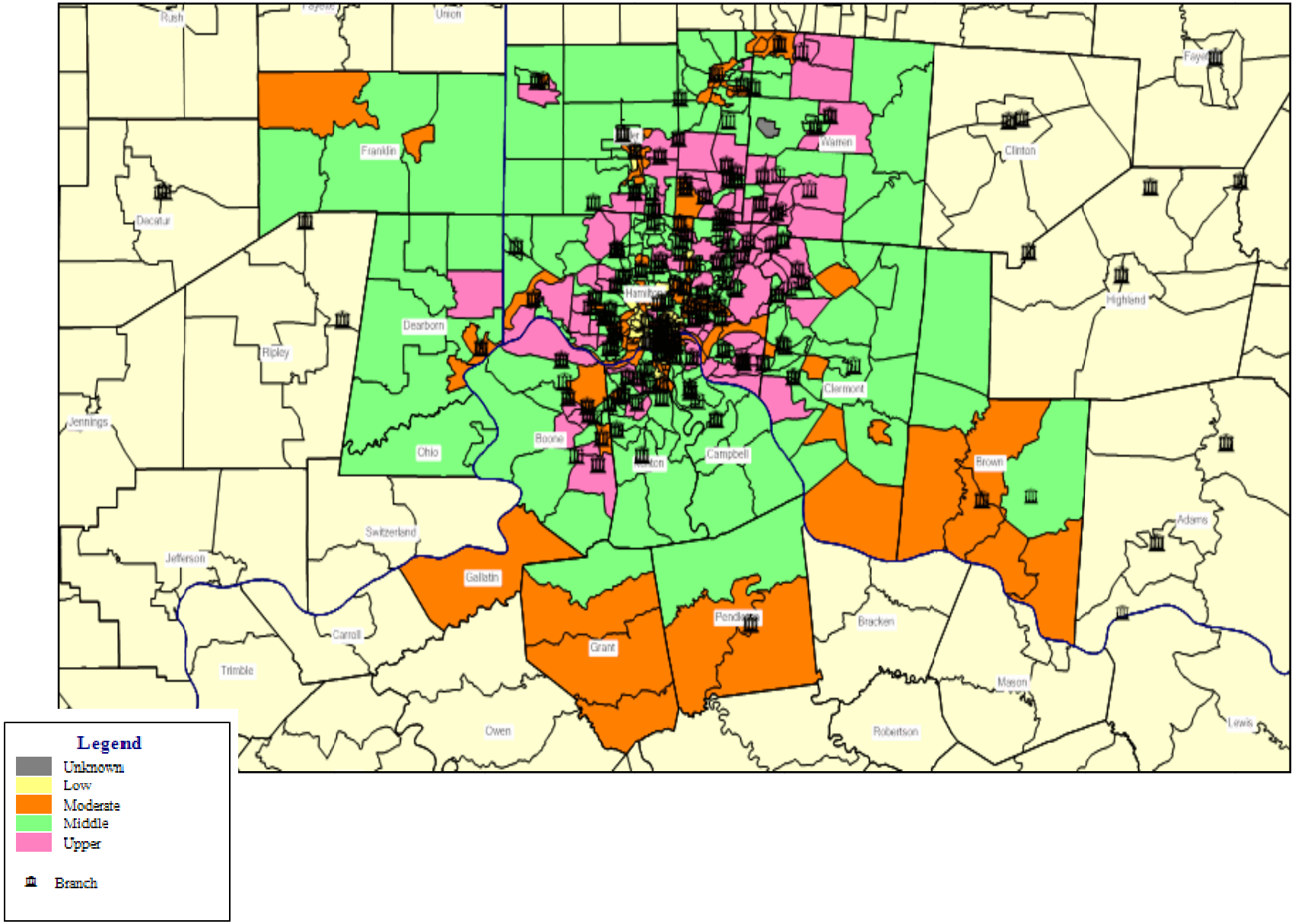
Fifth Third Bank

Chicago/Naperville/Joliet IL-IN-WI MSA #16980



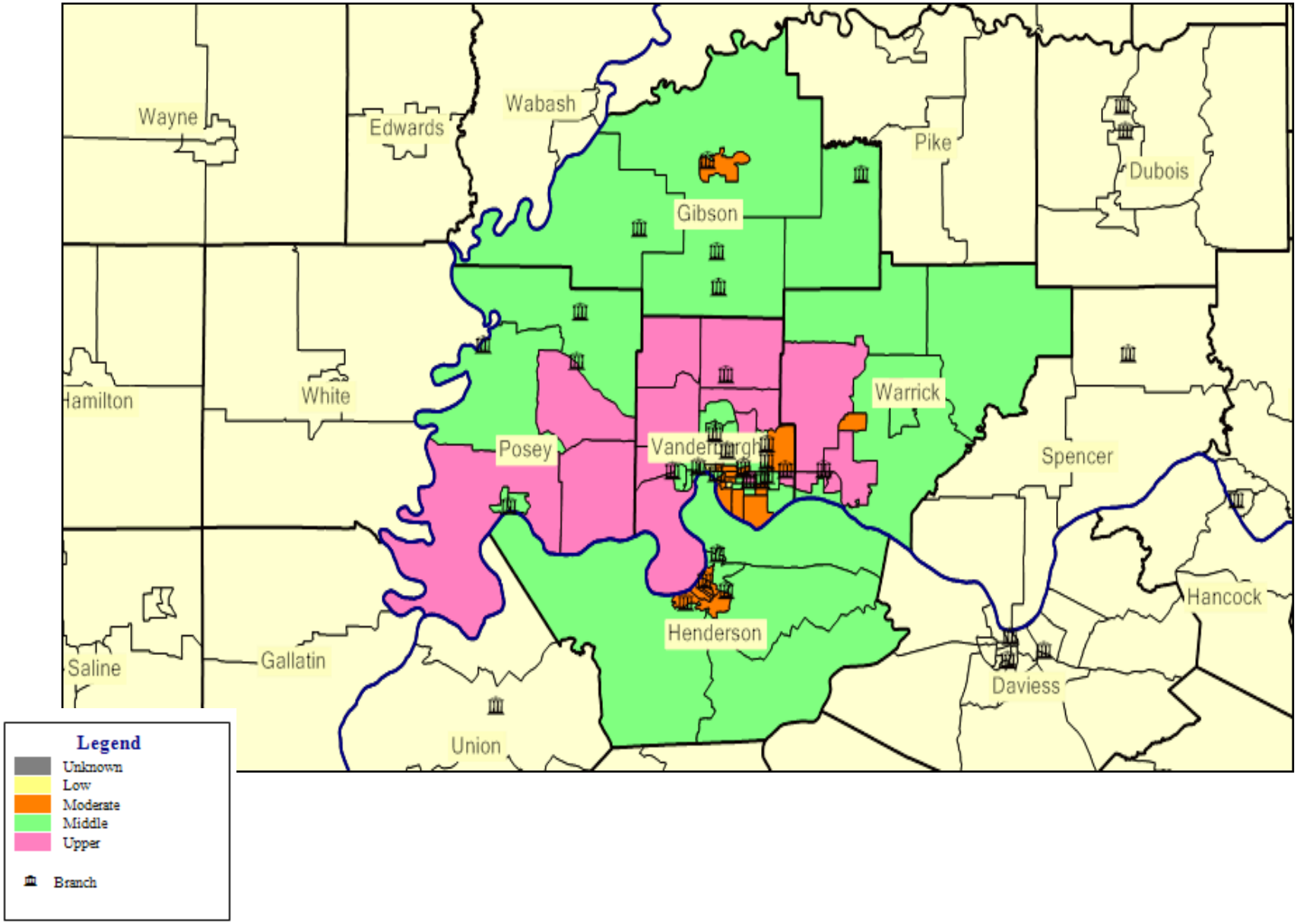
Fifth Third Bank

Cincinnati/Middletown OH-KY-IN MSA #17140



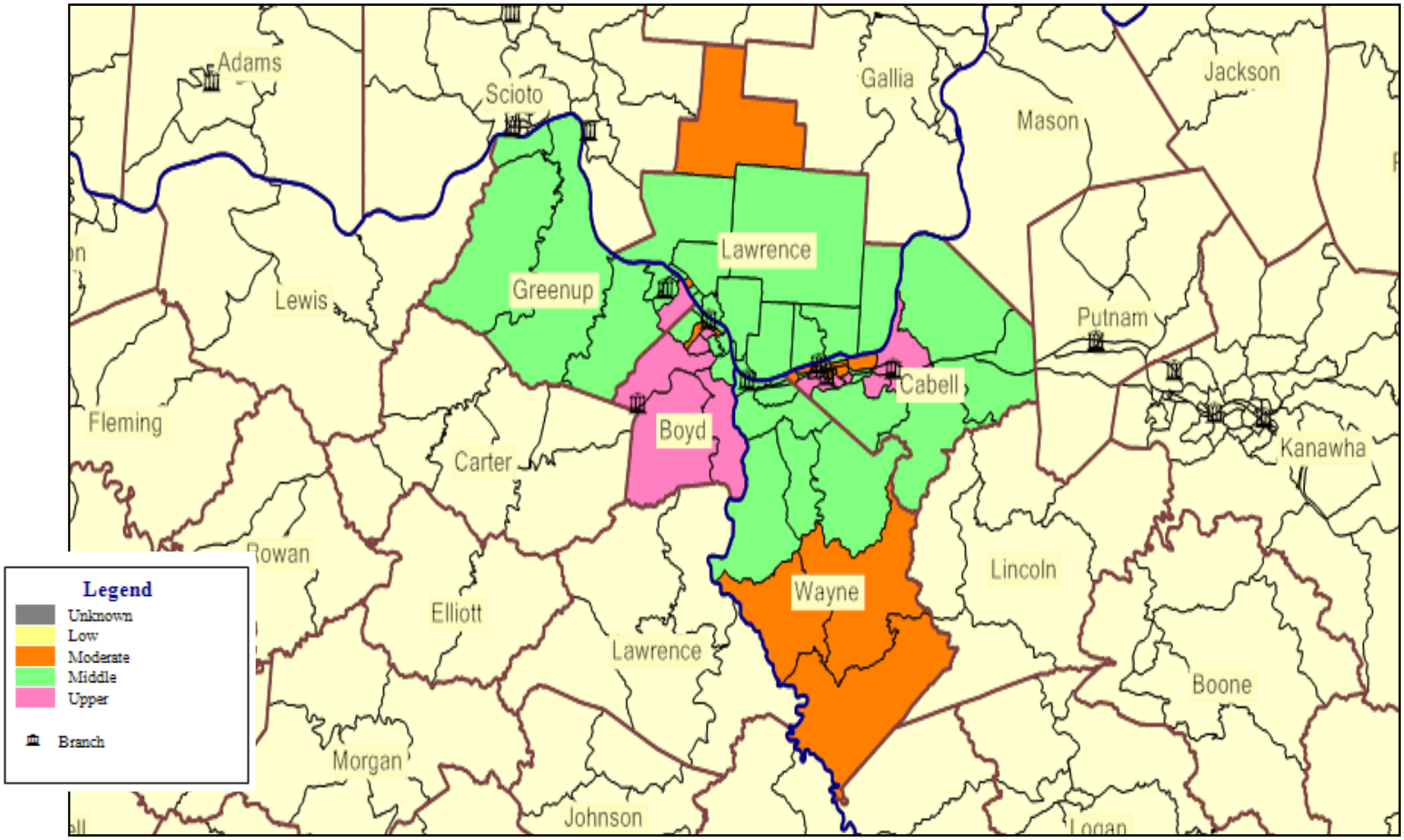
Fifth Third Bank

Evansville IN-KY MSA #21780



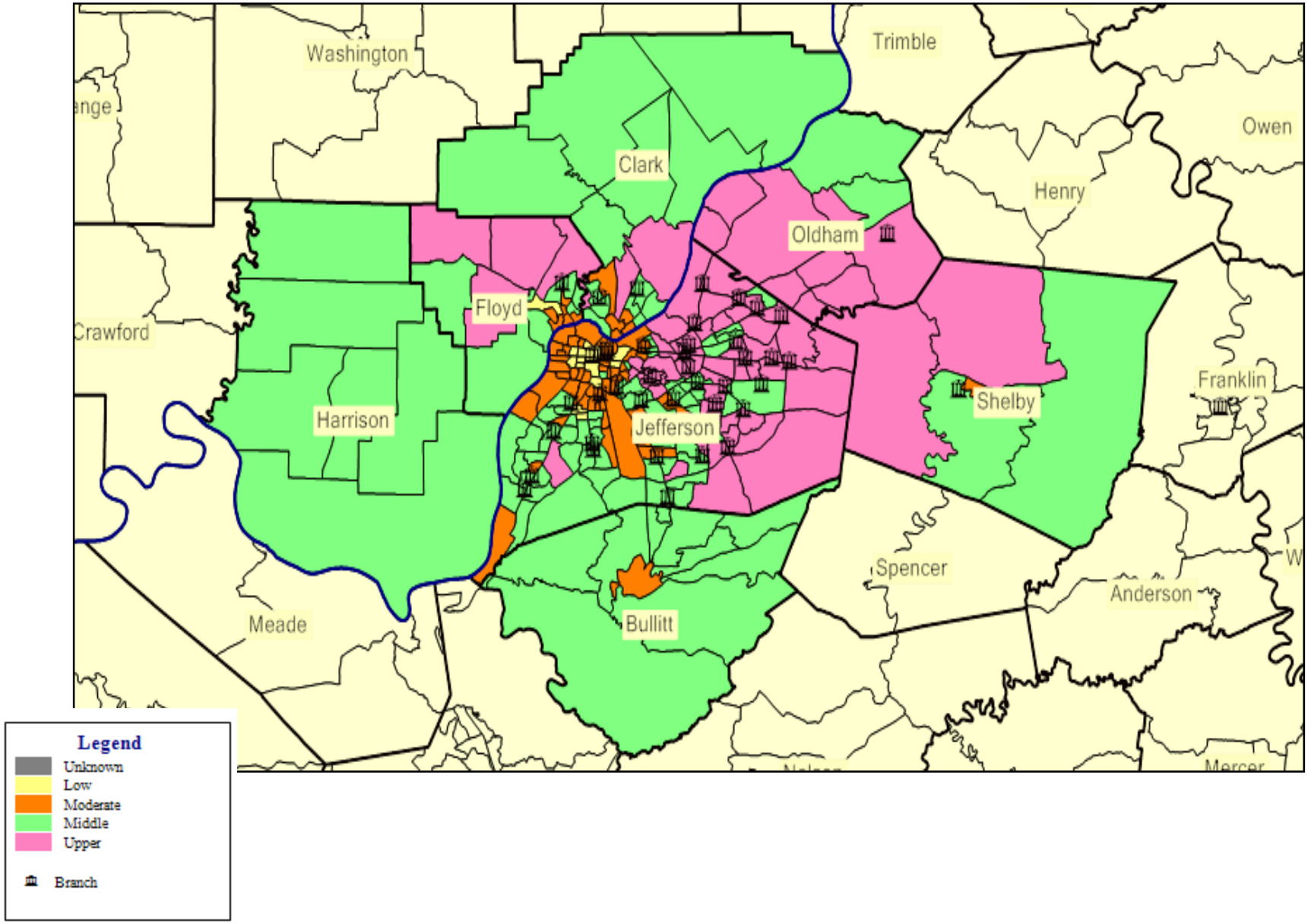
Fifth Third Bank

Huntington/Ashland WV-KY-OH MSA #26580



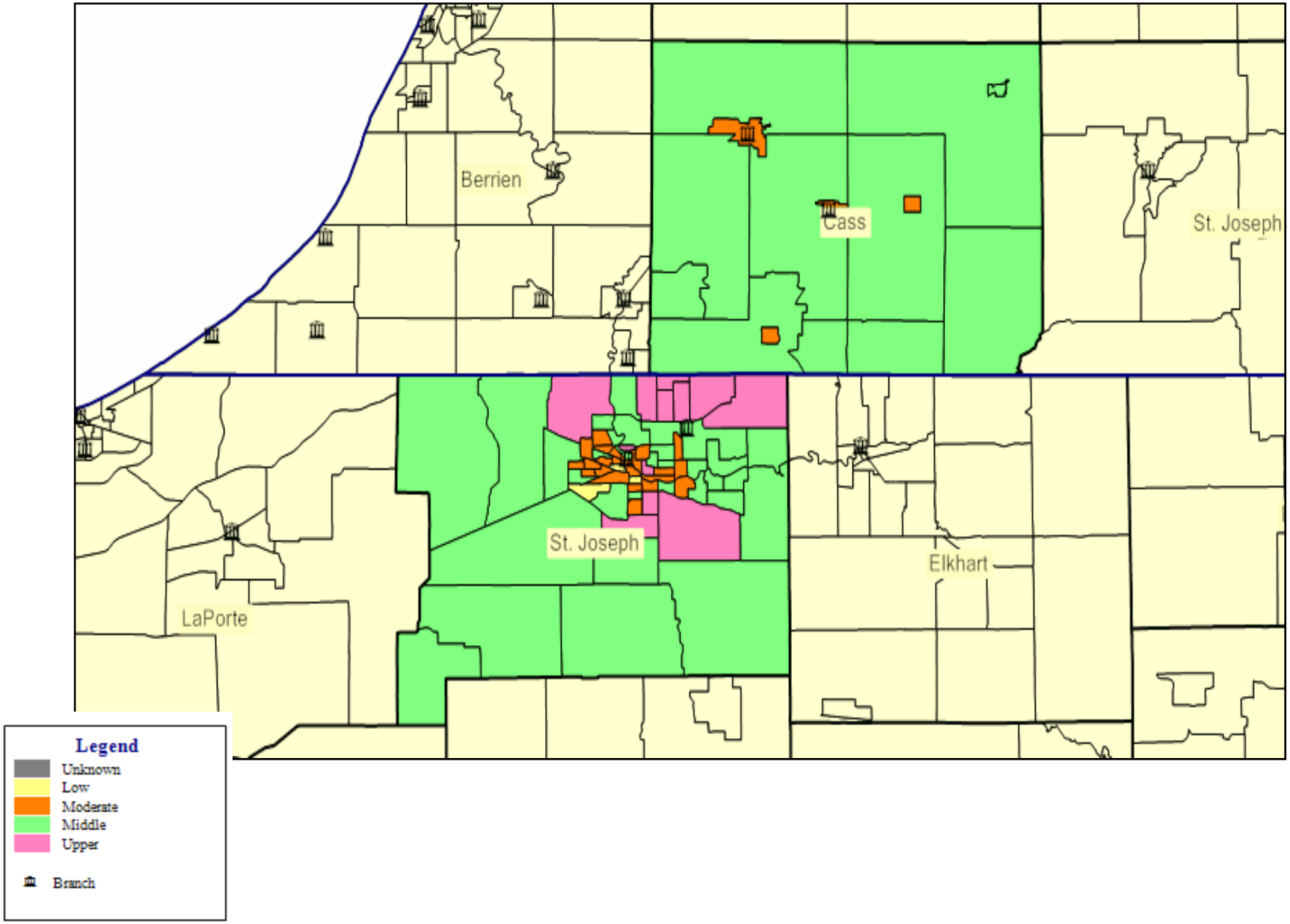
Fifth Third Bank

Louisville KY-IN MSA #31140



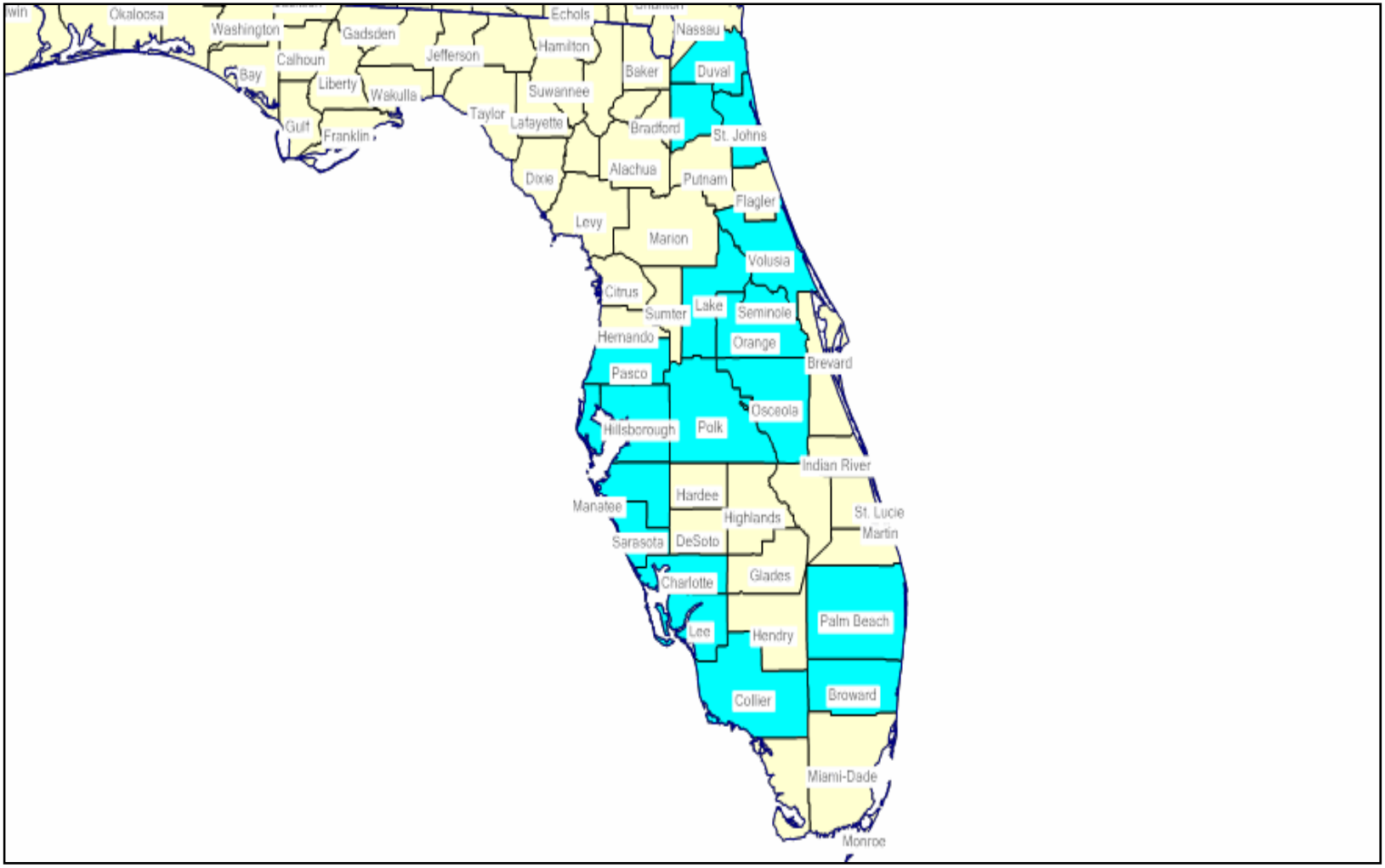
Fifth Third Bank

South Bend/Mishawaka IN-MI MSA #43780



Fifth Third Bank

State of Florida

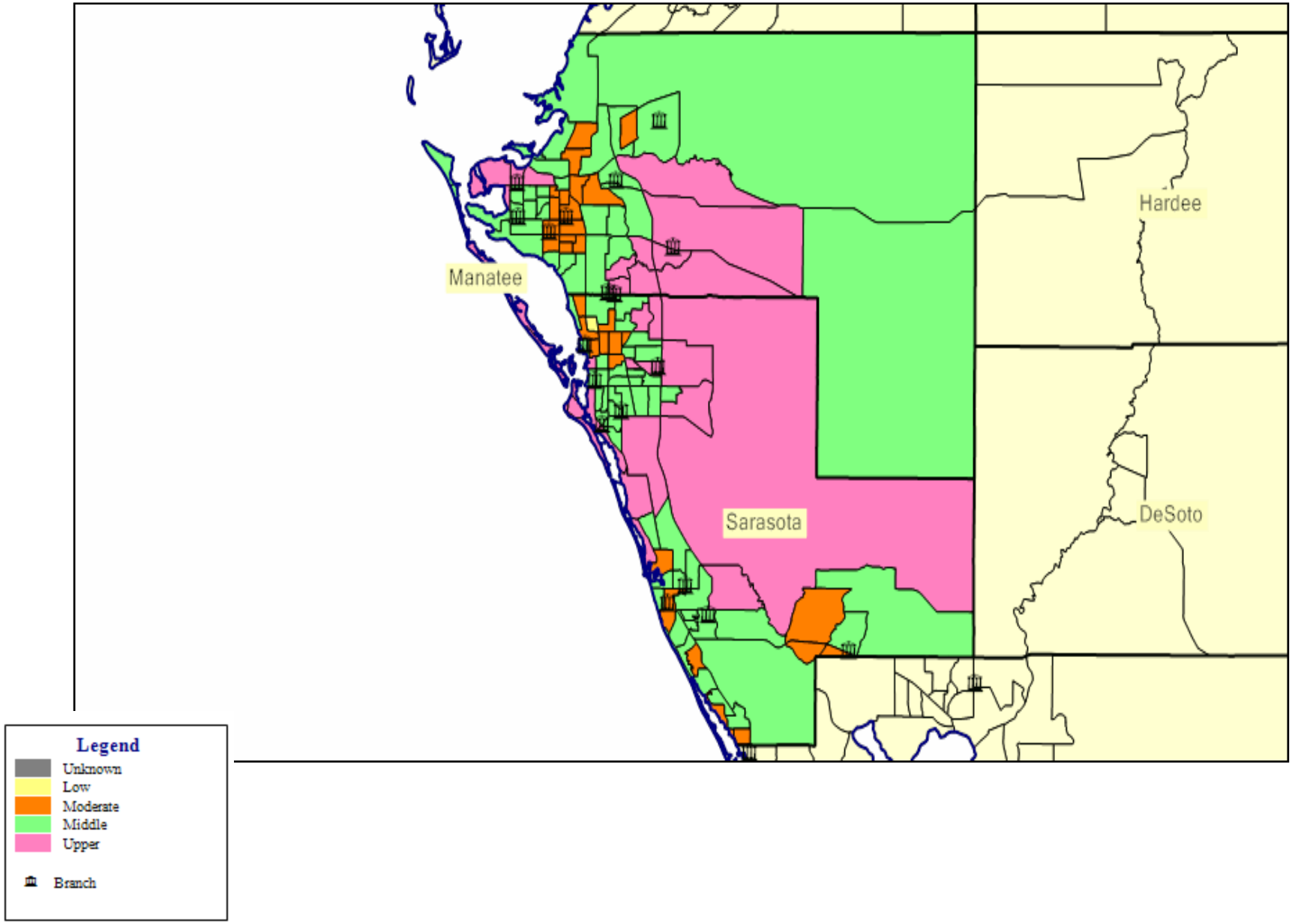


Legend

Counties in Assessment Area

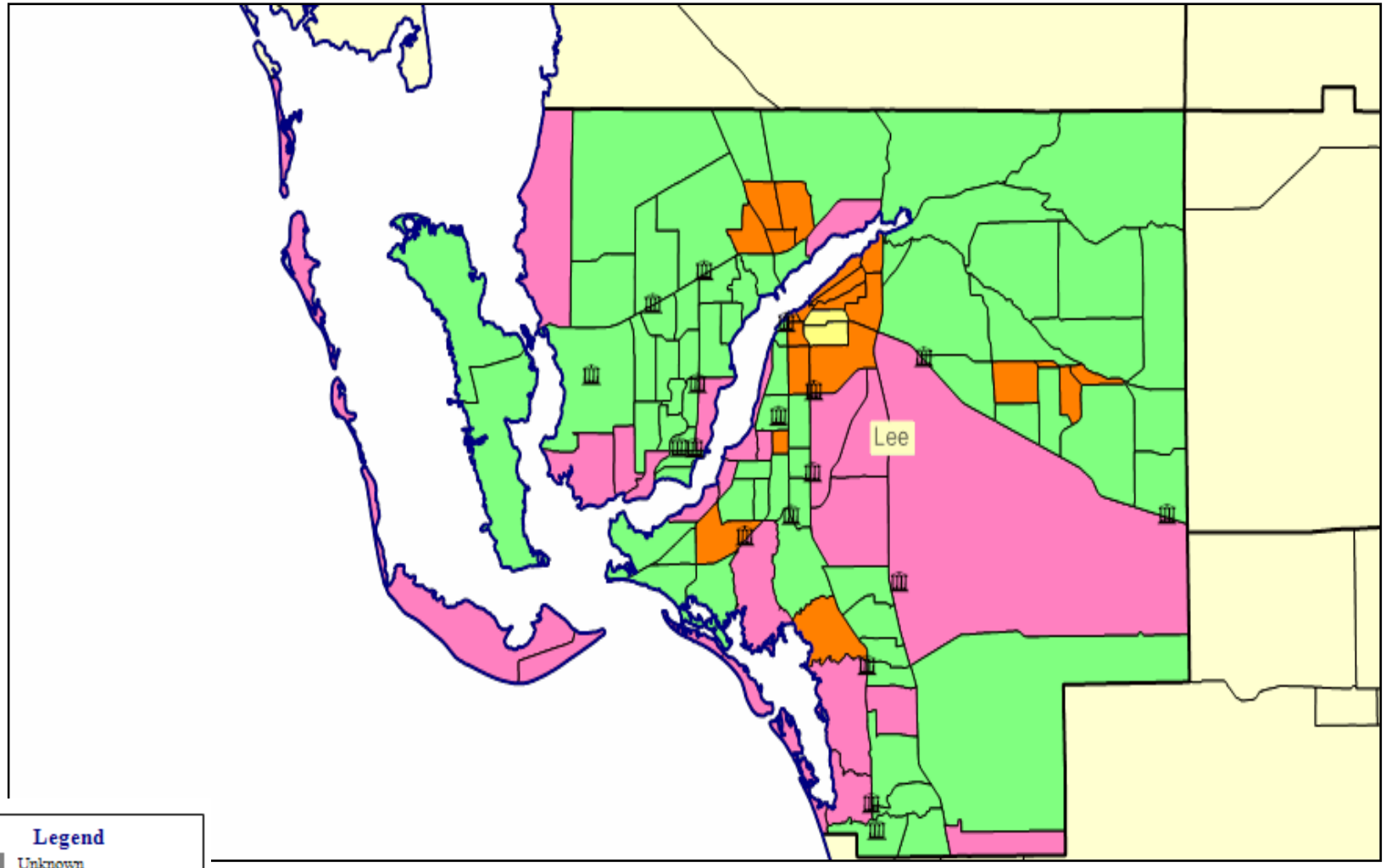
Fifth Third Bank

Bradenton/Sarasota/Venice MSA #42260



Fifth Third Bank

Cape Coral/Ft. Myers MSA #15980



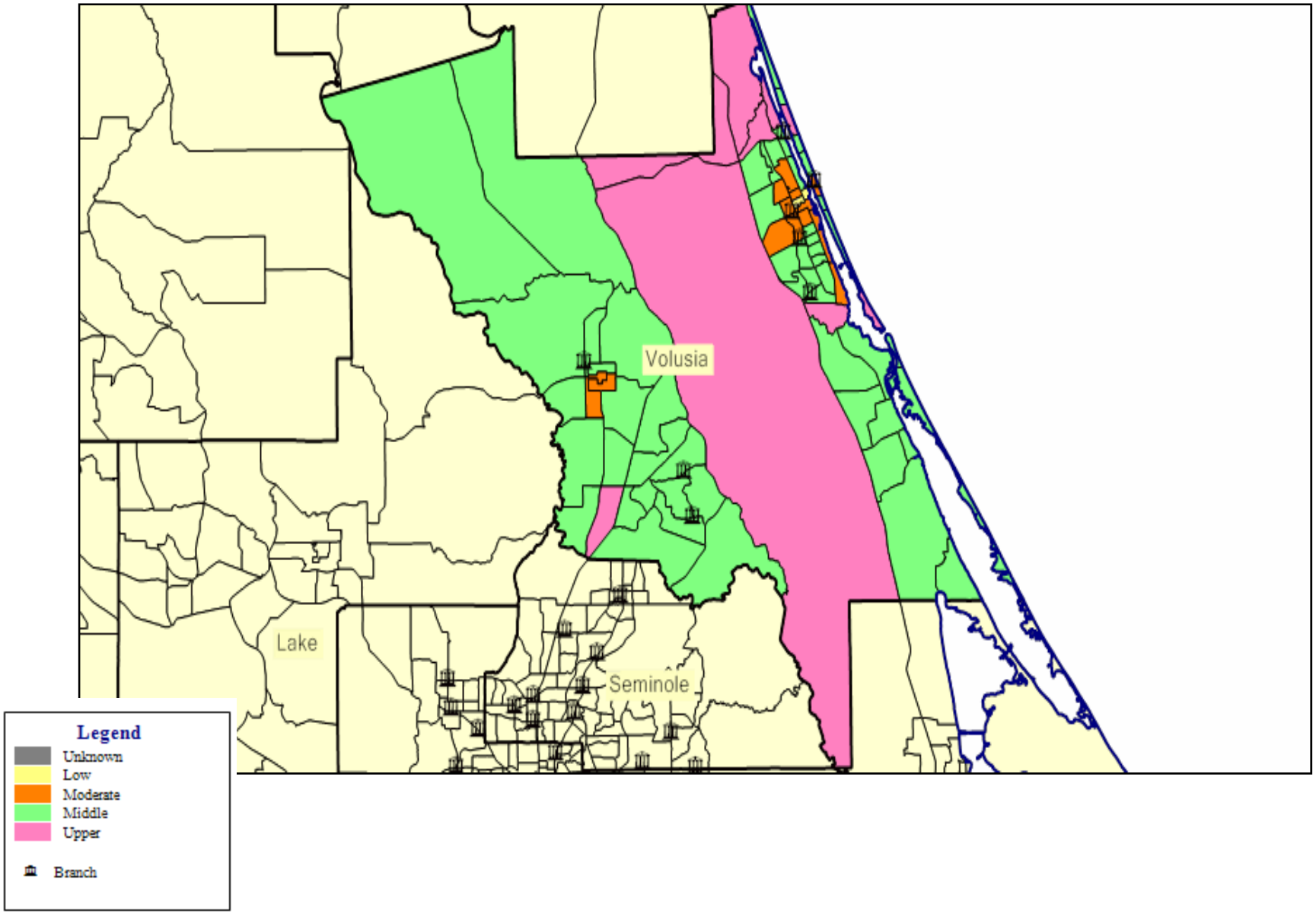
Legend

- Unknown
- Low
- Moderate
- Middle
- Upper

Branch

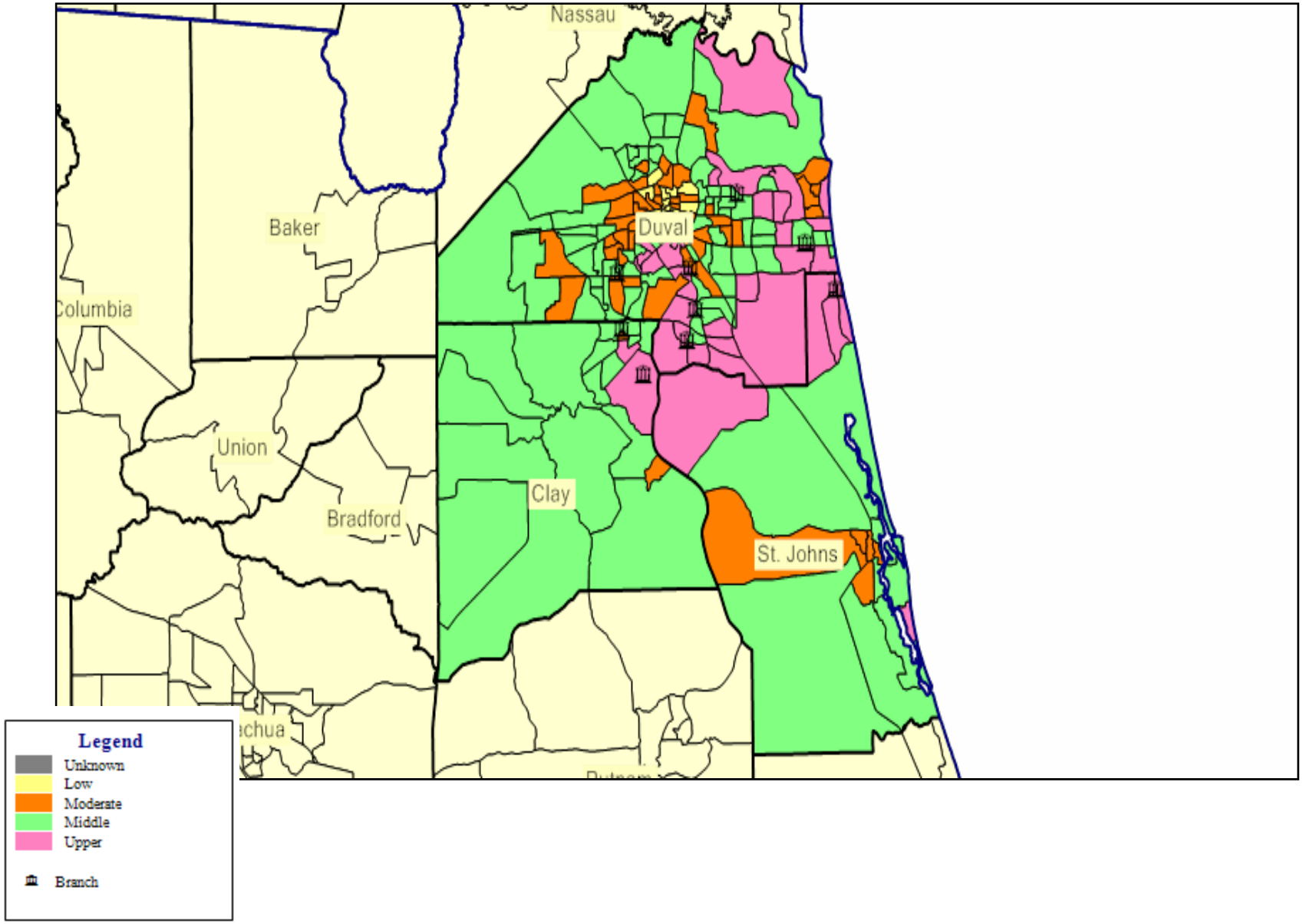
Fifth Third Bank

Deltona/Daytona Beach/Ormond Beach MSA #19660



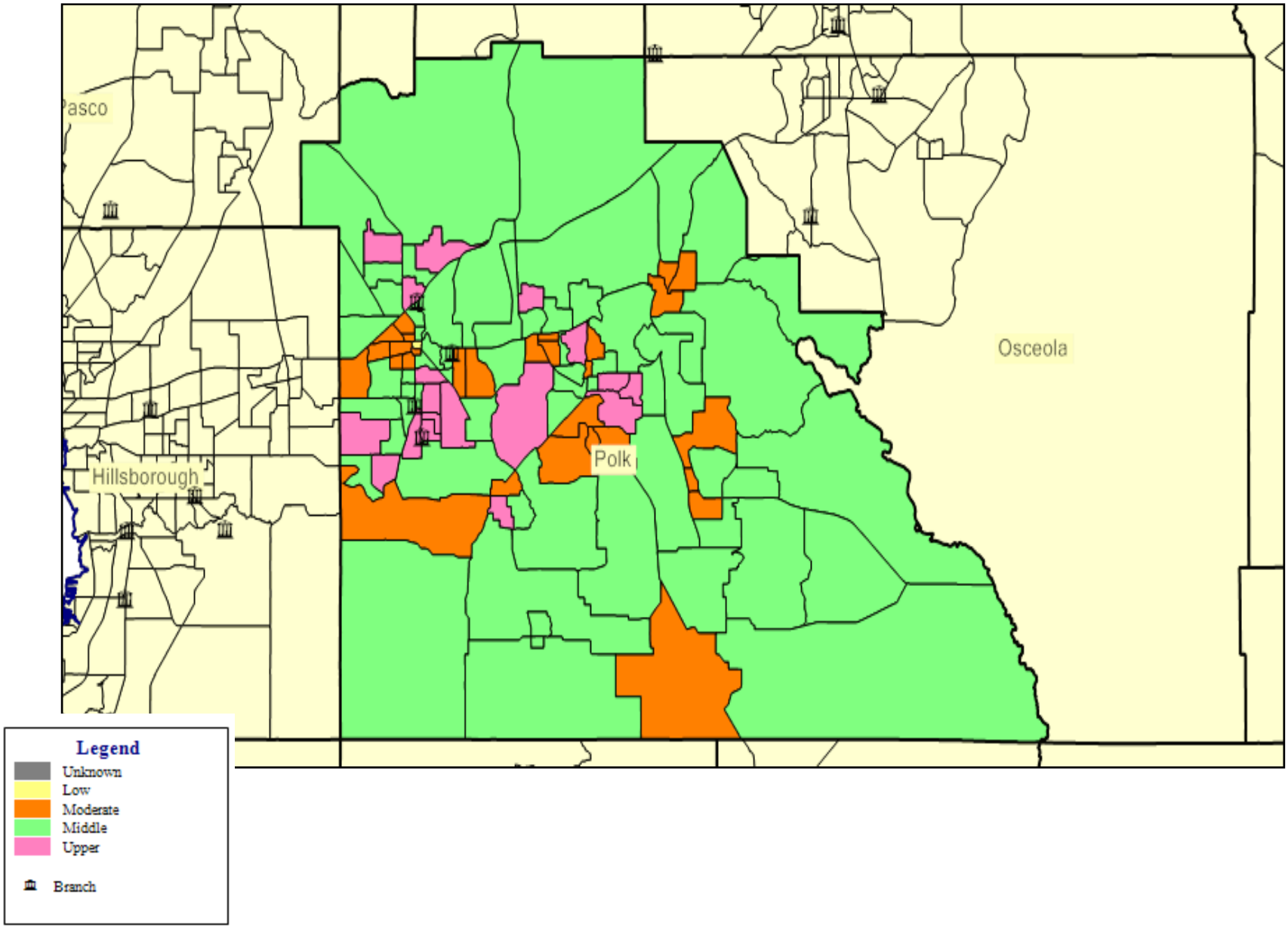
Fifth Third Bank

Jacksonville MSA #27260



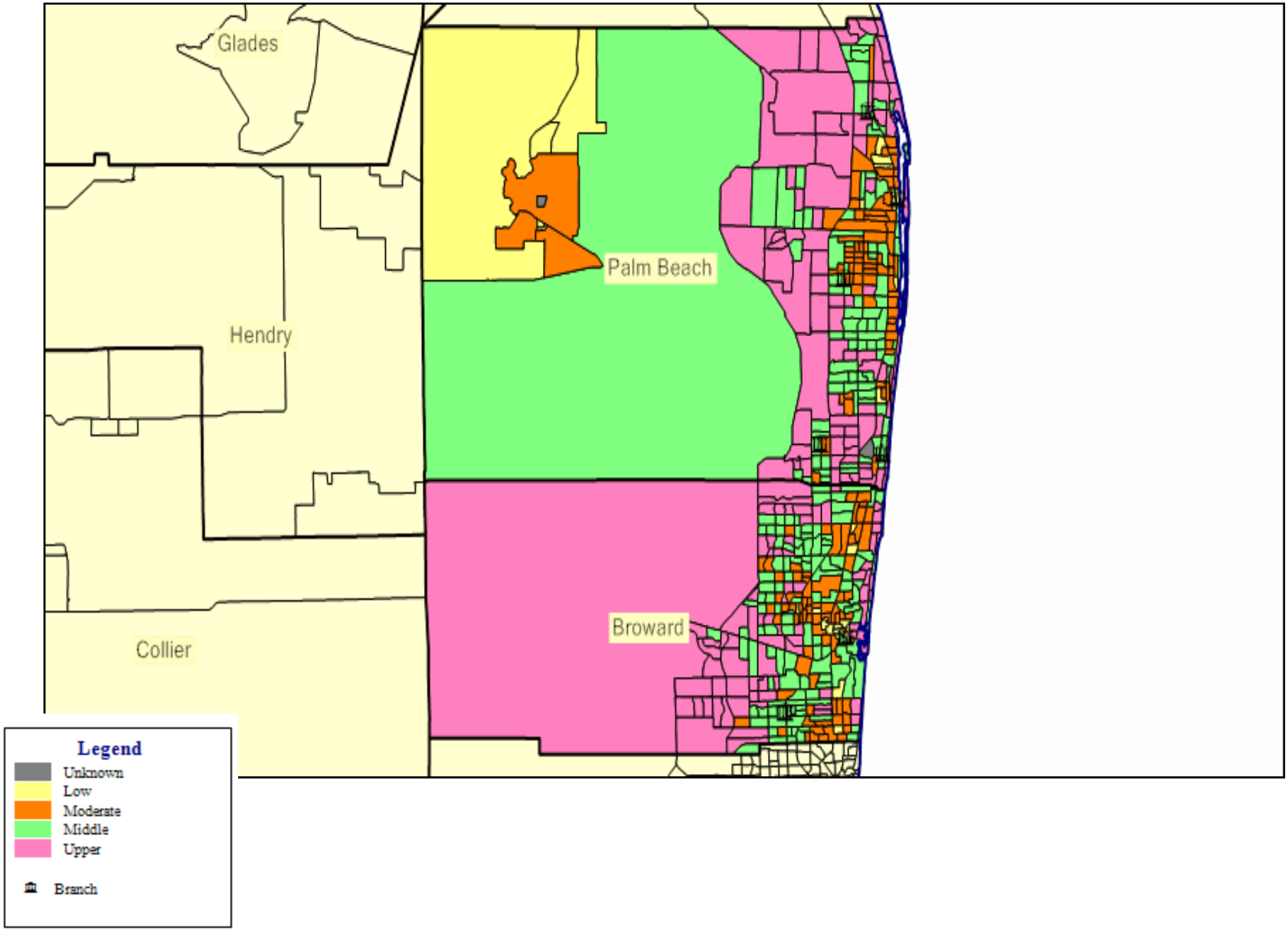
Fifth Third Bank

Lakeland/Winter Haven MSA #29460



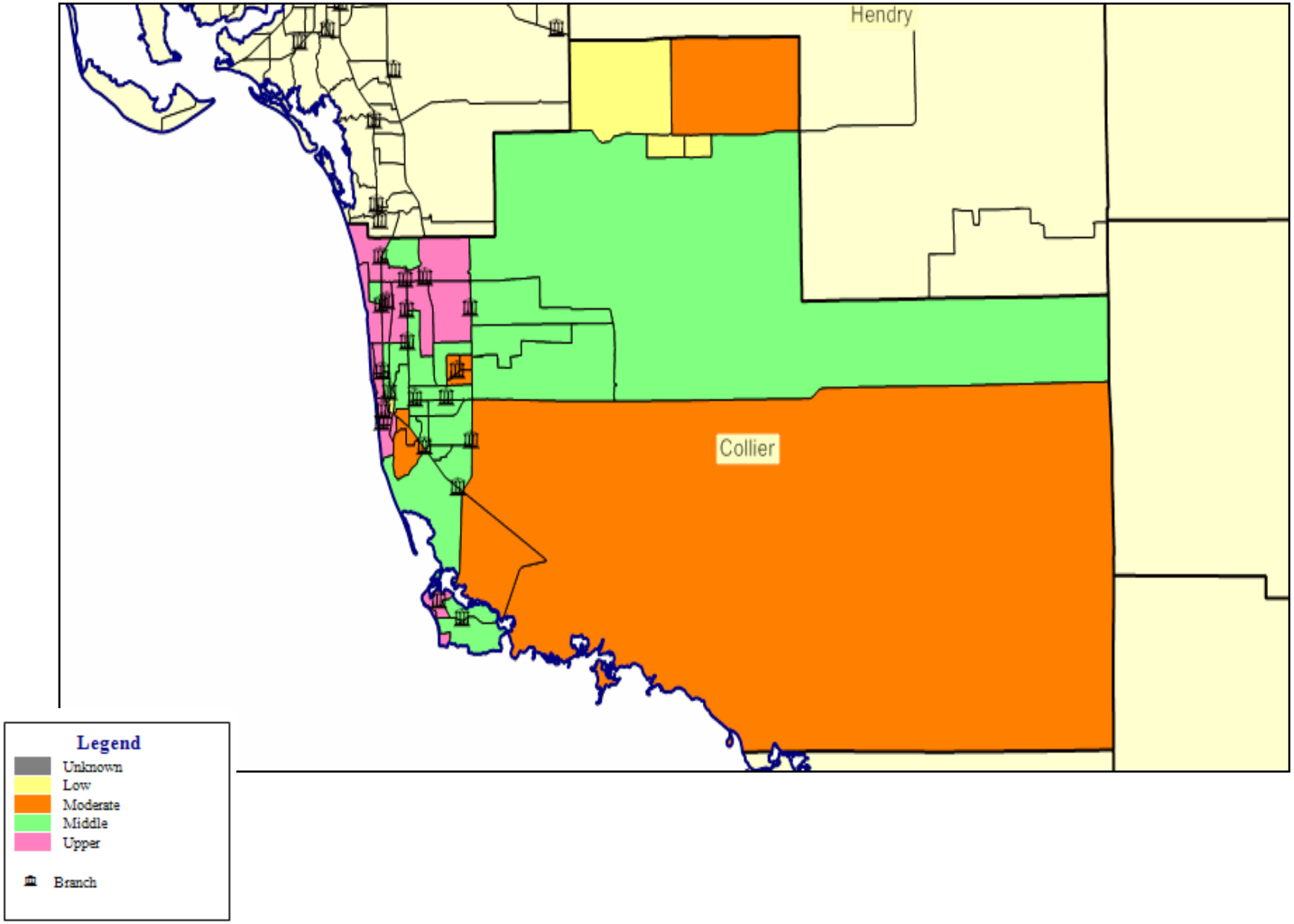
Fifth Third Bank

Miami/Ft Lauderdale/Miami Beach MSA #33100



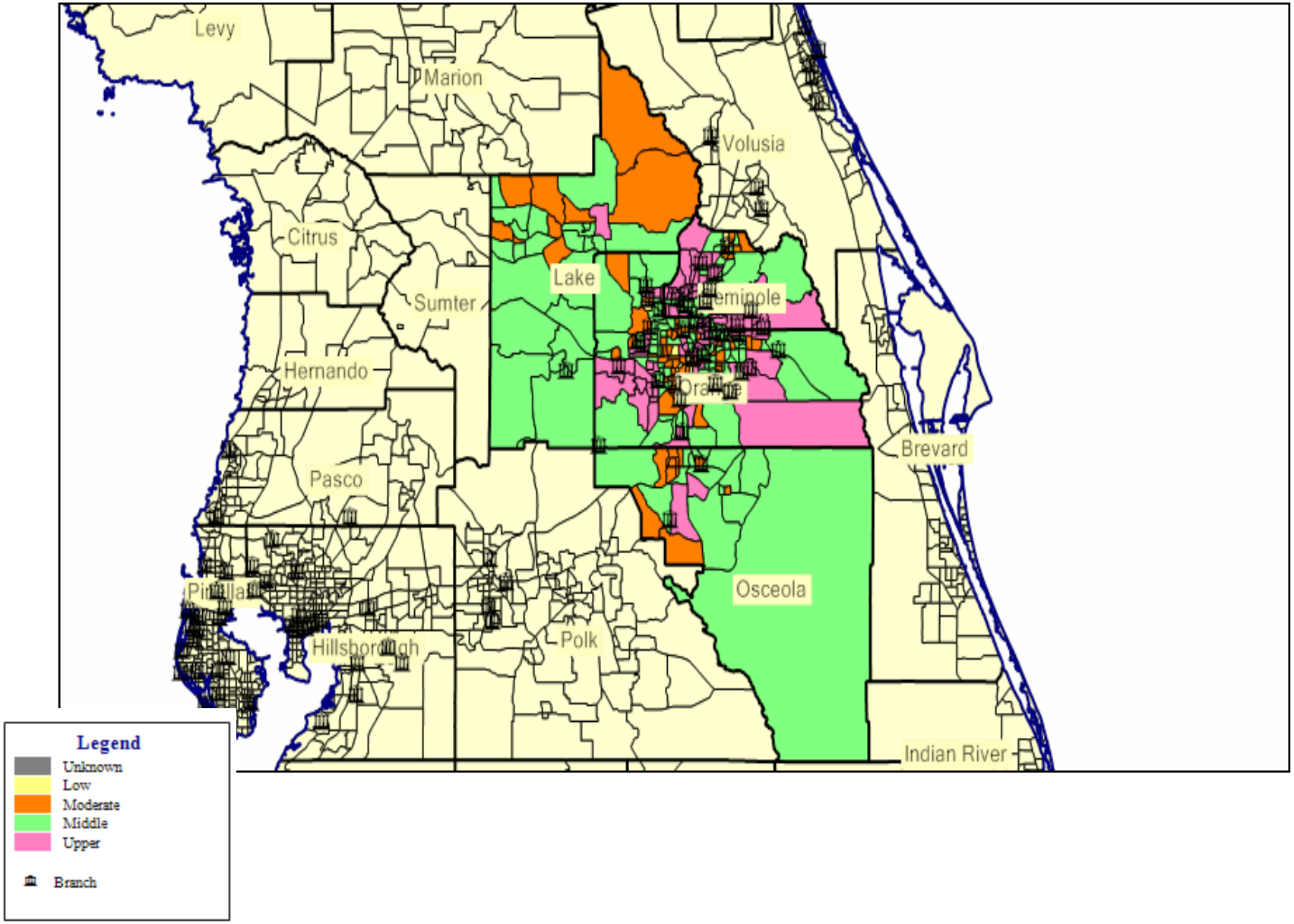
Fifth Third Bank

Naples/Marco Island #34940



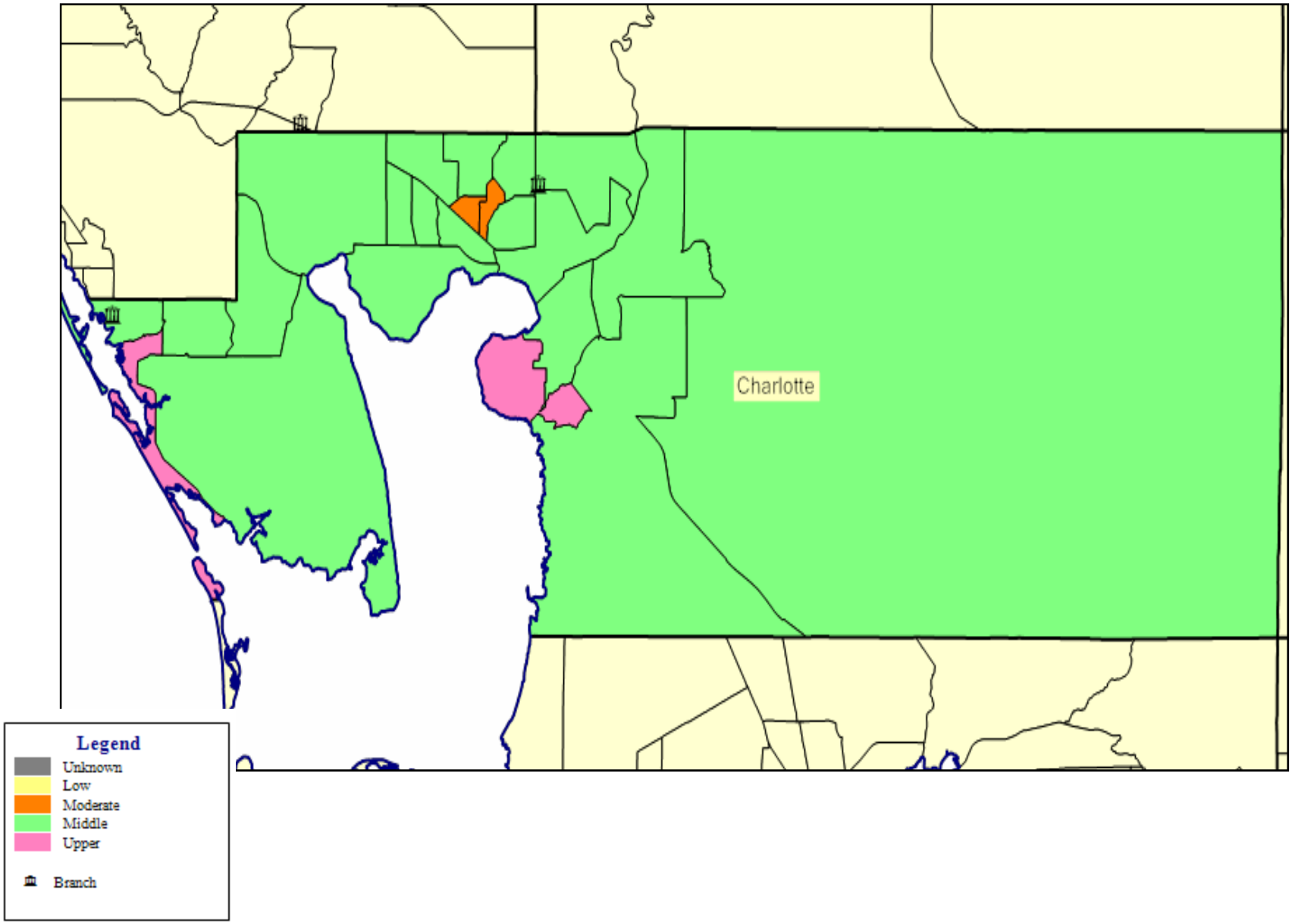
Fifth Third Bank

Orlando/Kissimmee MSA #36740



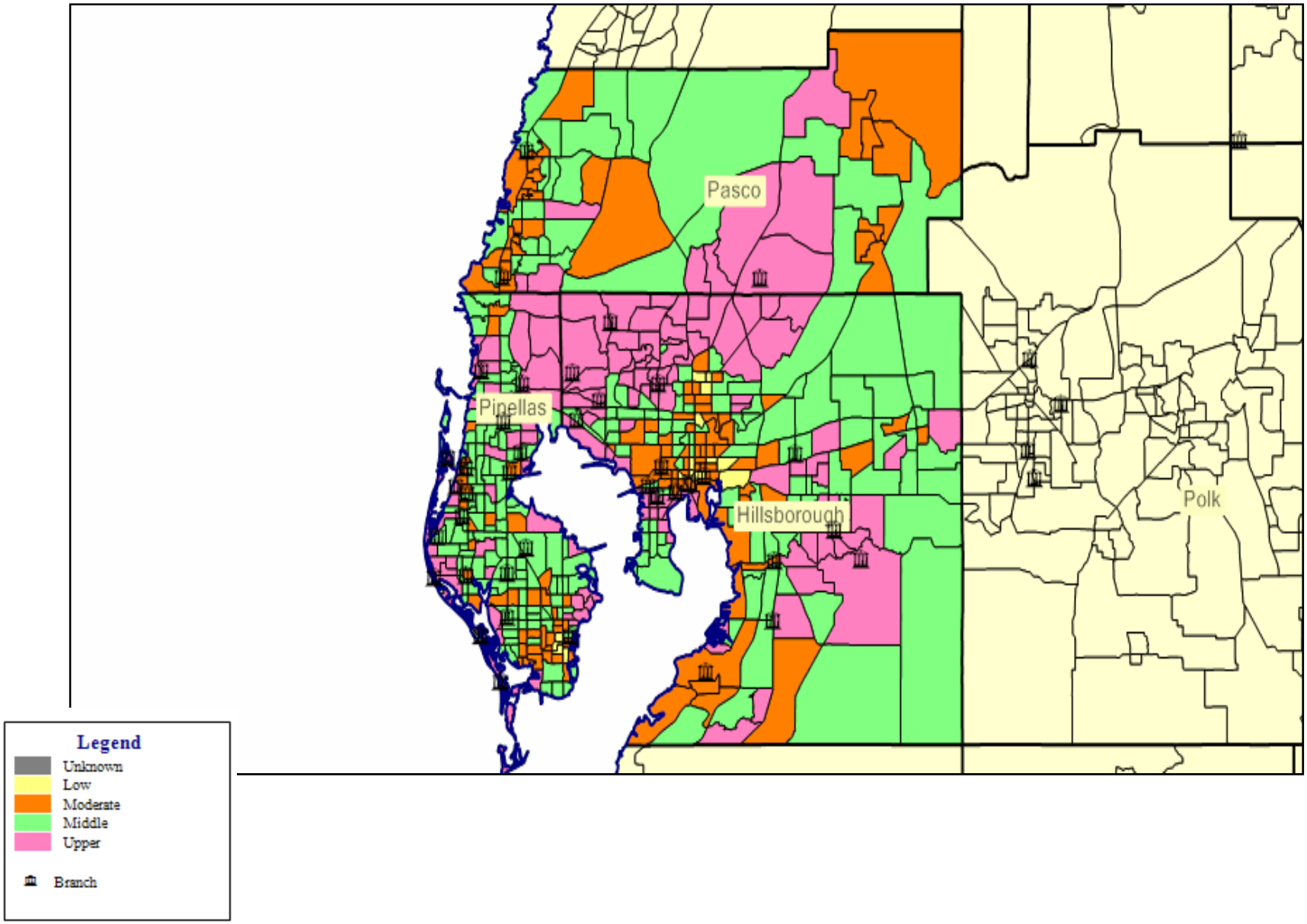
Fifth Third Bank

Punta Gorda MSA #39460



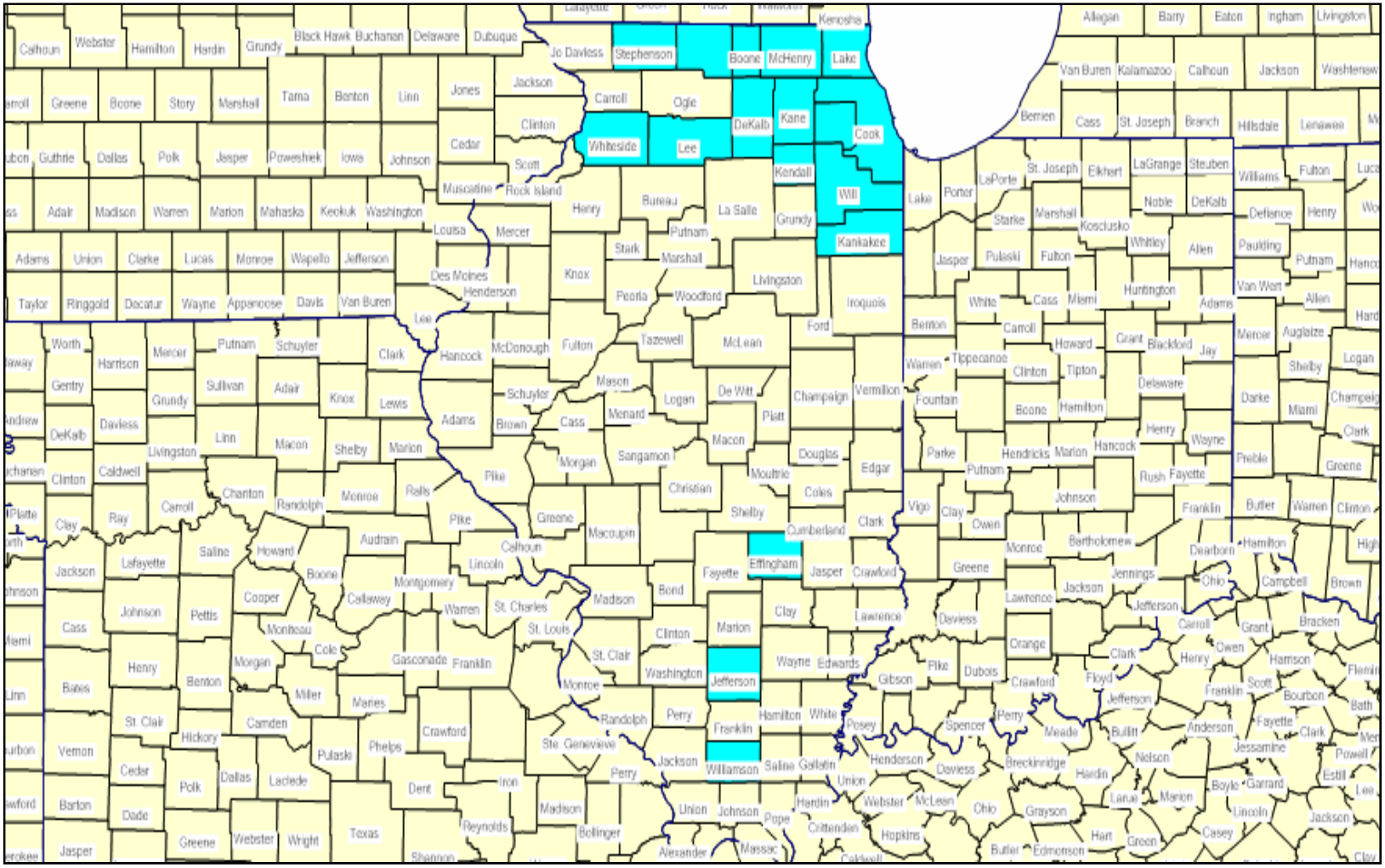
Fifth Third Bank

Tampa/St. Petersburg/Clearwater MSA #45300



Fifth Third Bank

State of Illinois

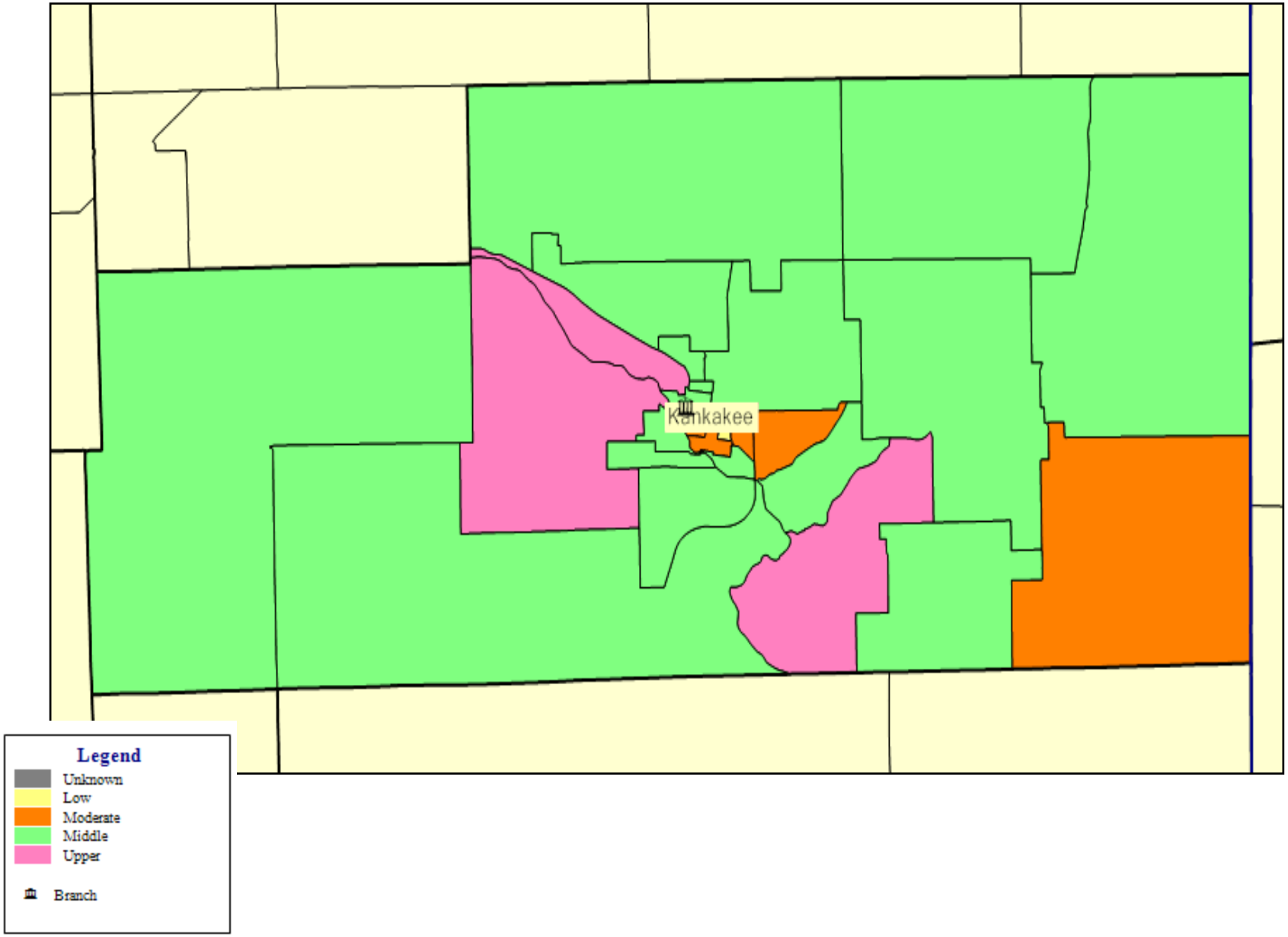


Legend

Counties in Assessment Area

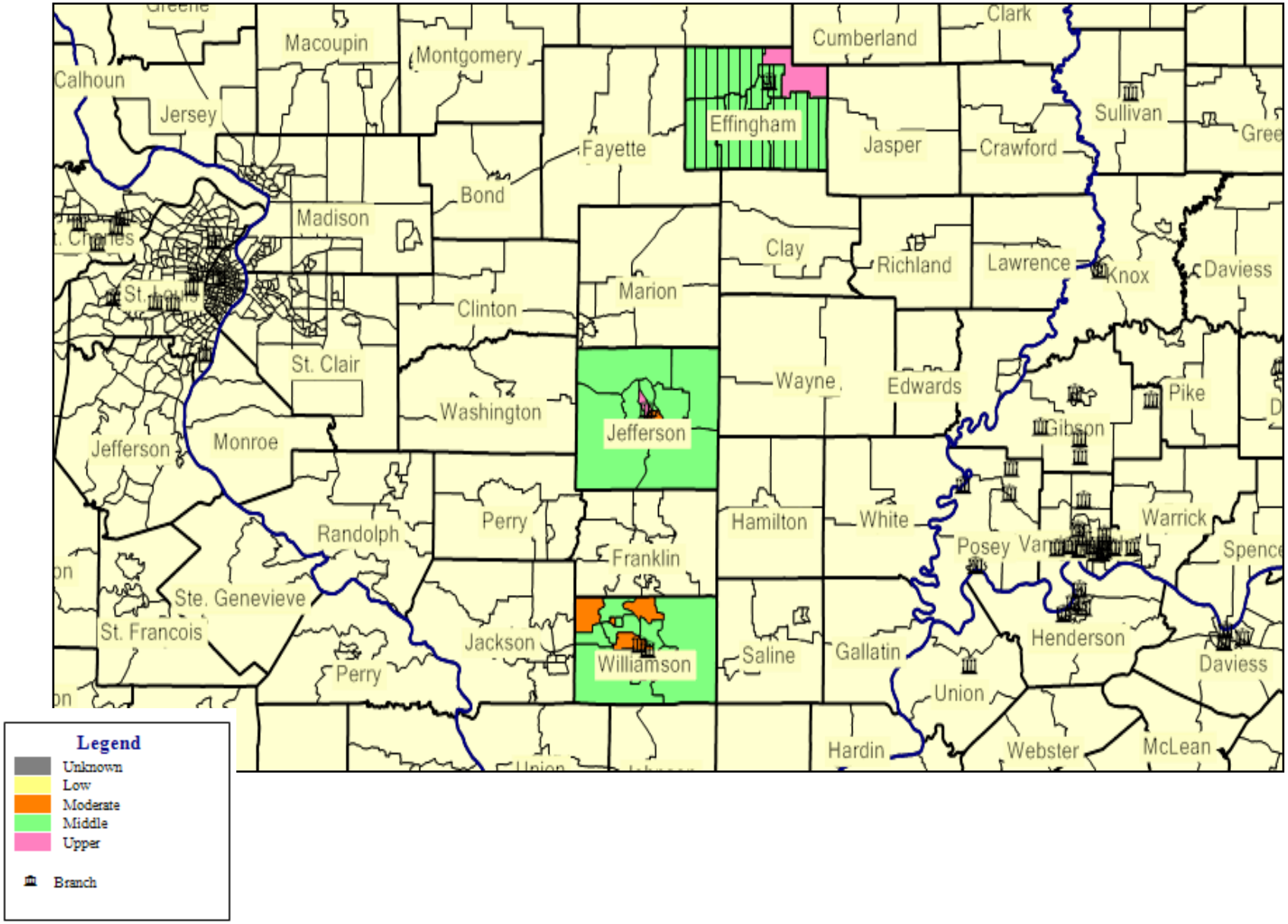
Fifth Third Bank

Kankakee/Bradley MSA #28100



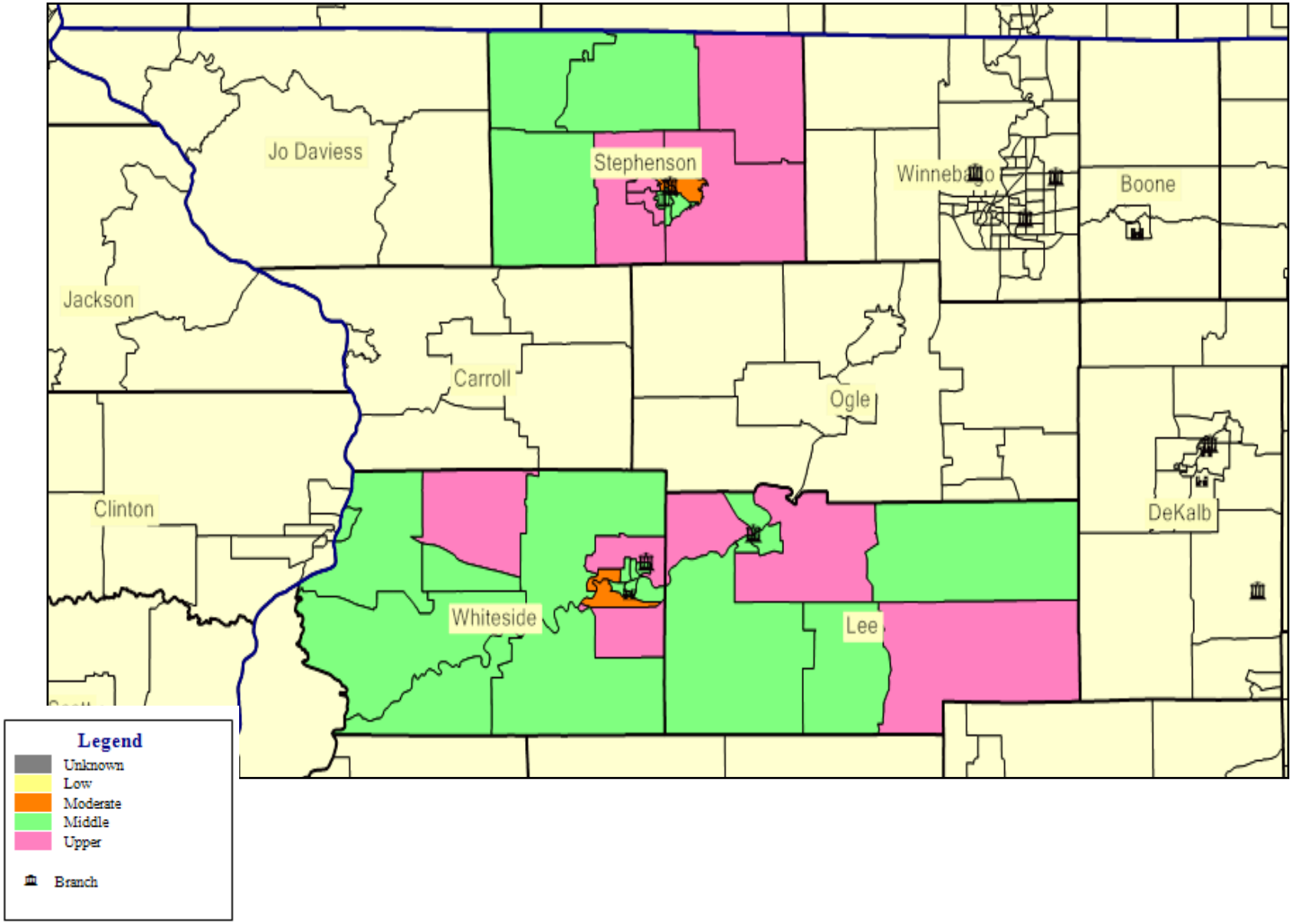
Fifth Third Bank

Non-MSA Illinois (Map 1)



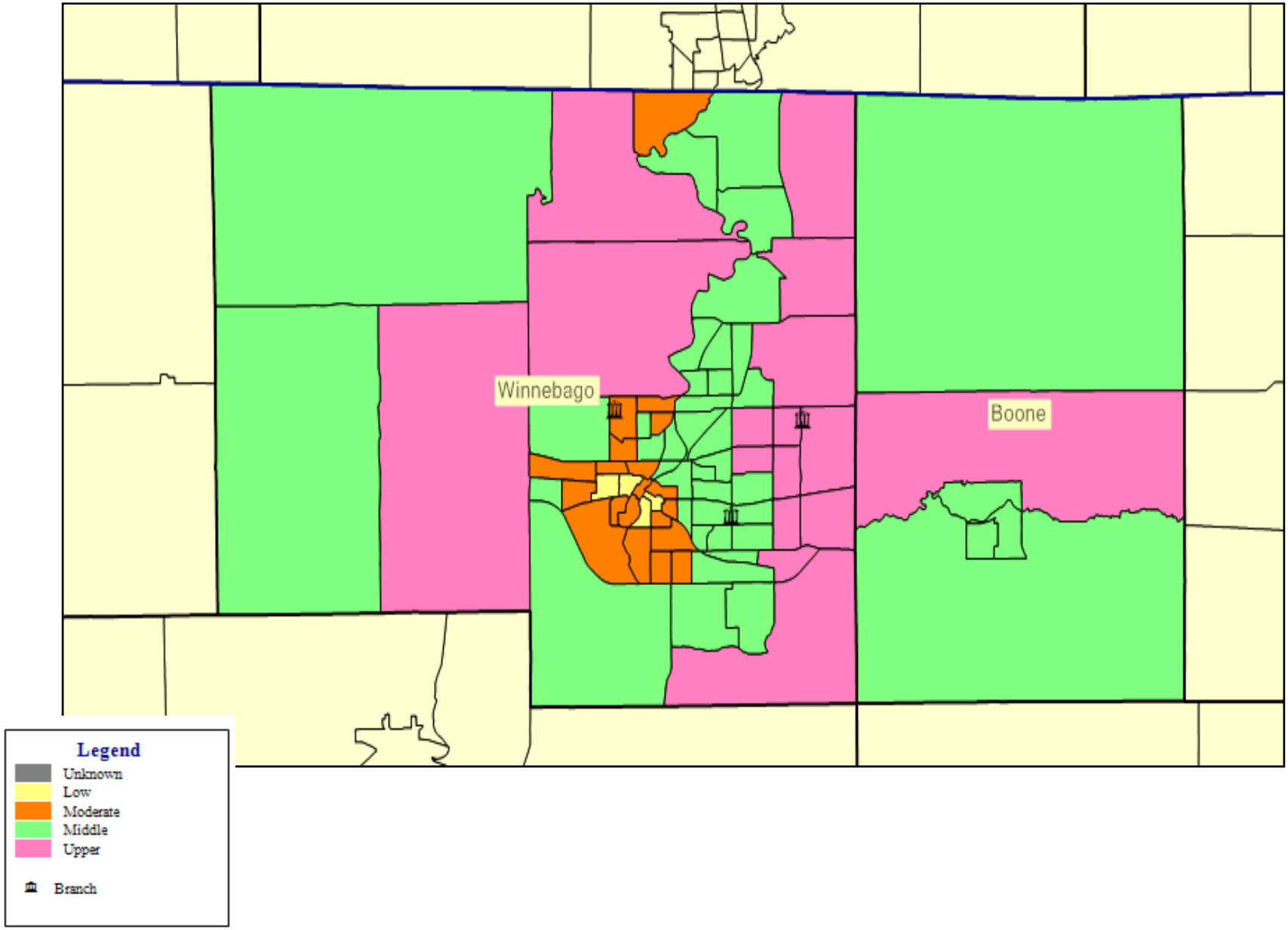
Fifth Third Bank

Non-MSA Illinois (Map 2)



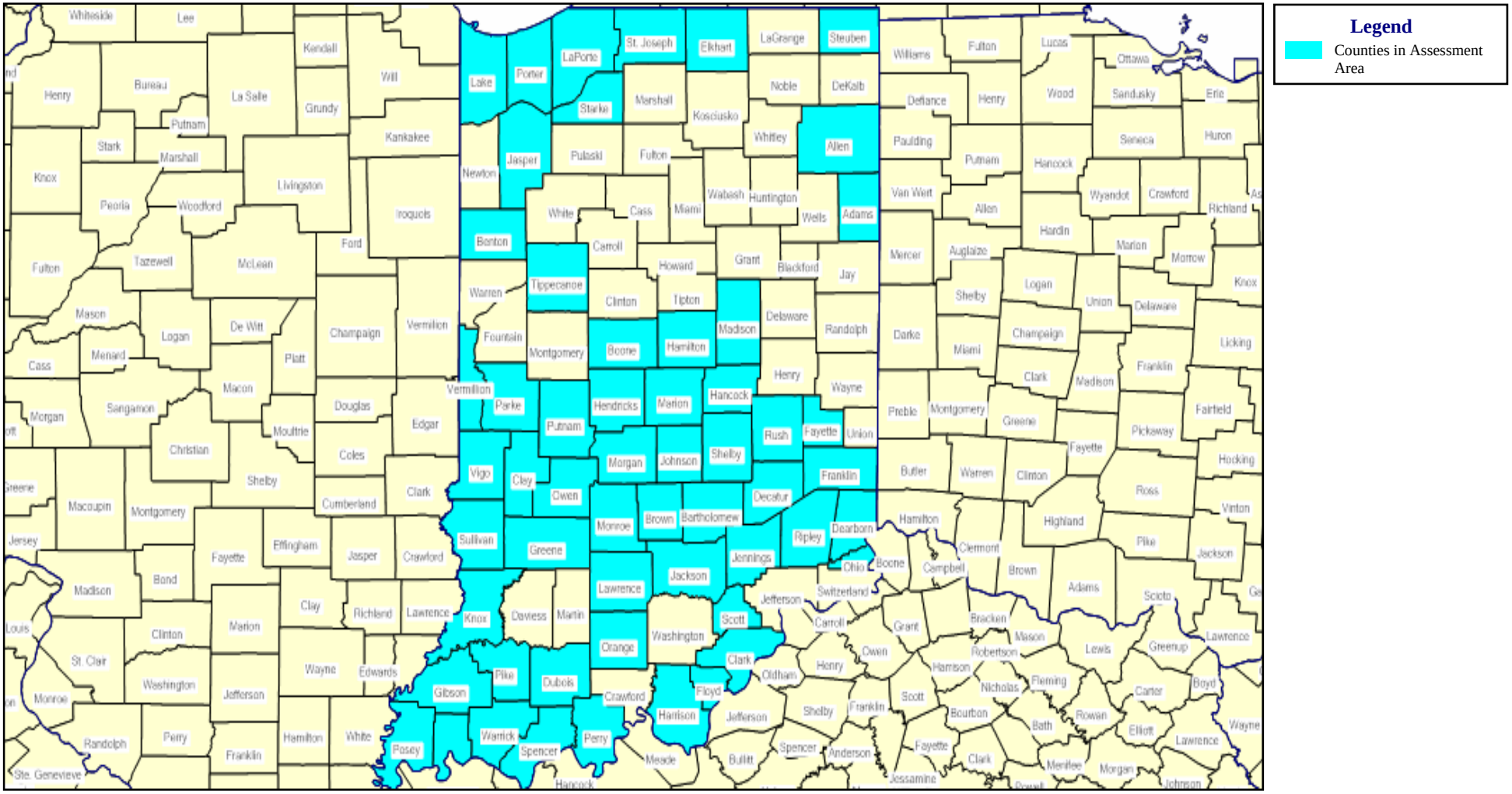
Fifth Third Bank

Rockford MSA #40420



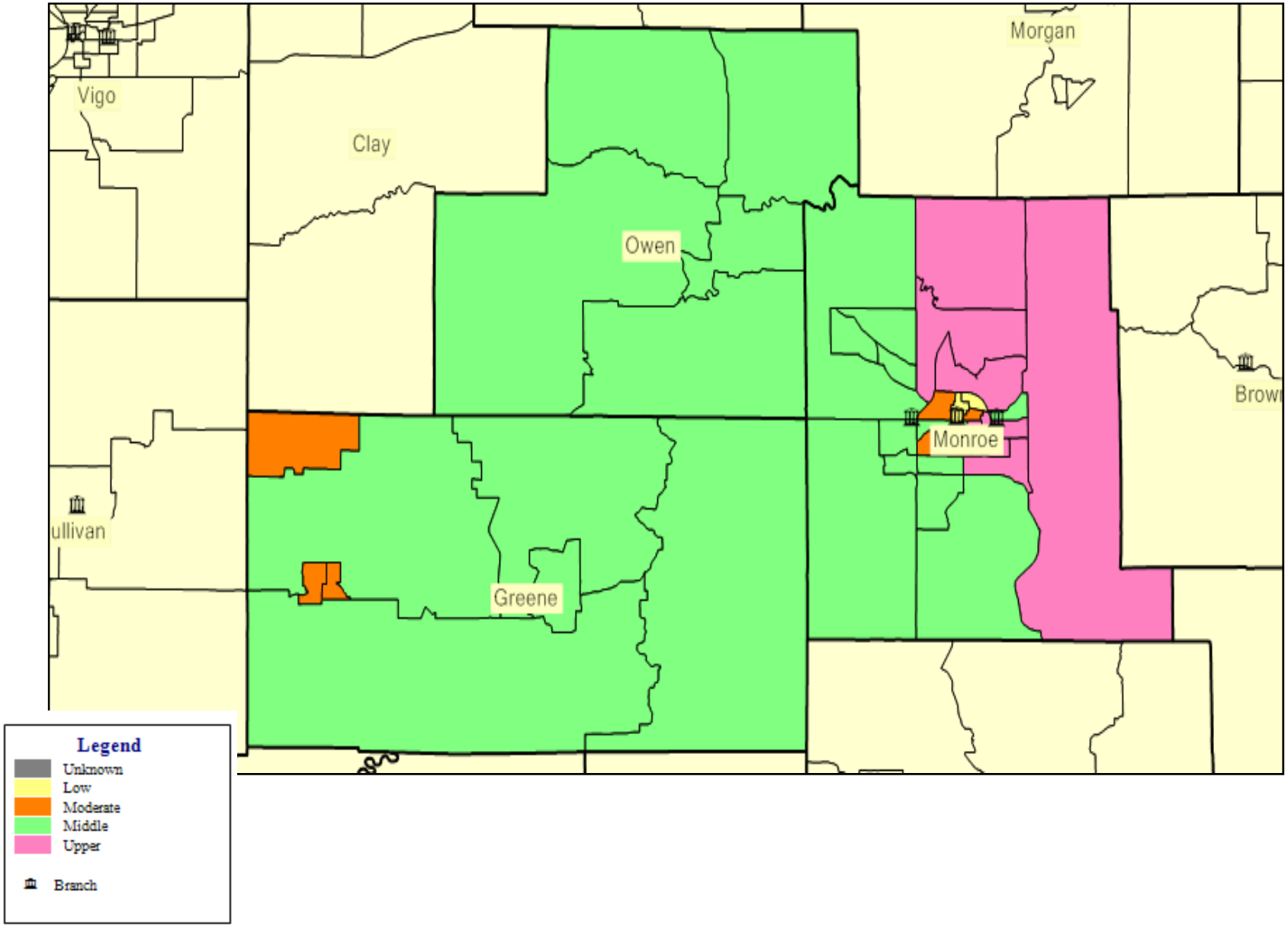
Fifth Third Bank

State of Indiana



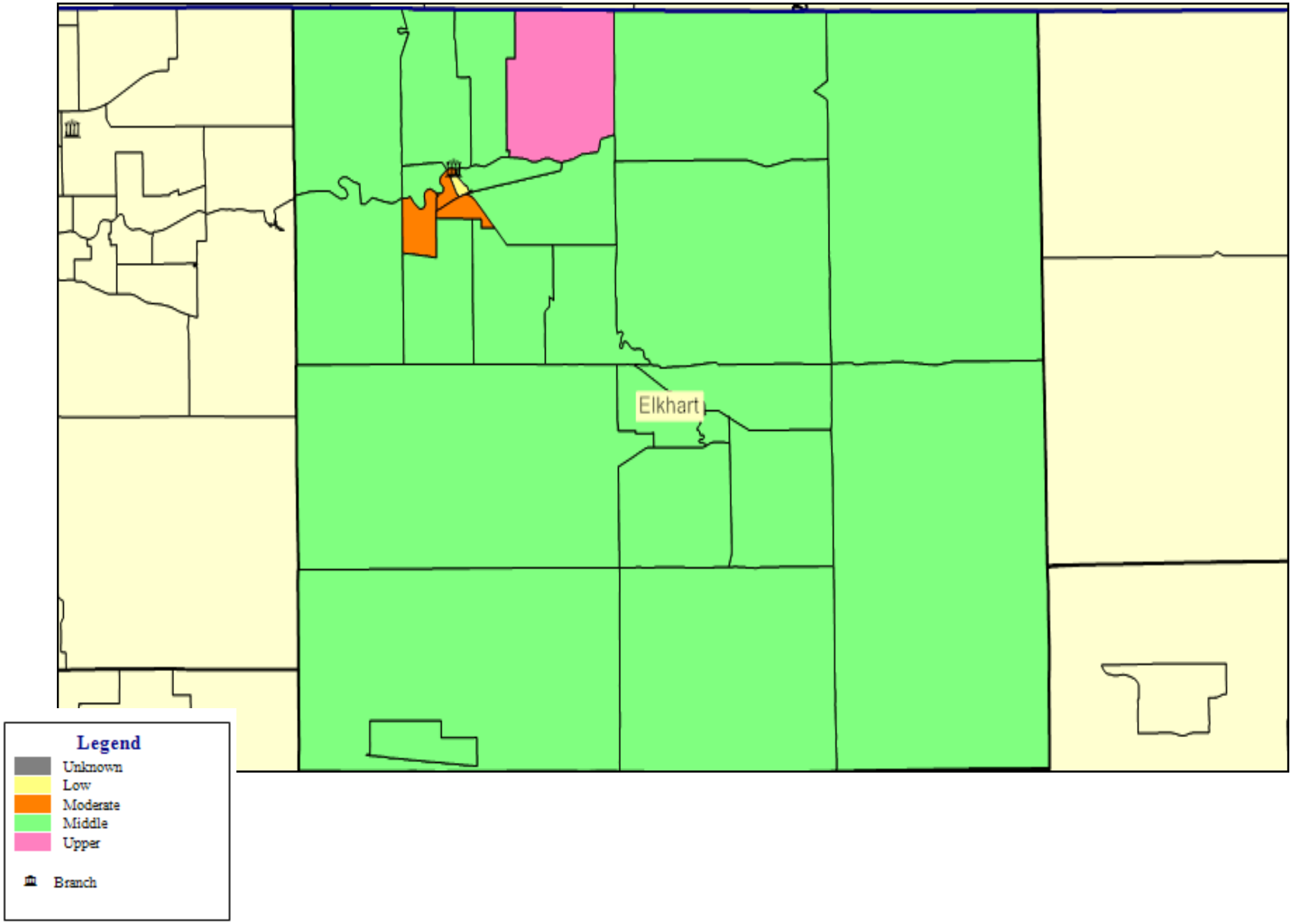
Fifth Third Bank

Bloomington MSA #14020



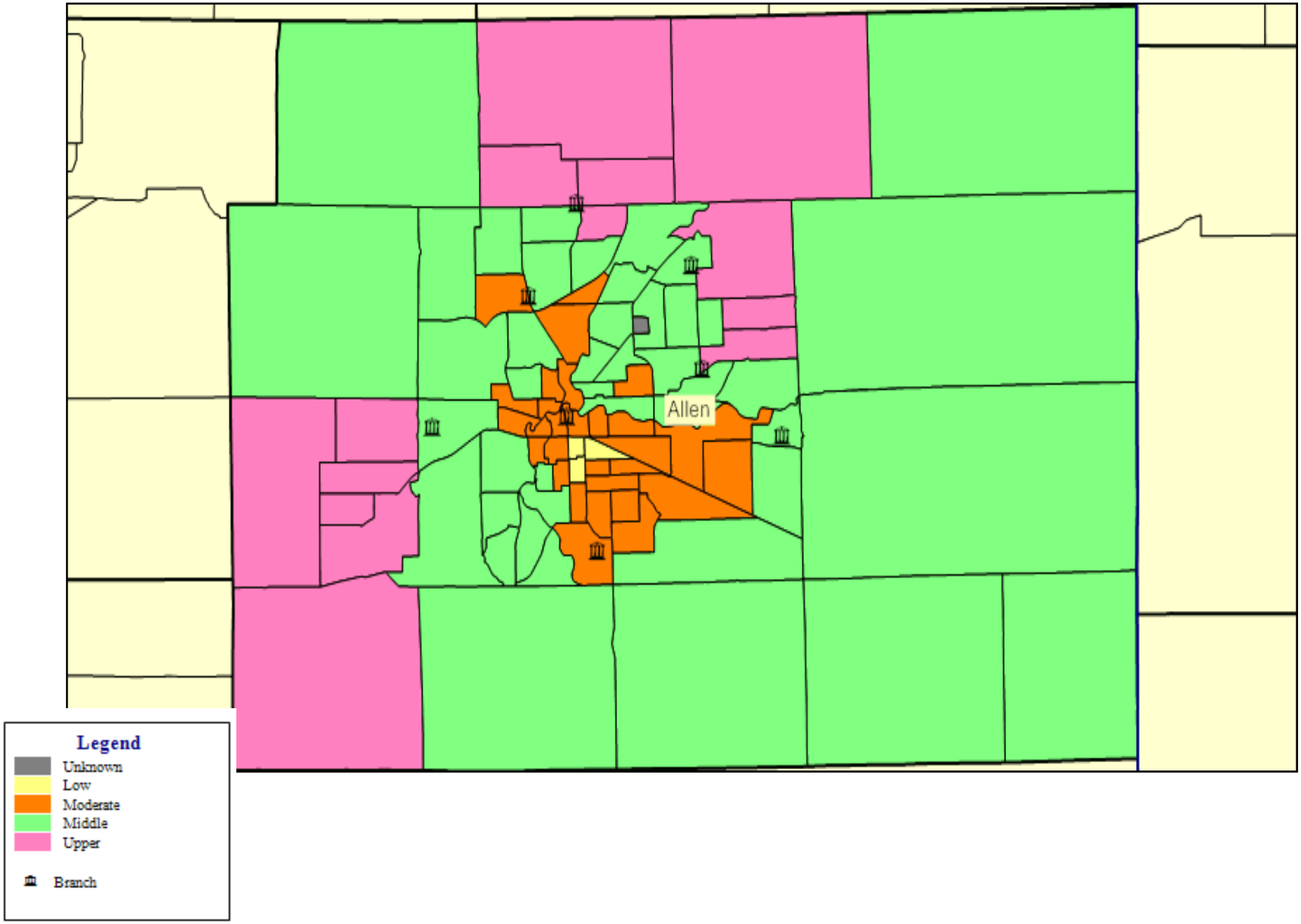
Fifth Third Bank

Elkhart/Goshen MSA #21140



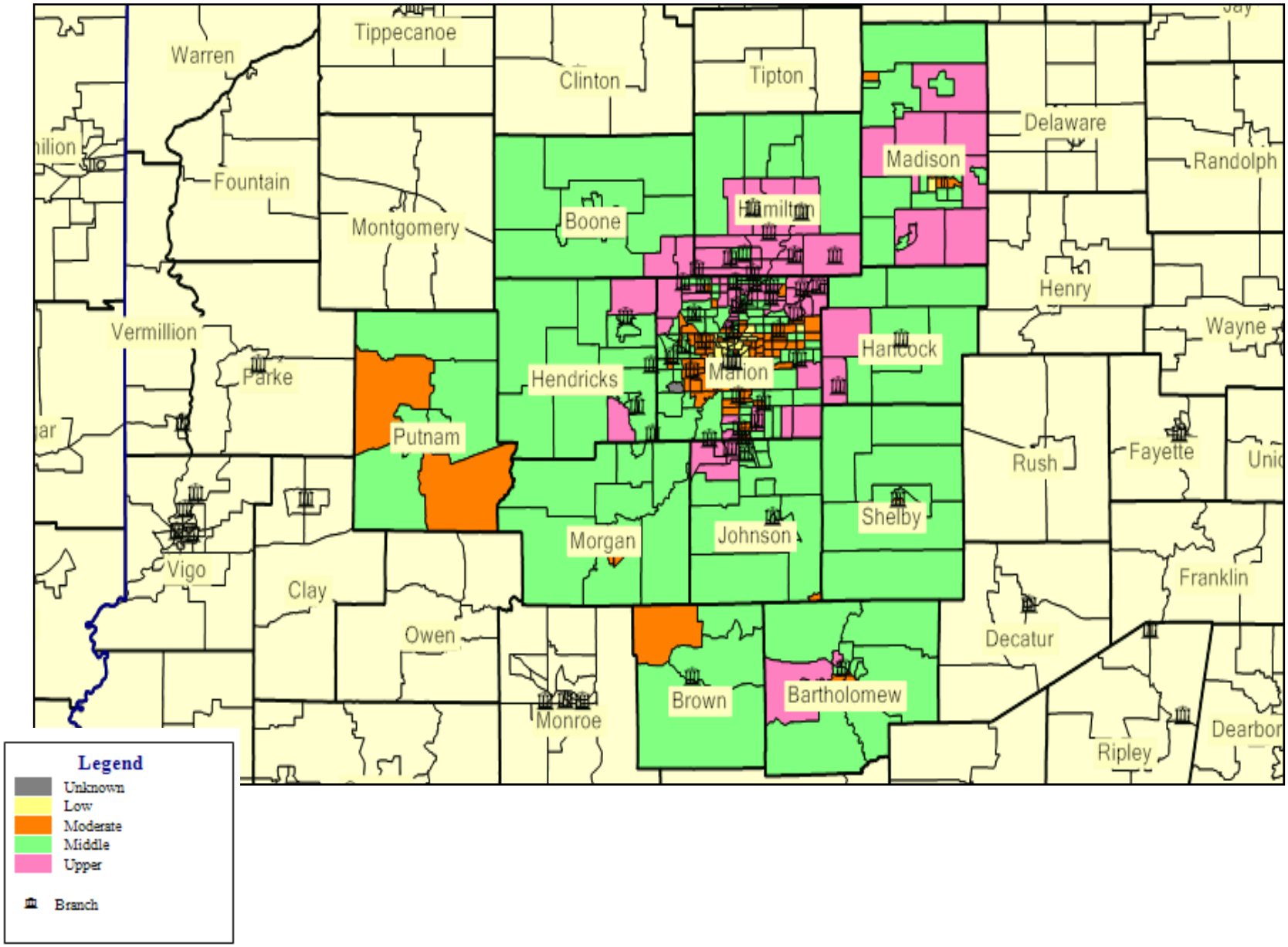
Fifth Third Bank

Fort Wayne MSA #23060



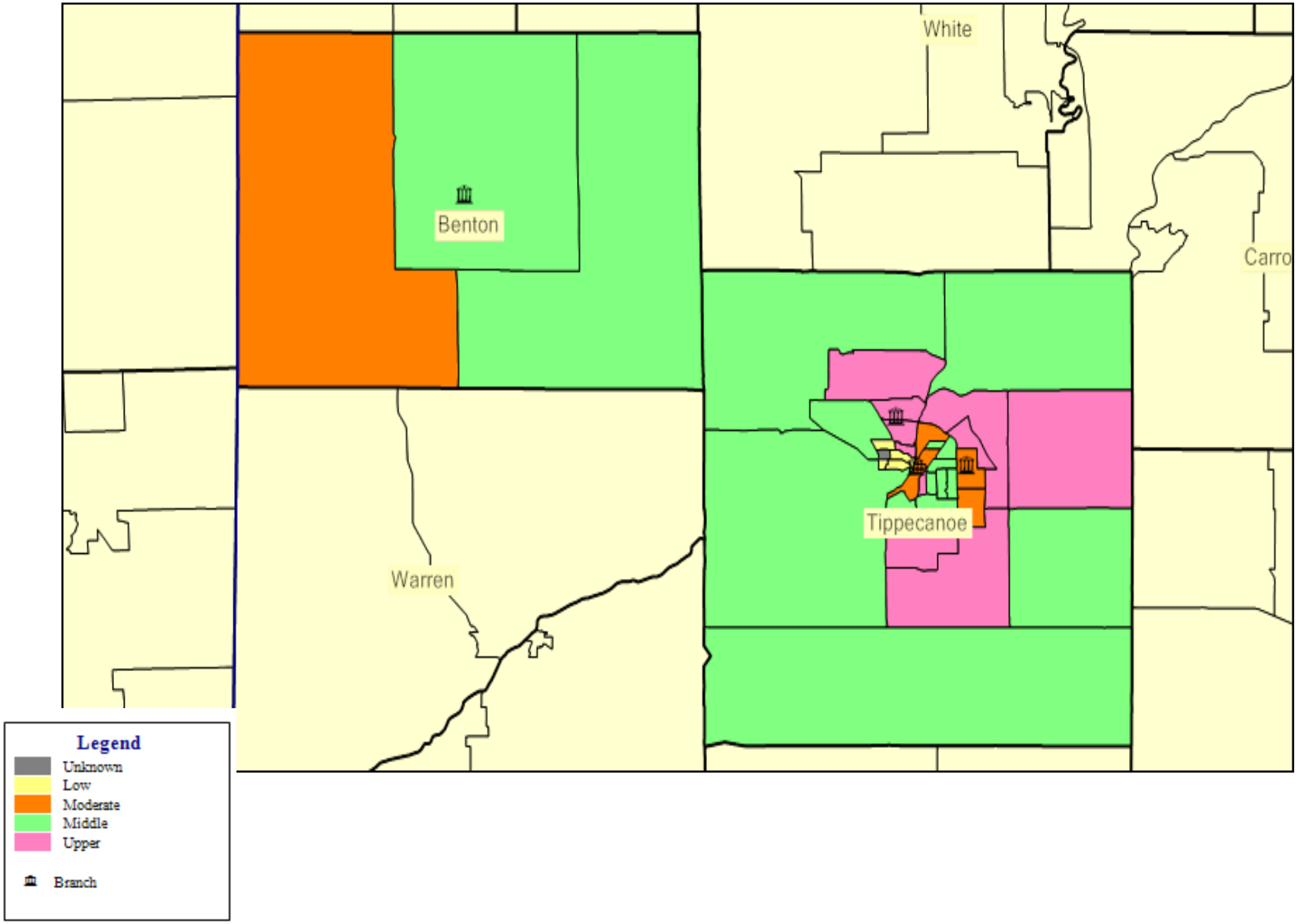
Fifth Third Bank

Indianapolis/Anderson/Columbus CSA #294



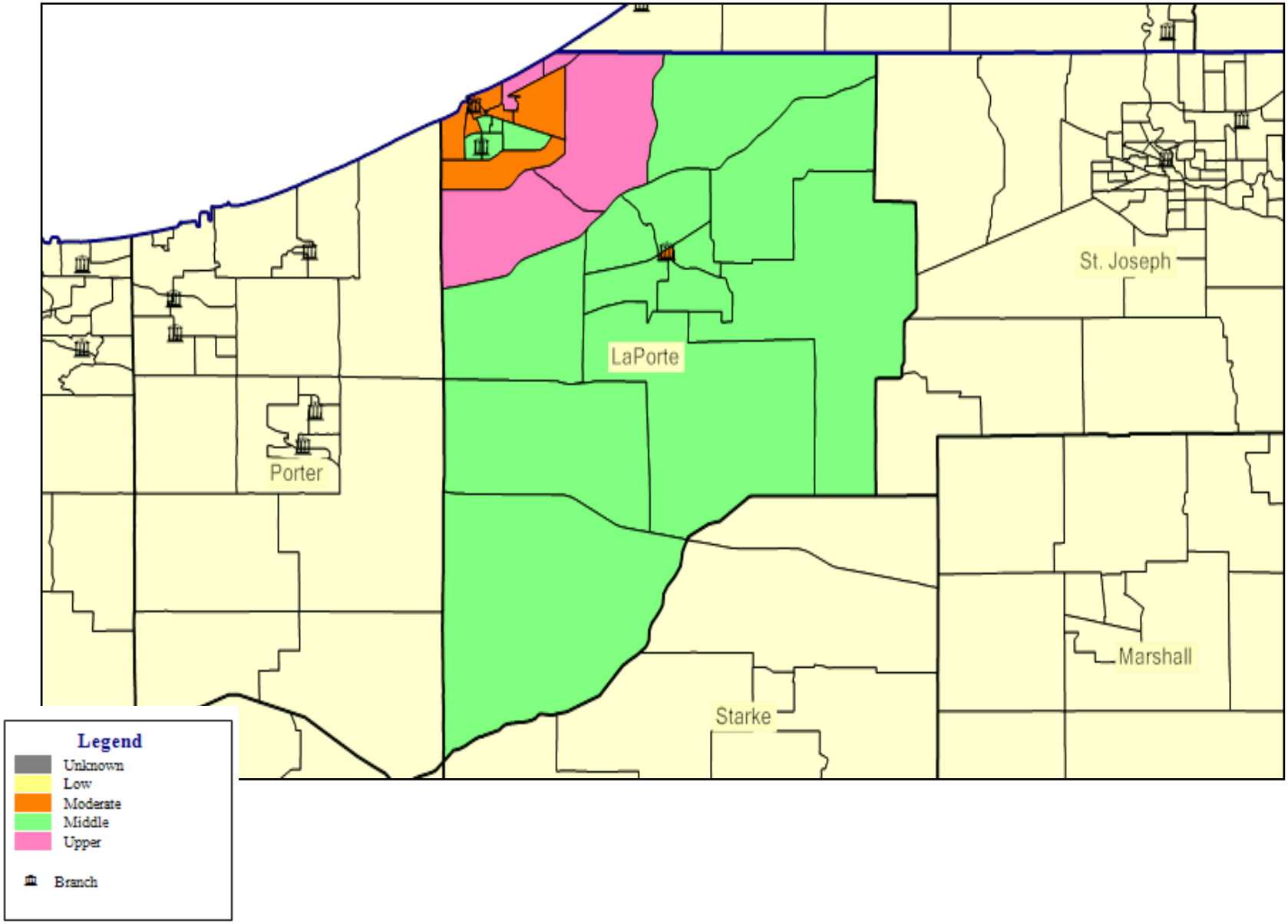
Fifth Third Bank

Lafayette MSA #29140



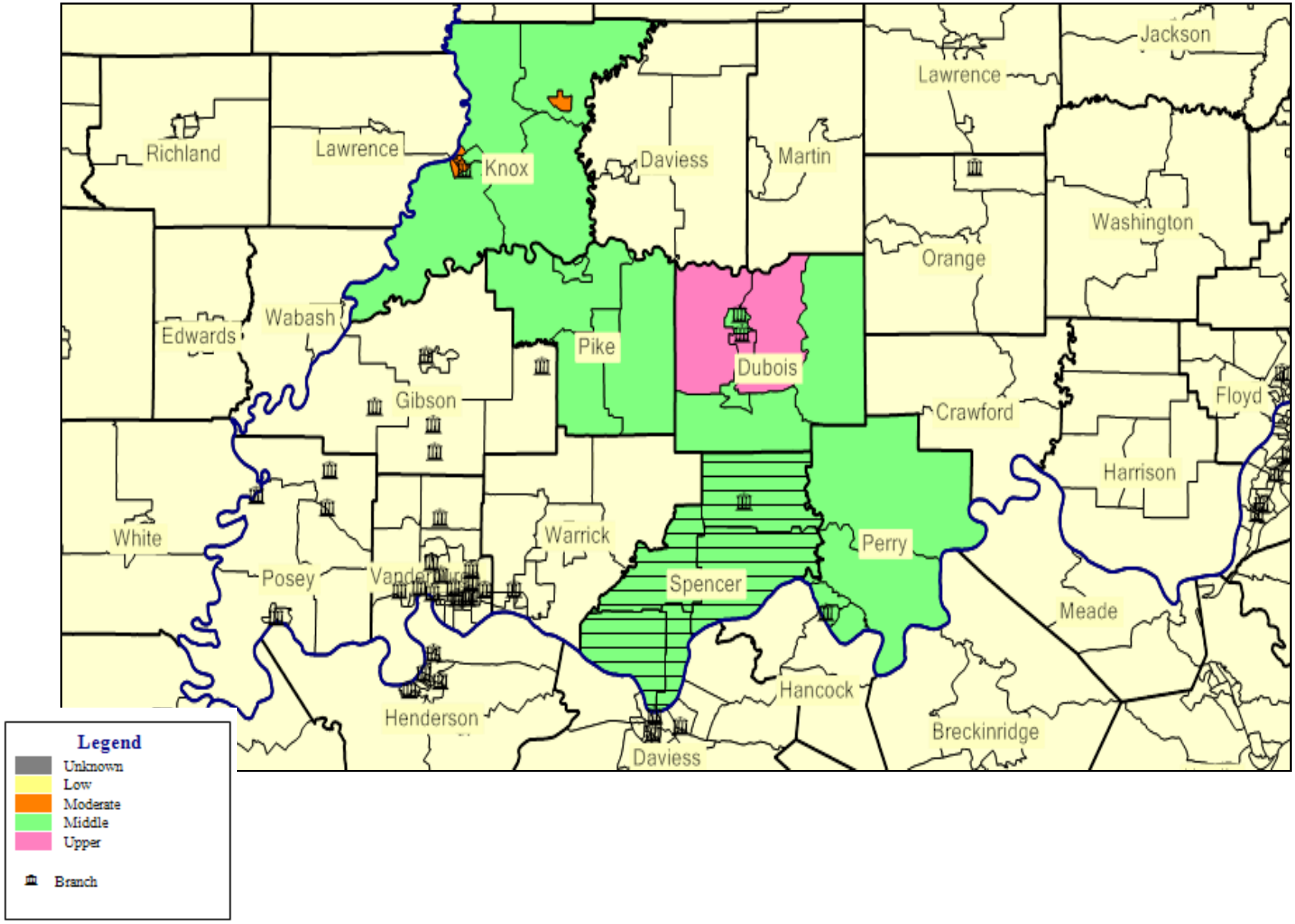
Fifth Third Bank

Michigan City/La Porte MSA #31140



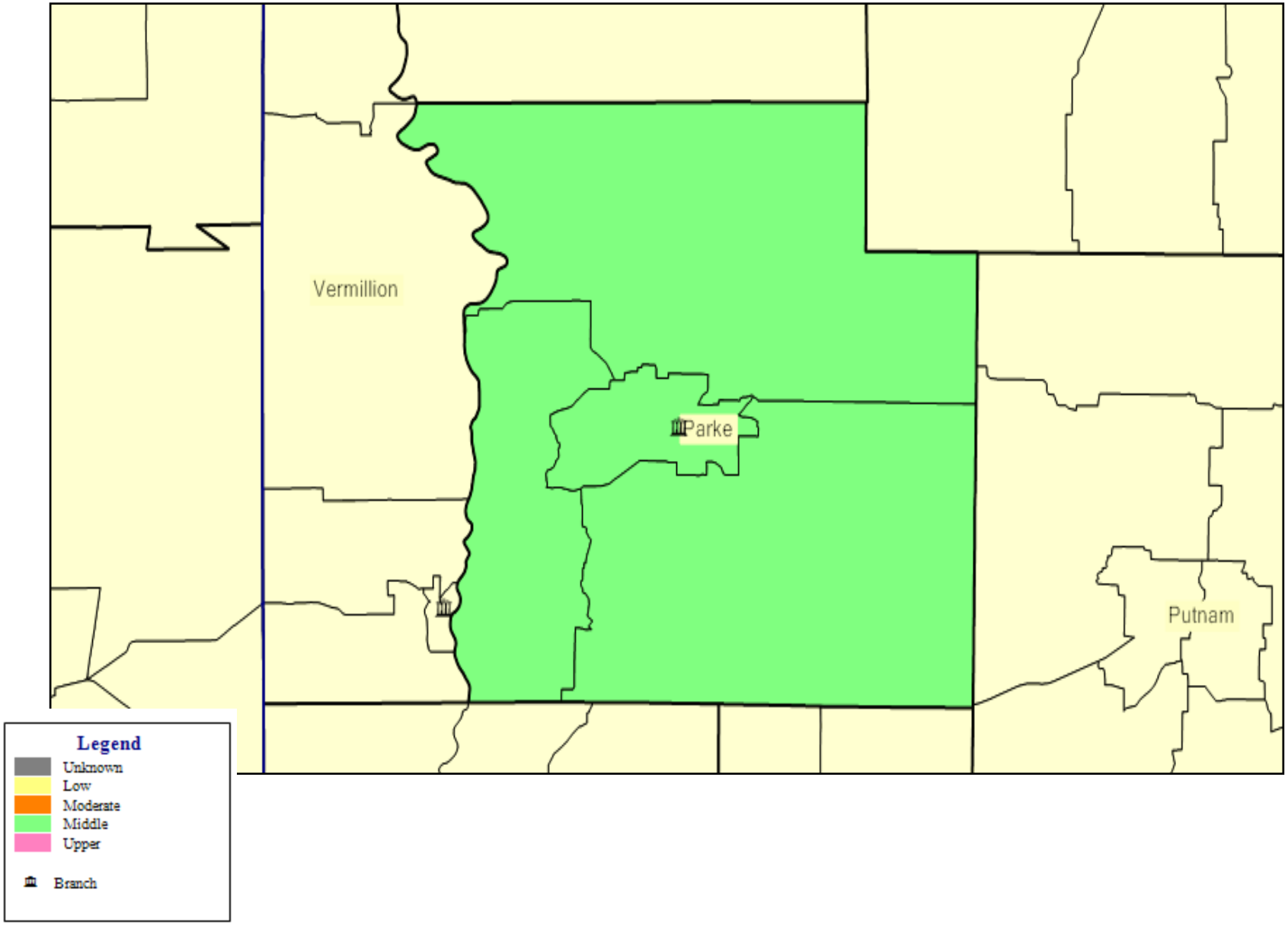
Fifth Third Bank

Non-MSA Indiana (Map 1)



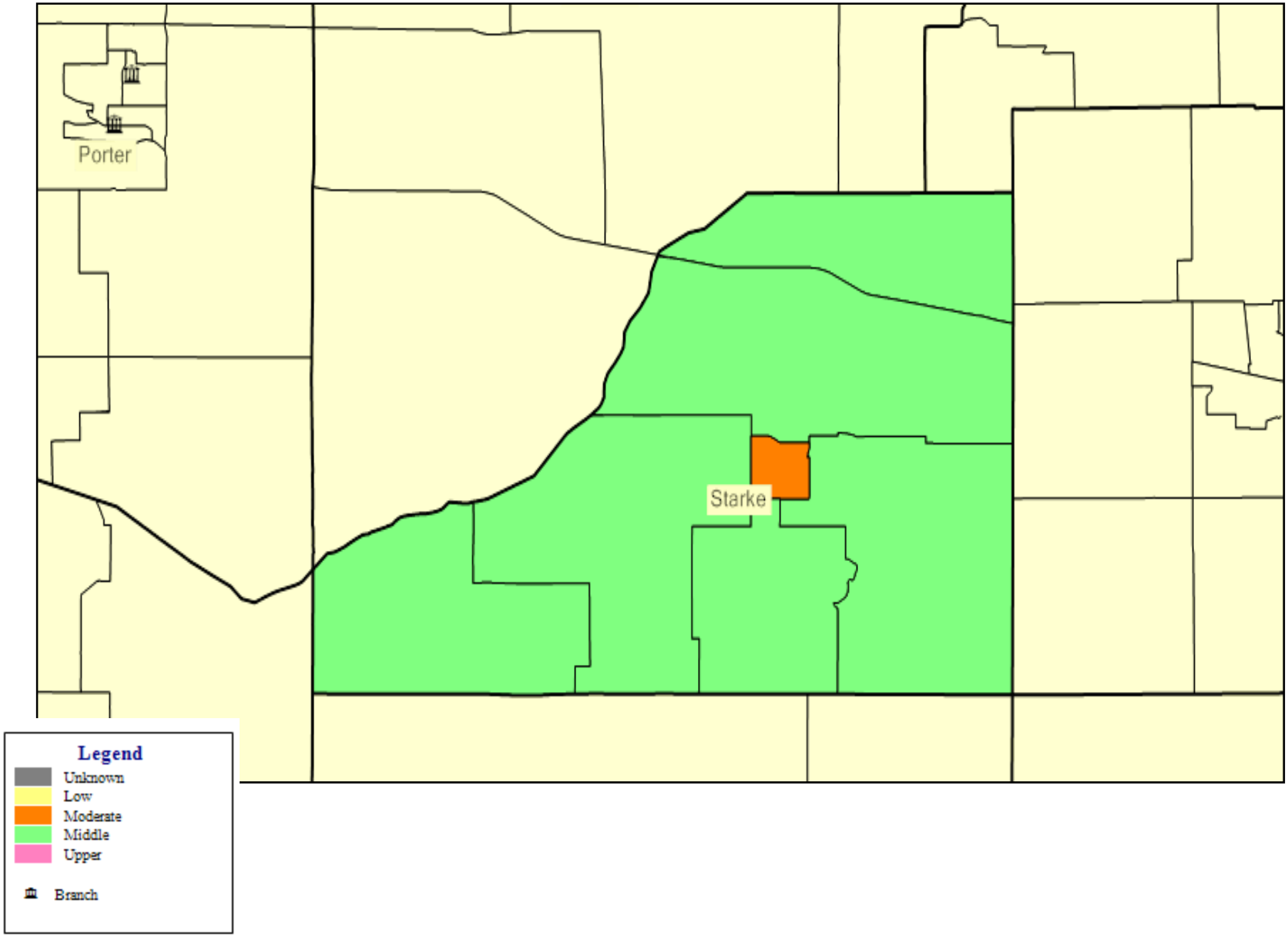
Fifth Third Bank

Non-MSA Indiana (Map 2)



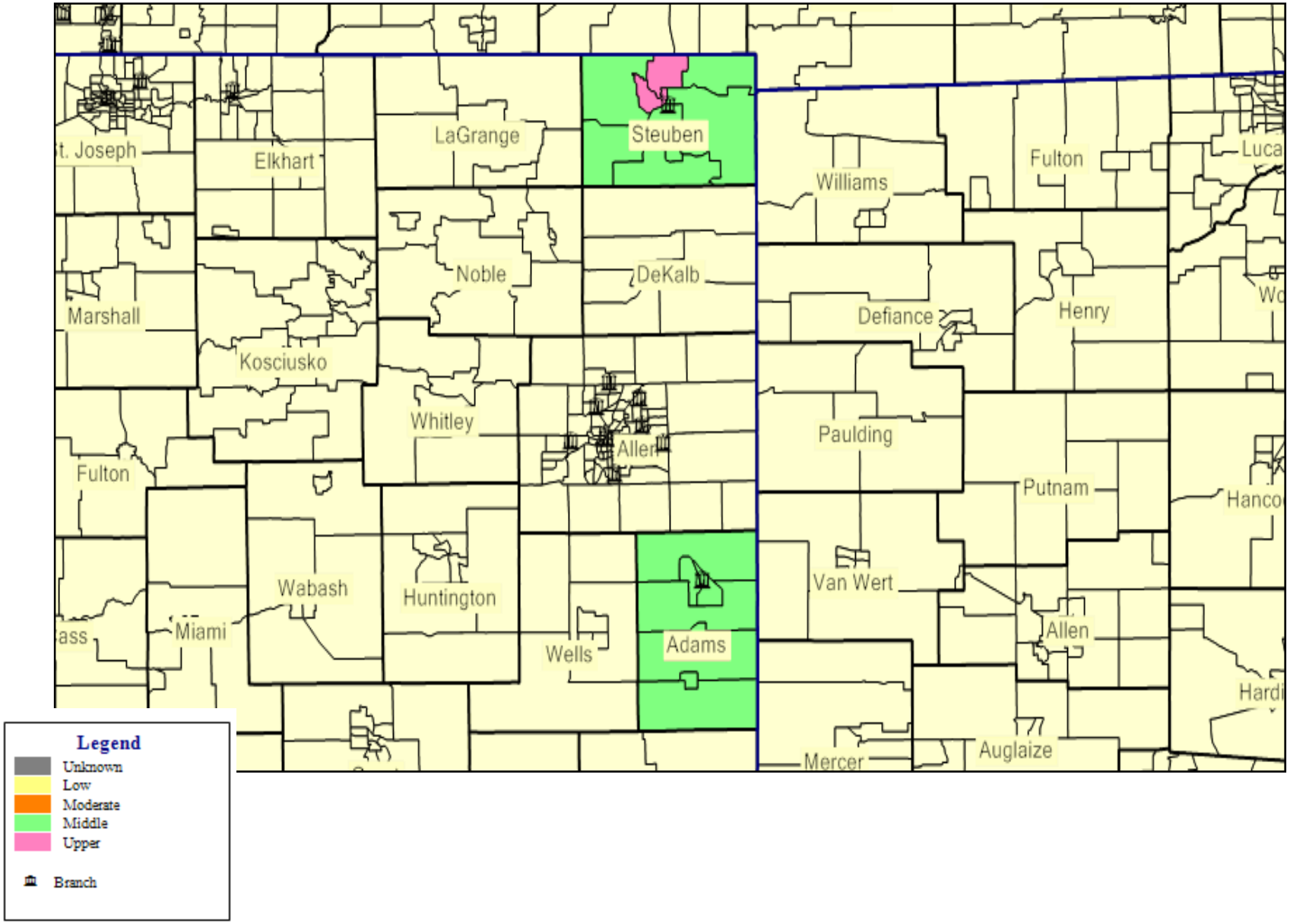
Fifth Third Bank

Non-MSA Indiana (Map 3)



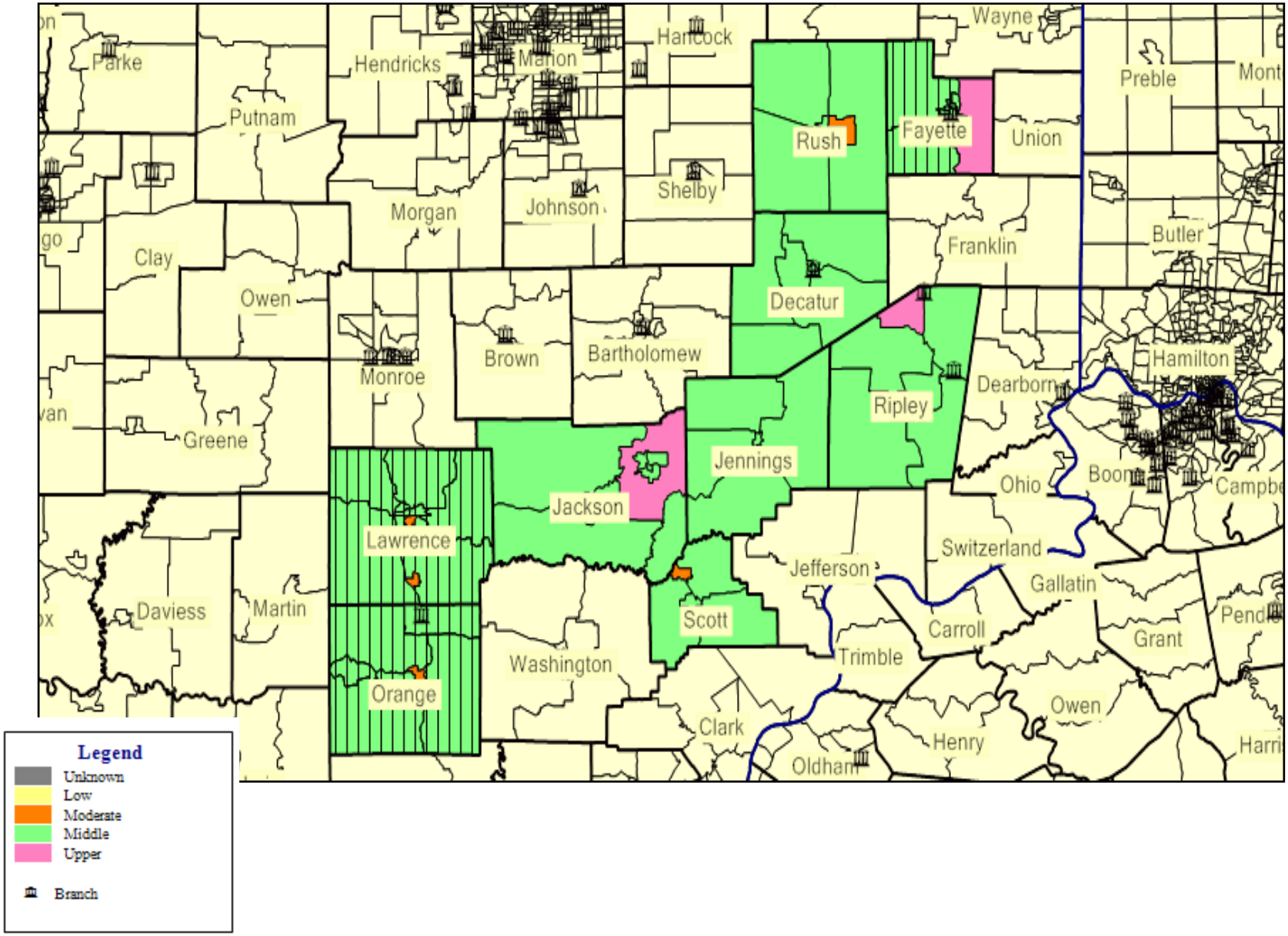
Fifth Third Bank

Non-MSA Indiana (Map 4)



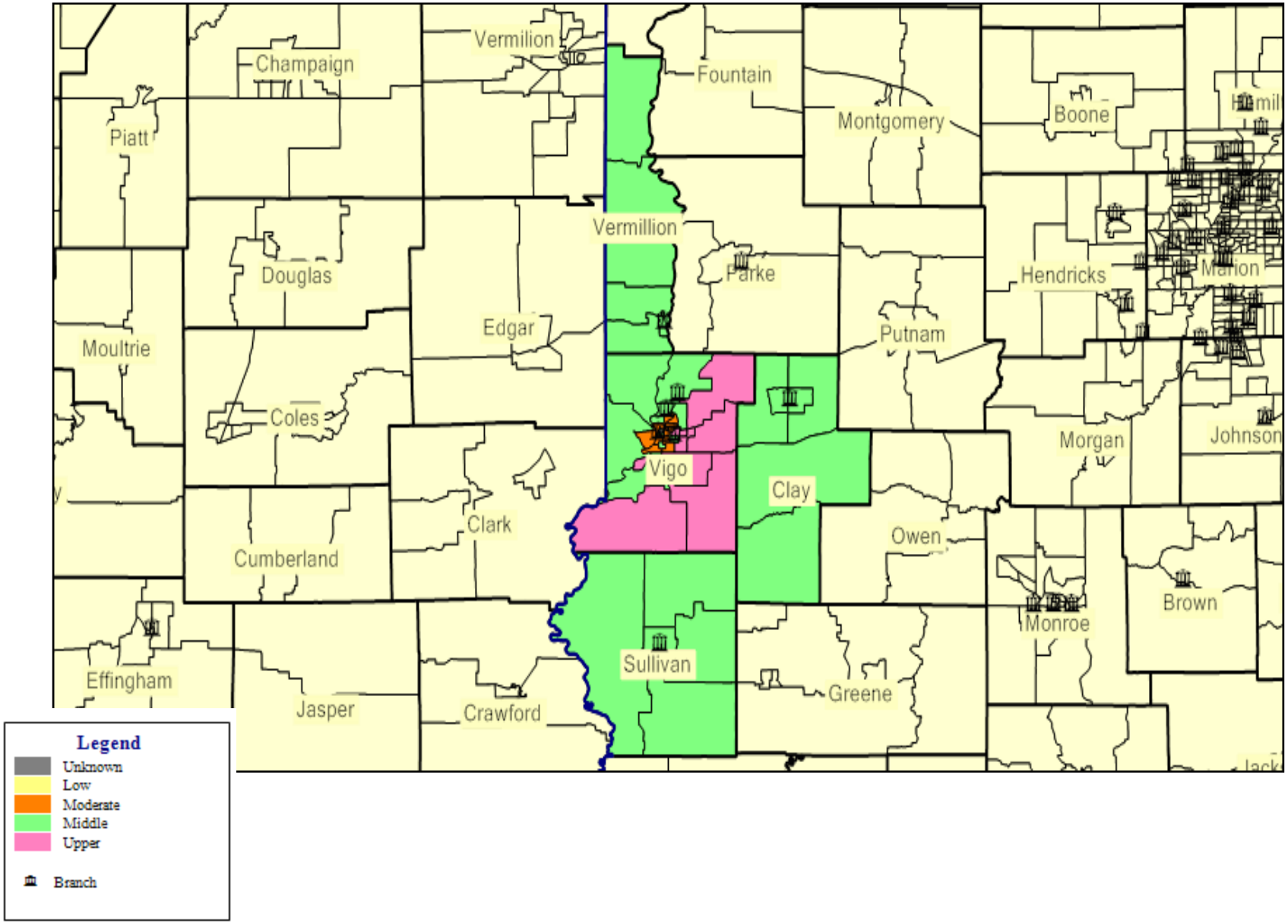
Fifth Third Bank

Non-MSA Southeast/Central Indiana



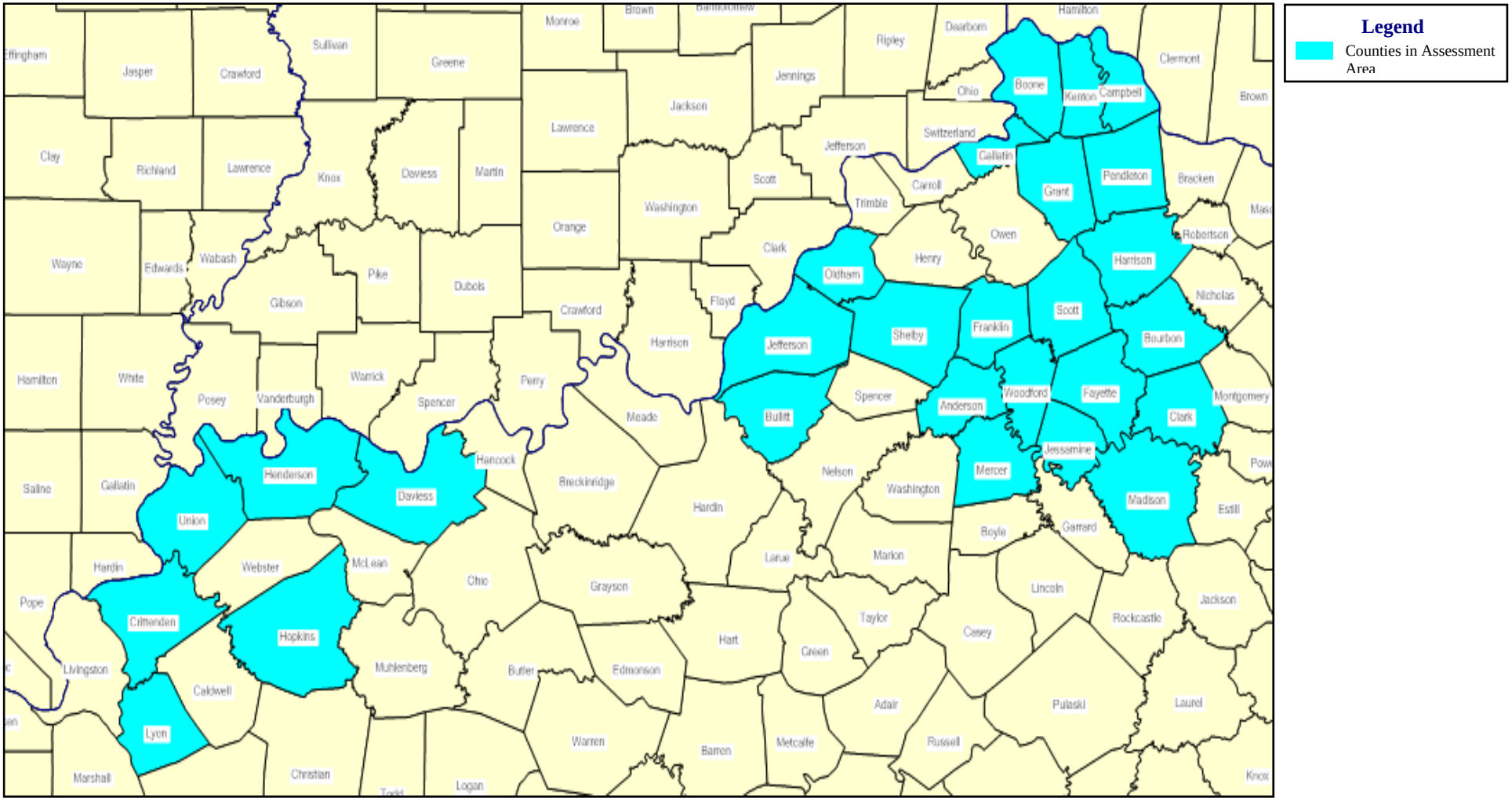
Fifth Third Bank

Terre Haute MSA #45460



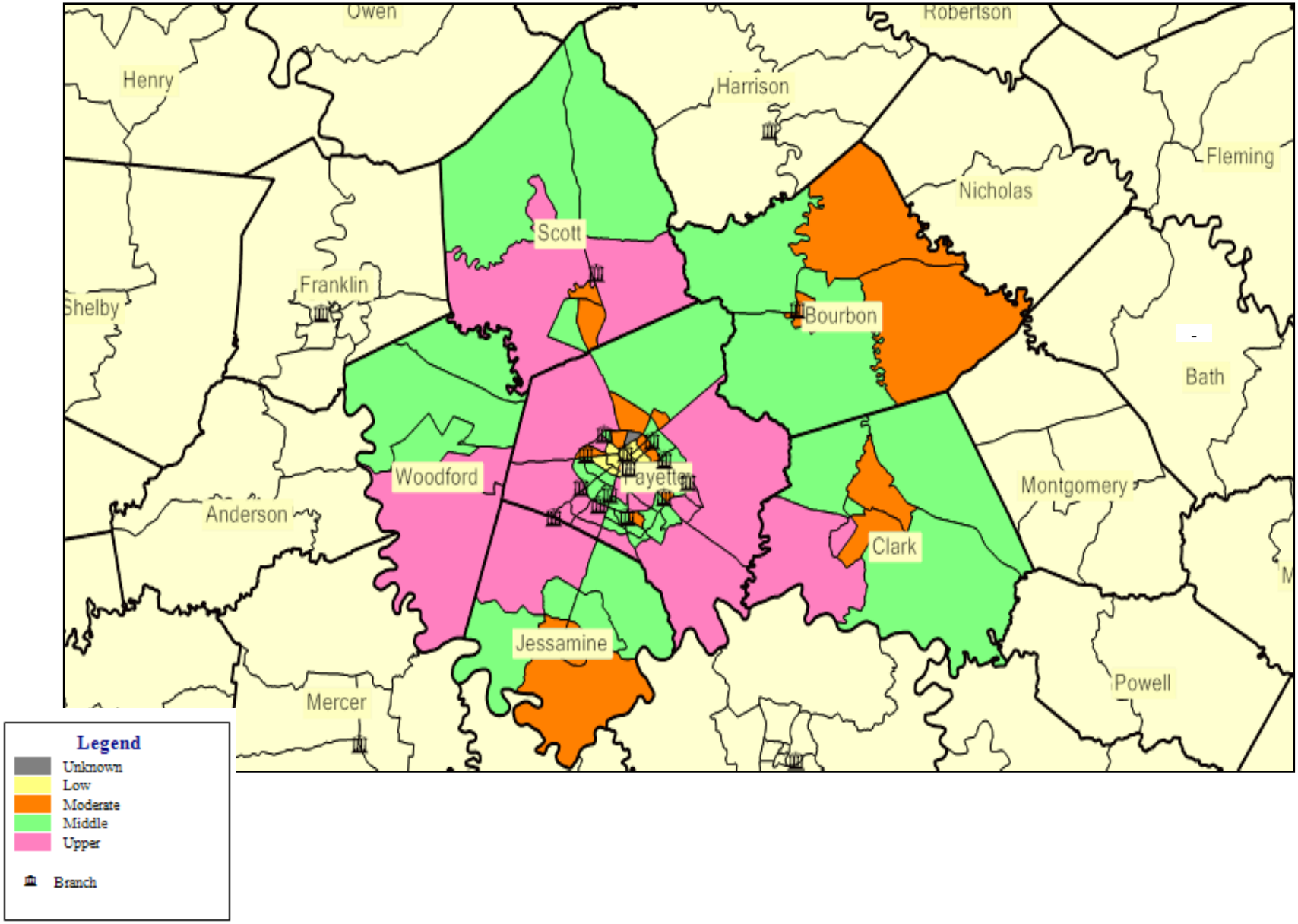
Fifth Third Bank

Commonwealth of Kentucky



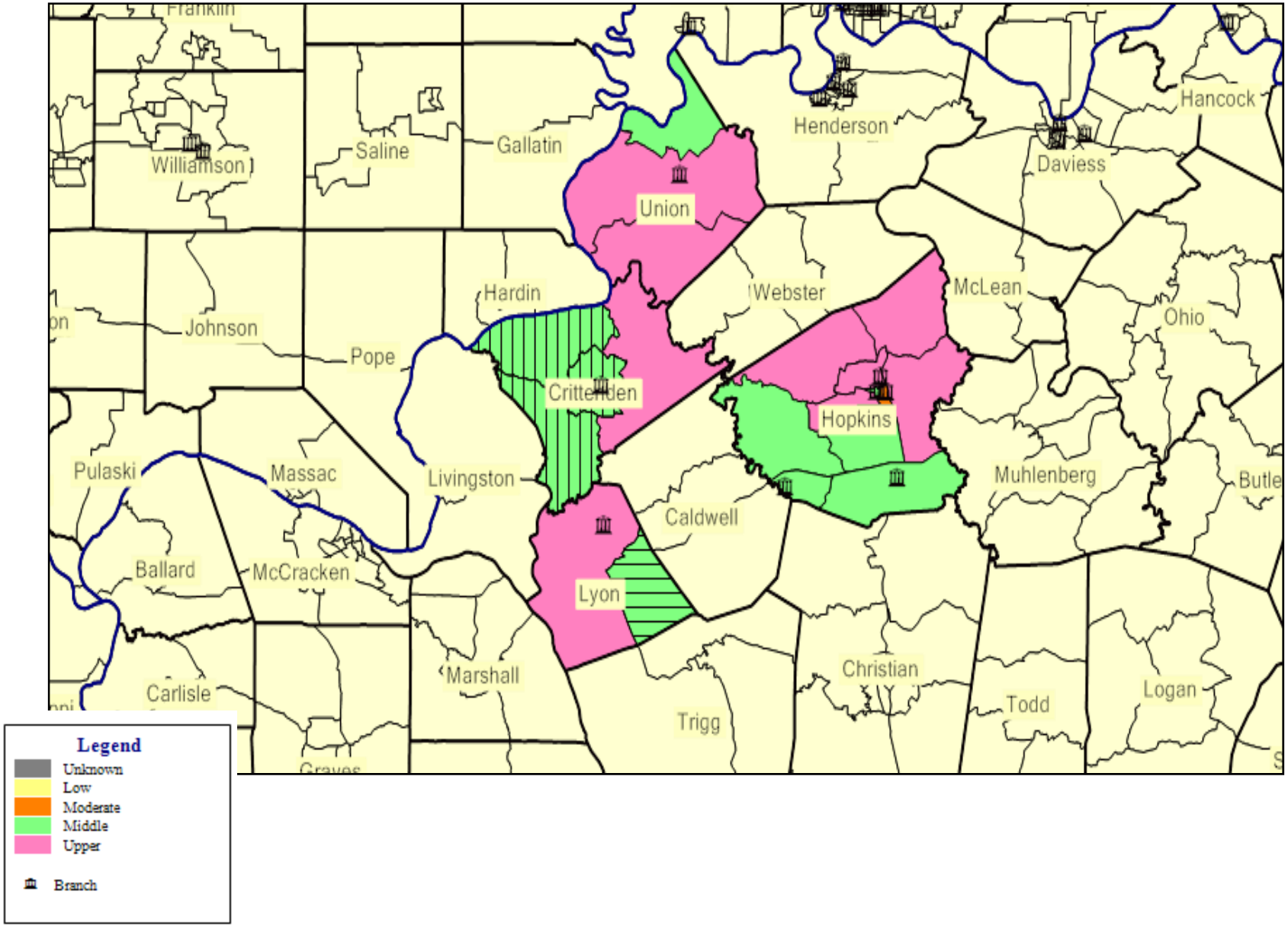
Fifth Third Bank

Lexington/Fayette MSA #30460



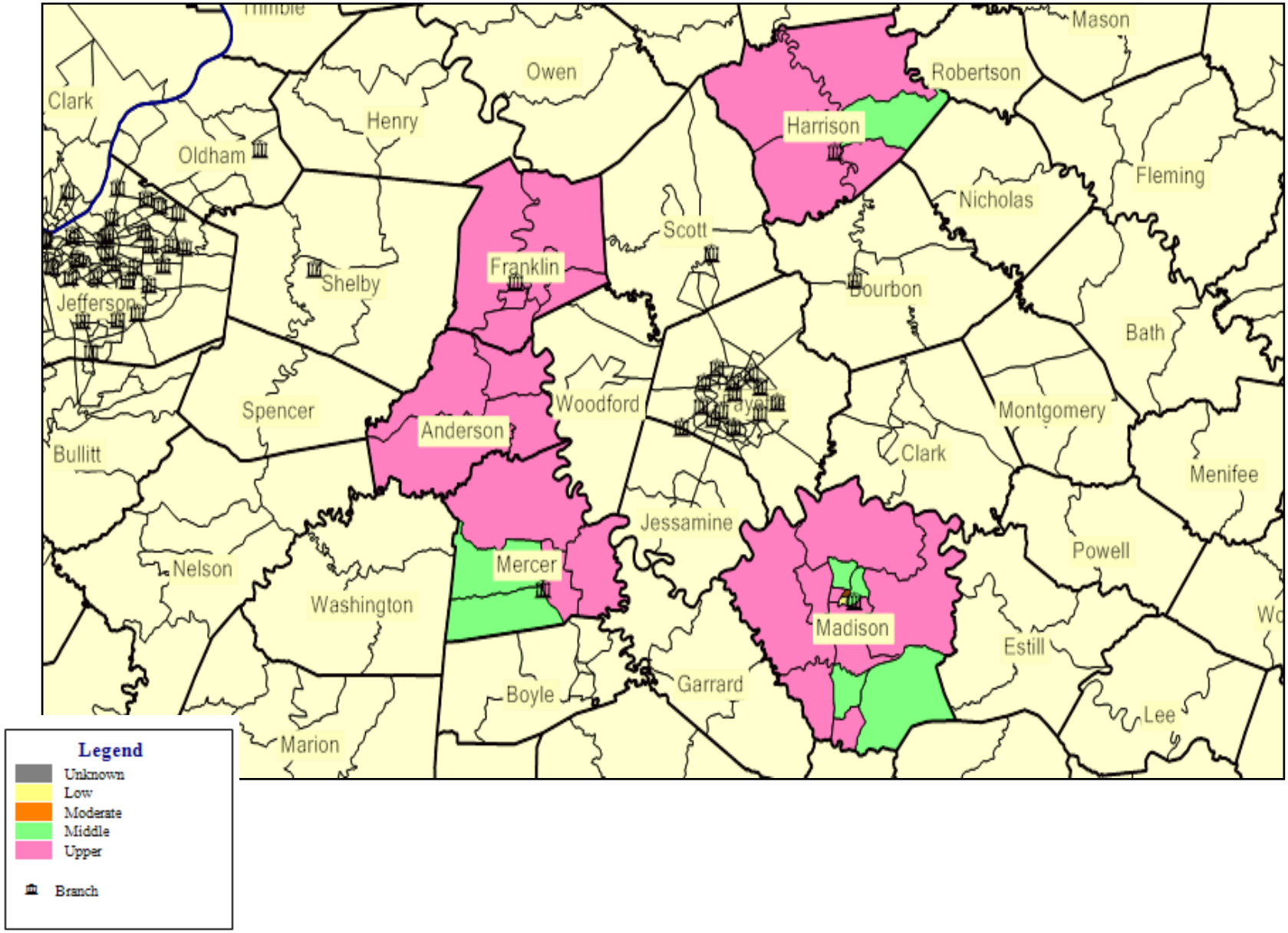
Fifth Third Bank

Non-MSA Kentucky (Map 1)



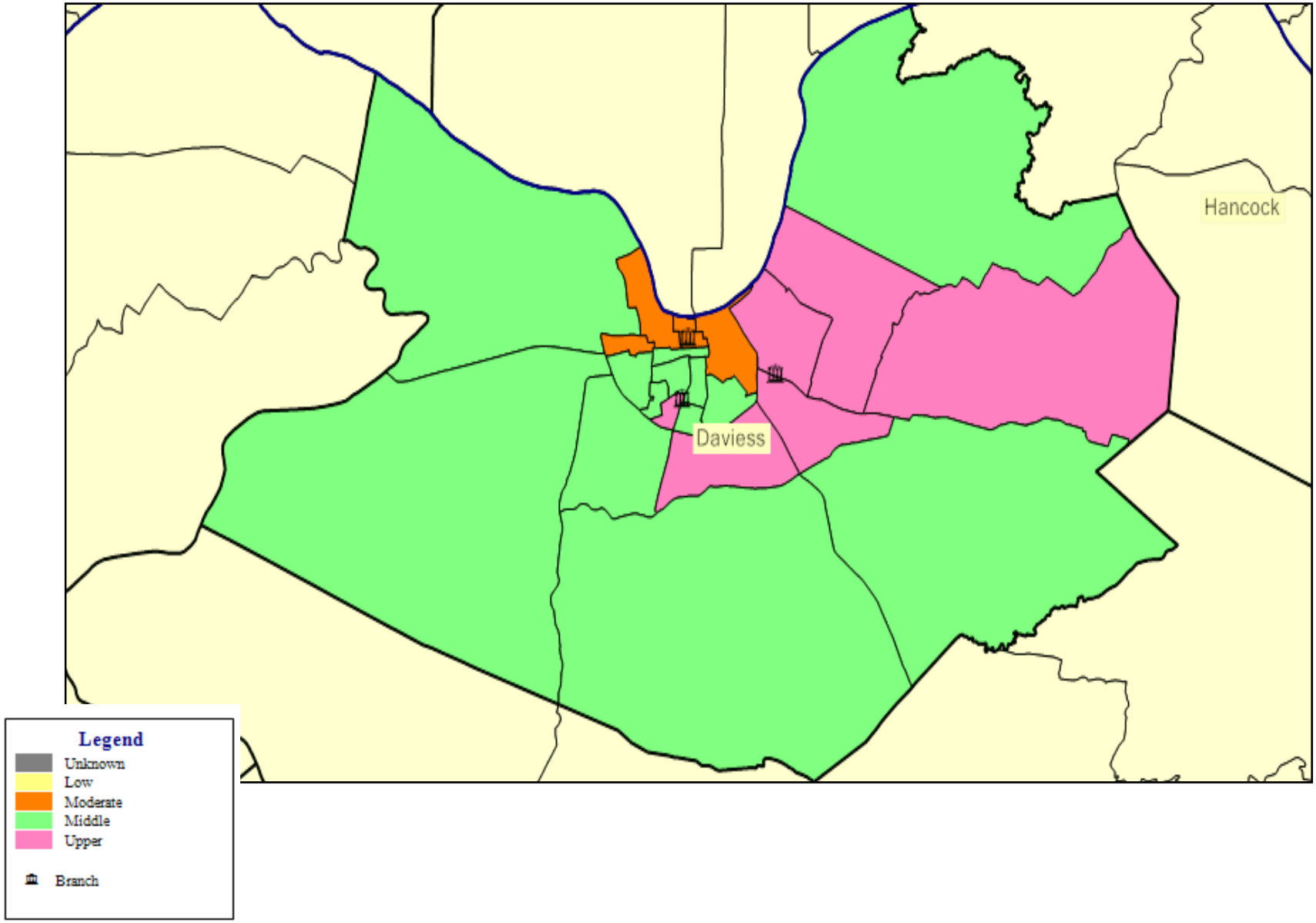
Fifth Third Bank

Non-MSA Kentucky (Map 2)



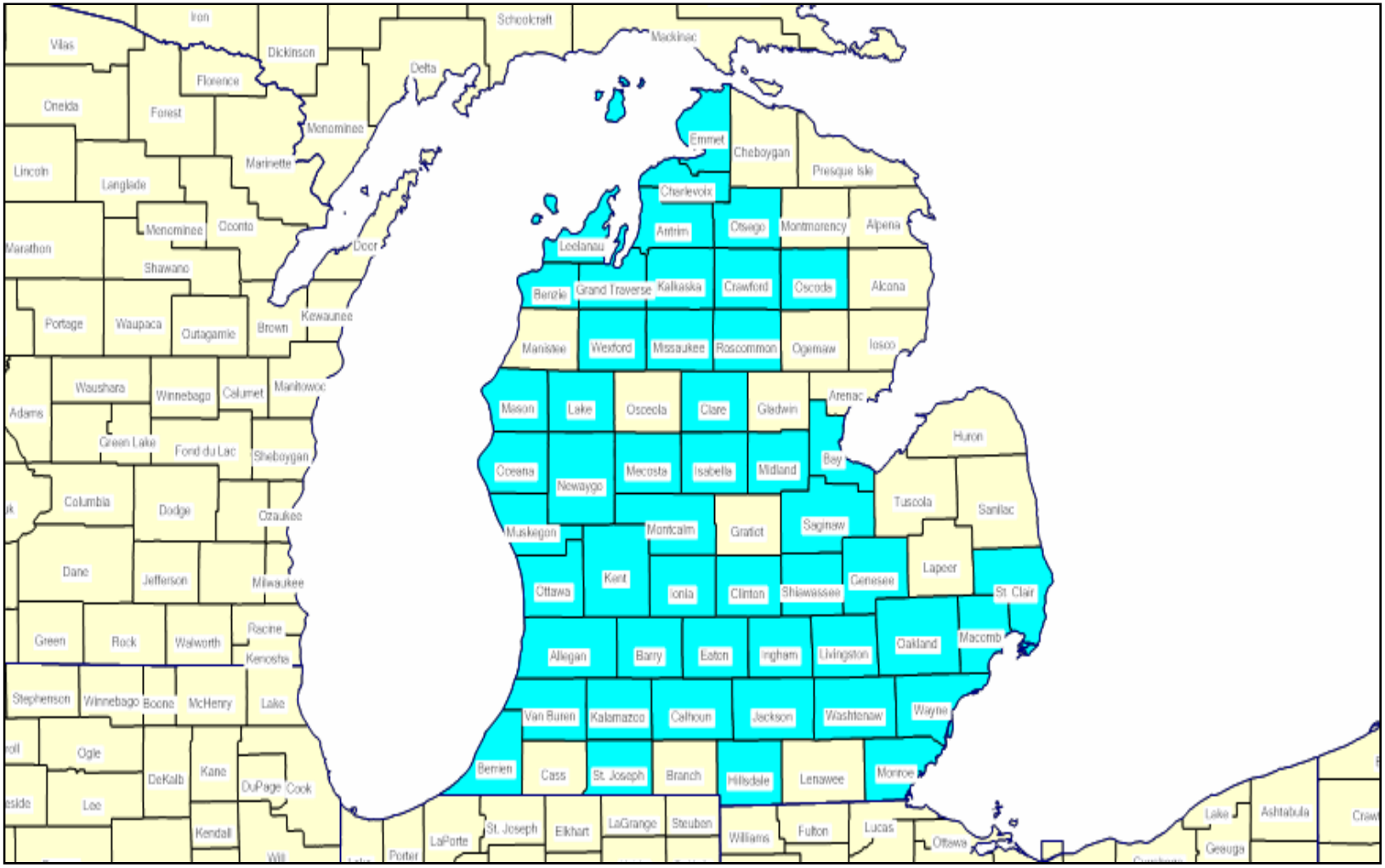
Fifth Third Bank

Owensboro MSA #36980



Fifth Third Bank

State of Michigan

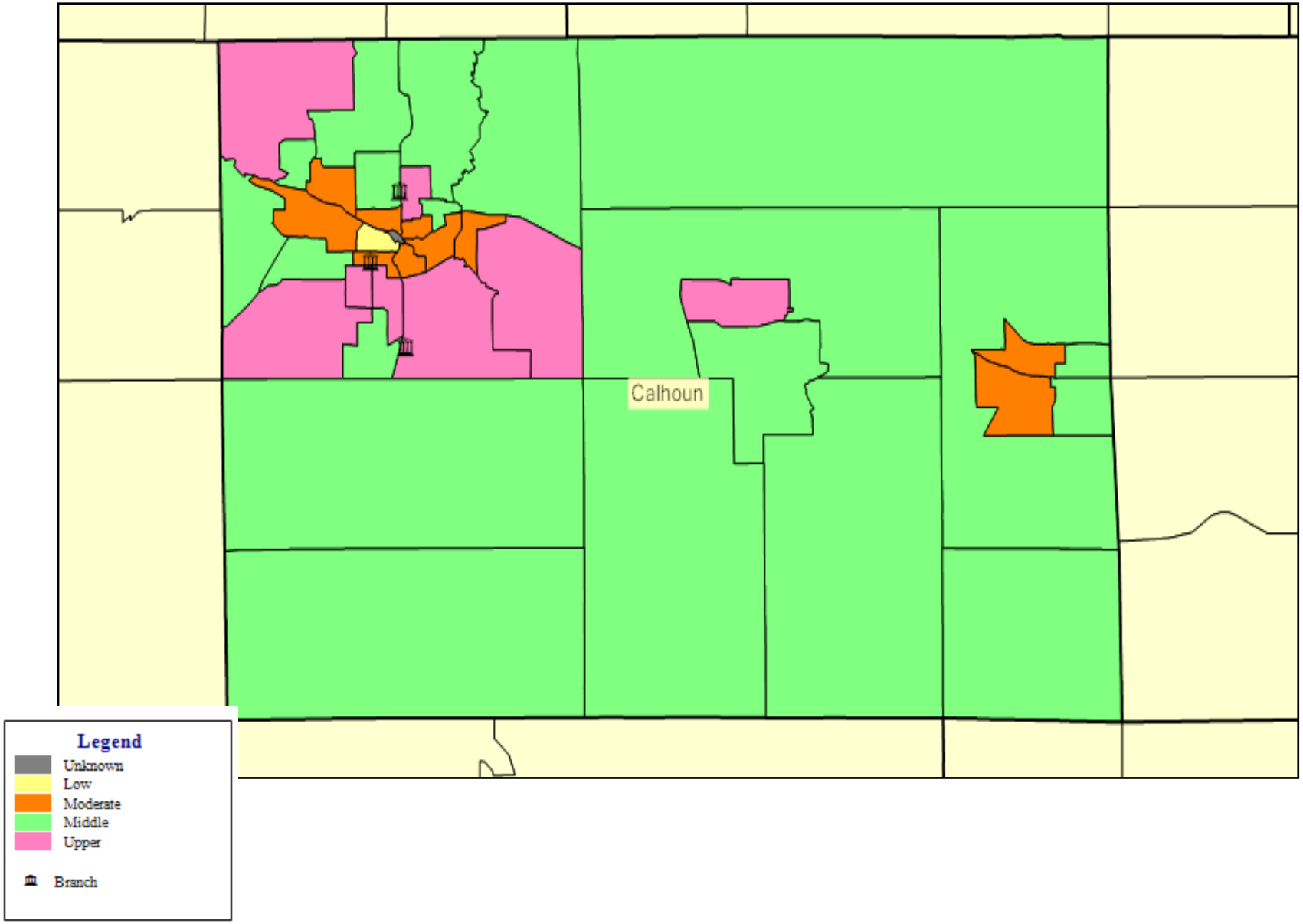


Legend

Counties in Assessment Area

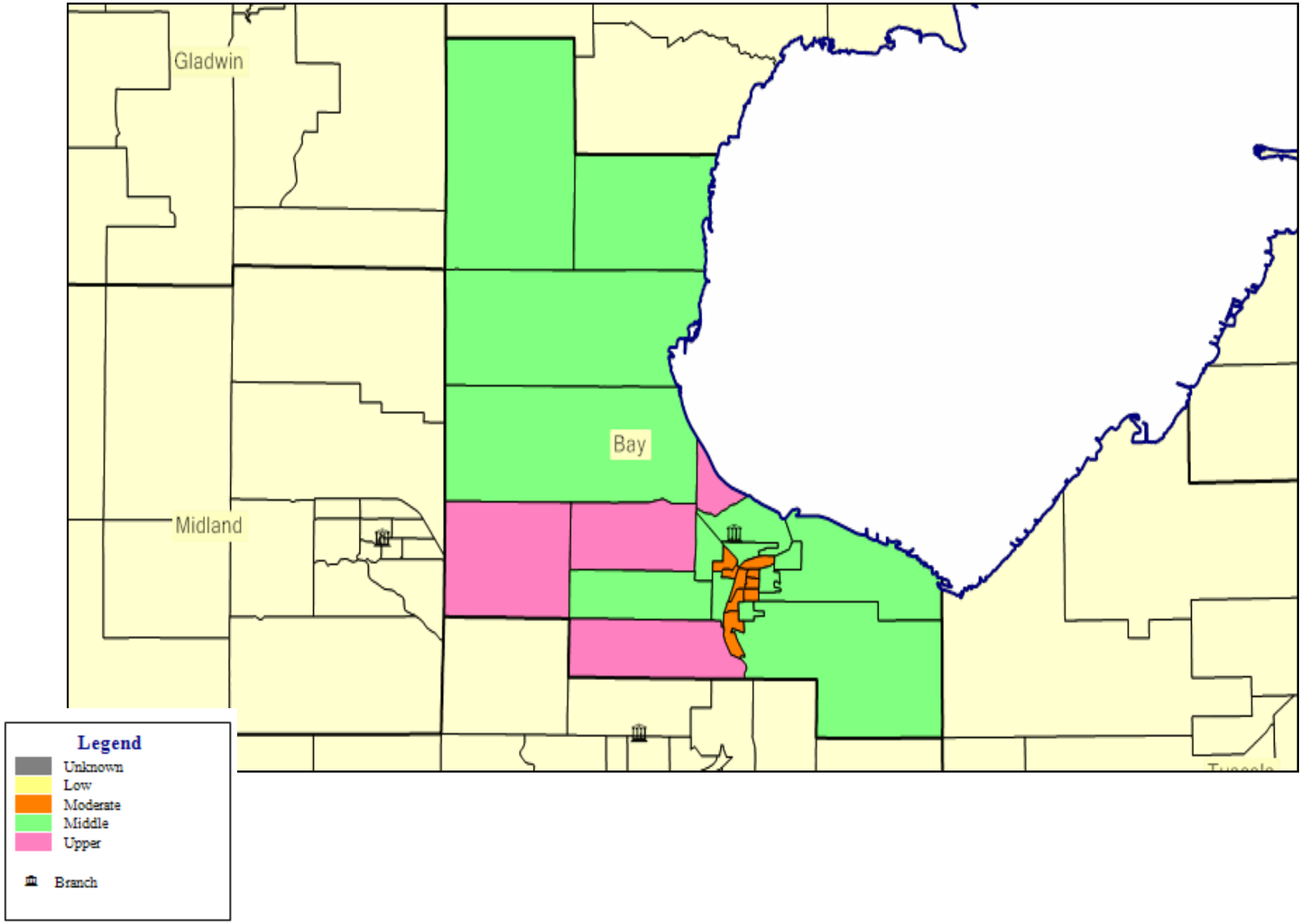
Fifth Third Bank

Battle Creek MSA #12980



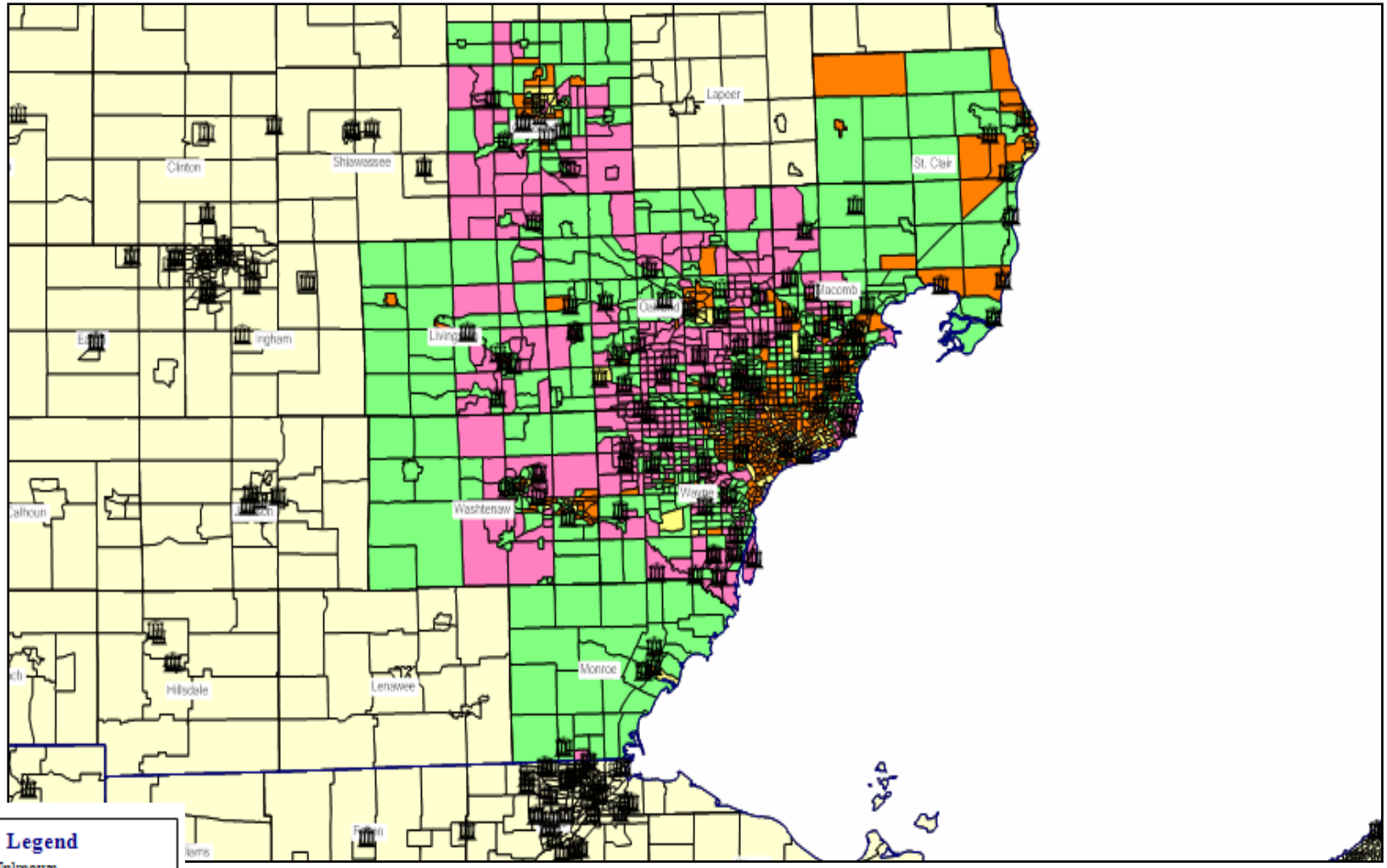
Fifth Third Bank

Bay City MSA #13020



Fifth Third Bank

Detroit/Warren/Flint CSA #220



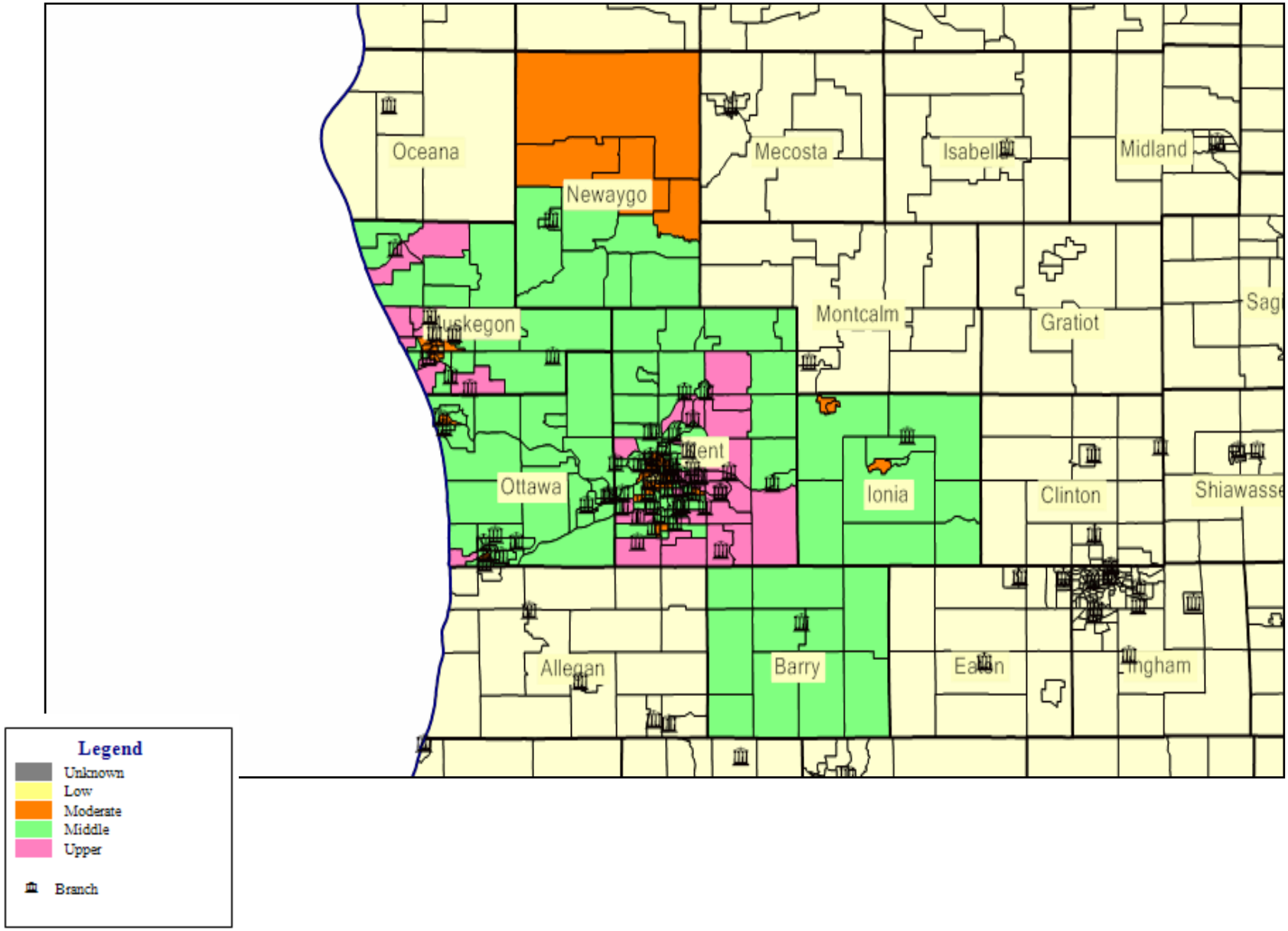
Legend

- Unknown
- Low
- Moderate
- Middle
- Upper

Branch

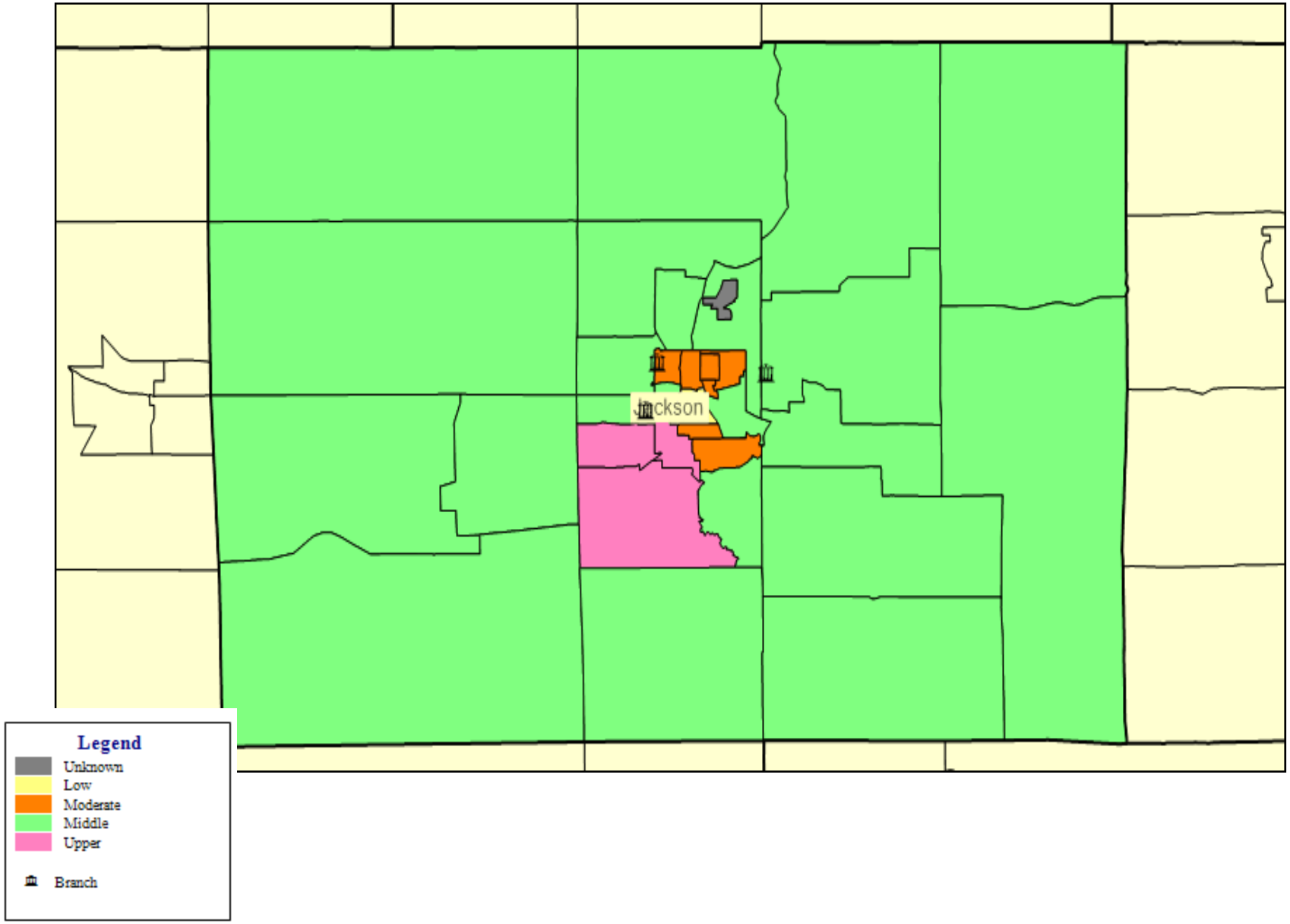
Fifth Third Bank

Grand Rapids/Muskegan/Holland CSA #266



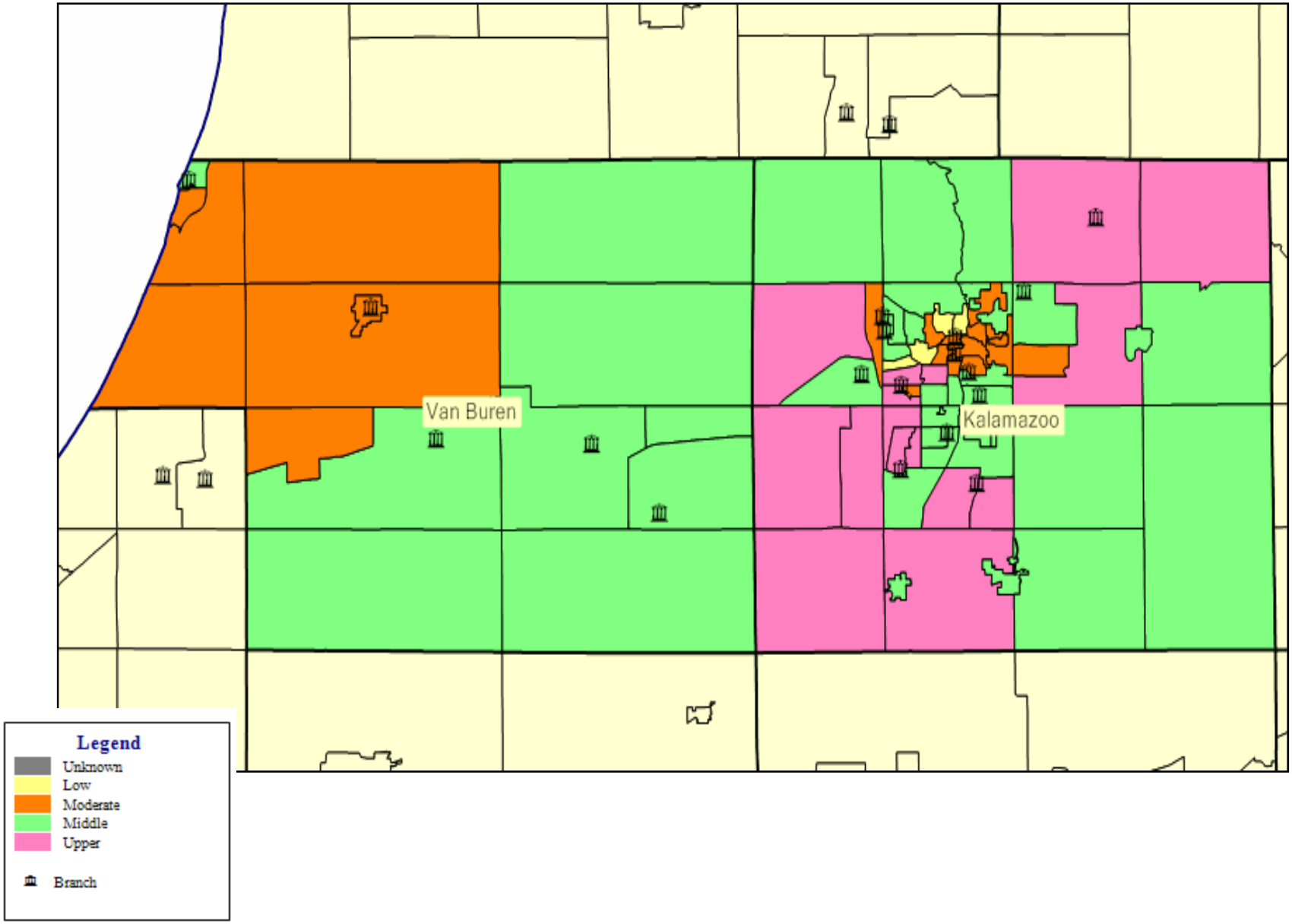
Fifth Third Bank

Jackson MSA #27100



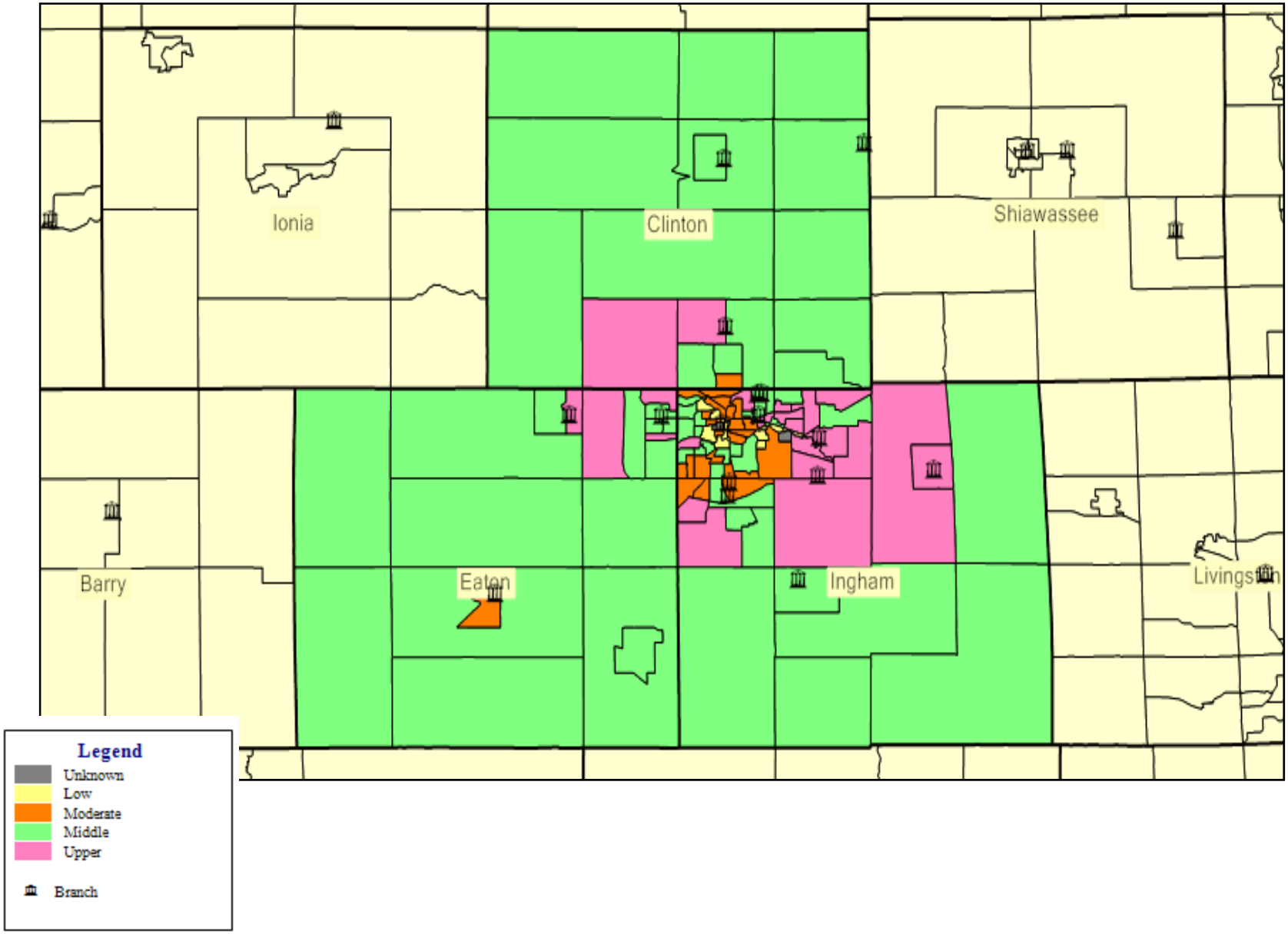
Fifth Third Bank

Kalamazoo/Portage MSA #28020



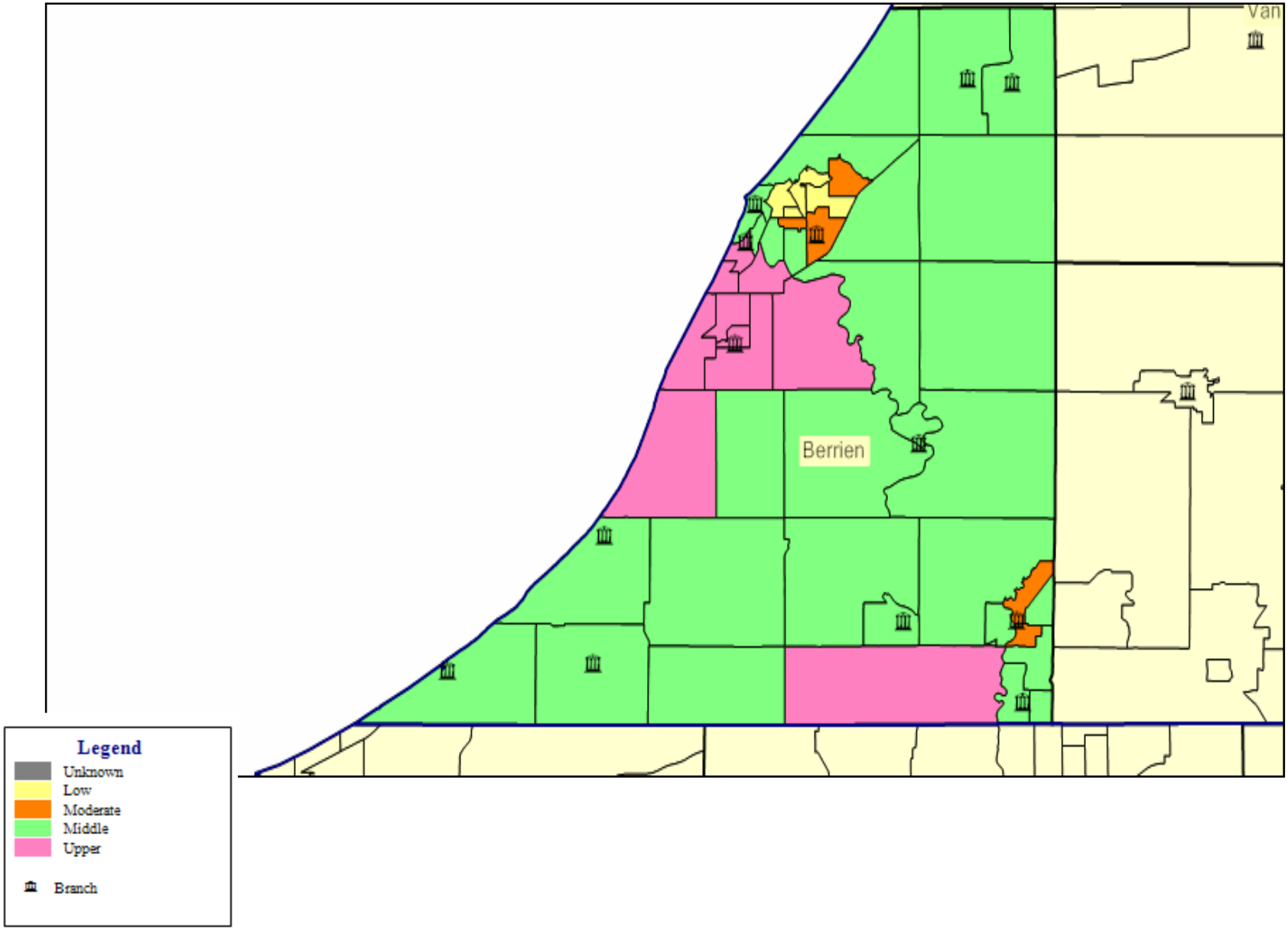
Fifth Third Bank

Lansing/East Lansing MSA #29620



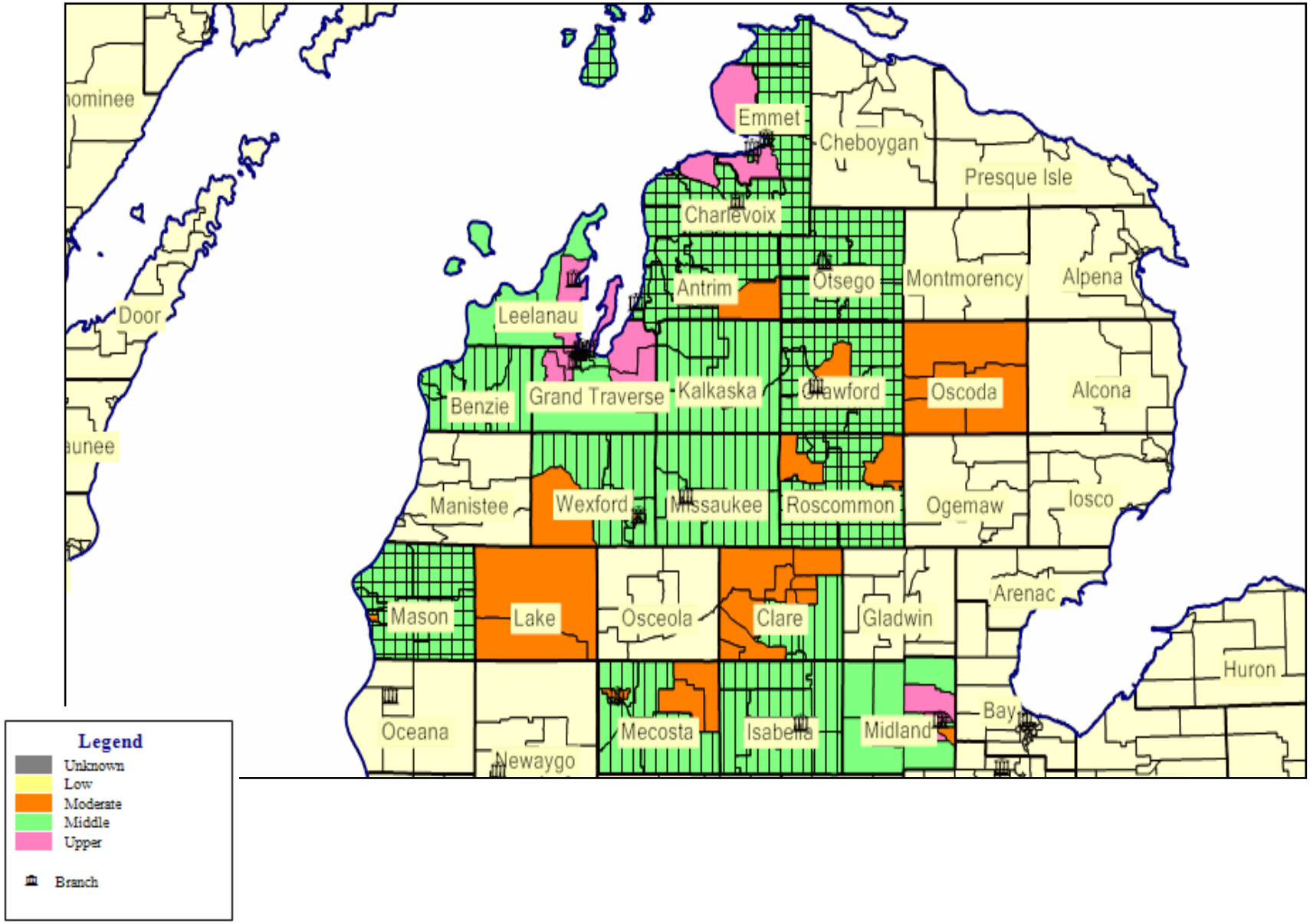
Fifth Third Bank

Niles/Benton Harbor MSA #35660



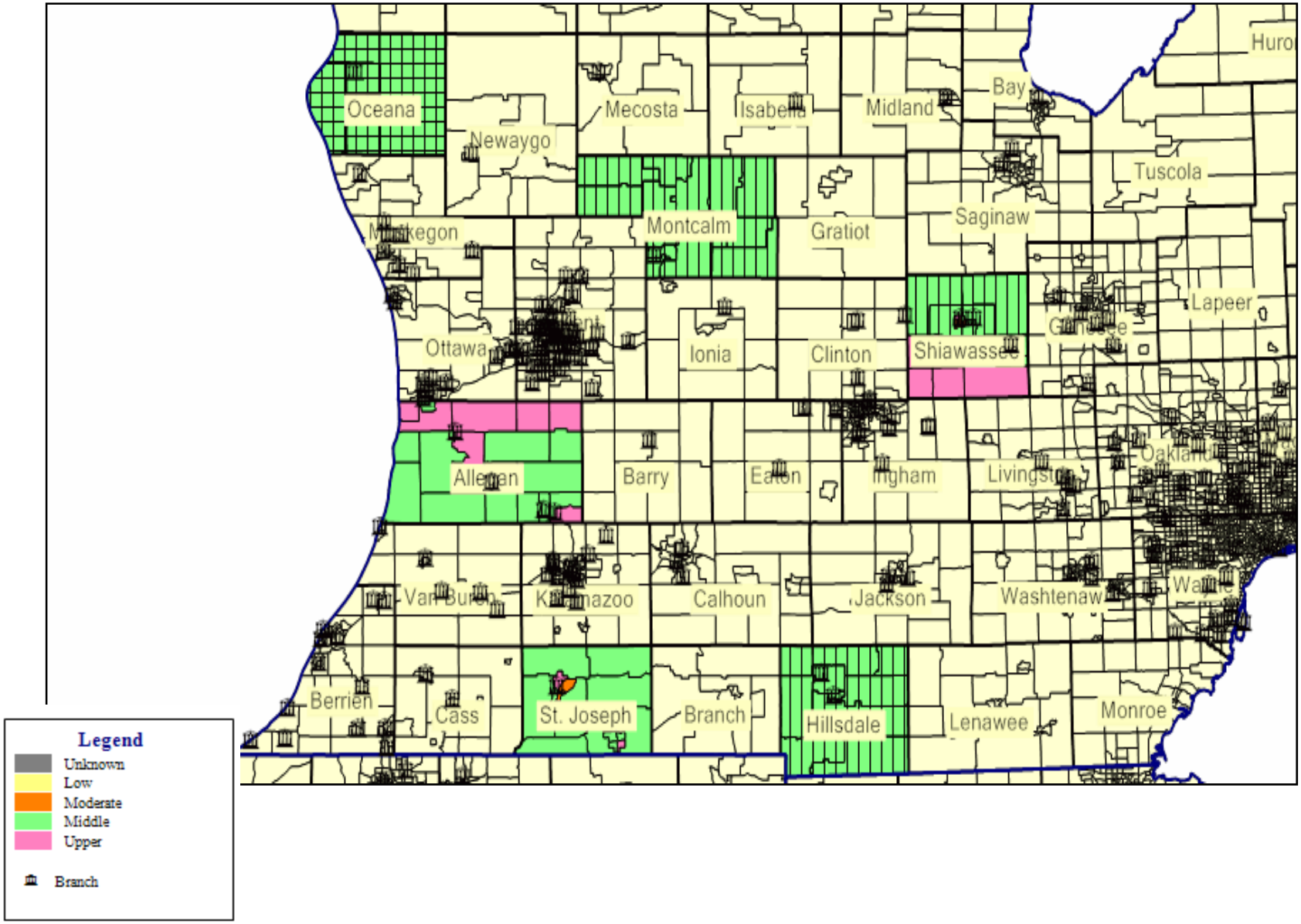
Fifth Third Bank

Non-MSA Northern Michigan



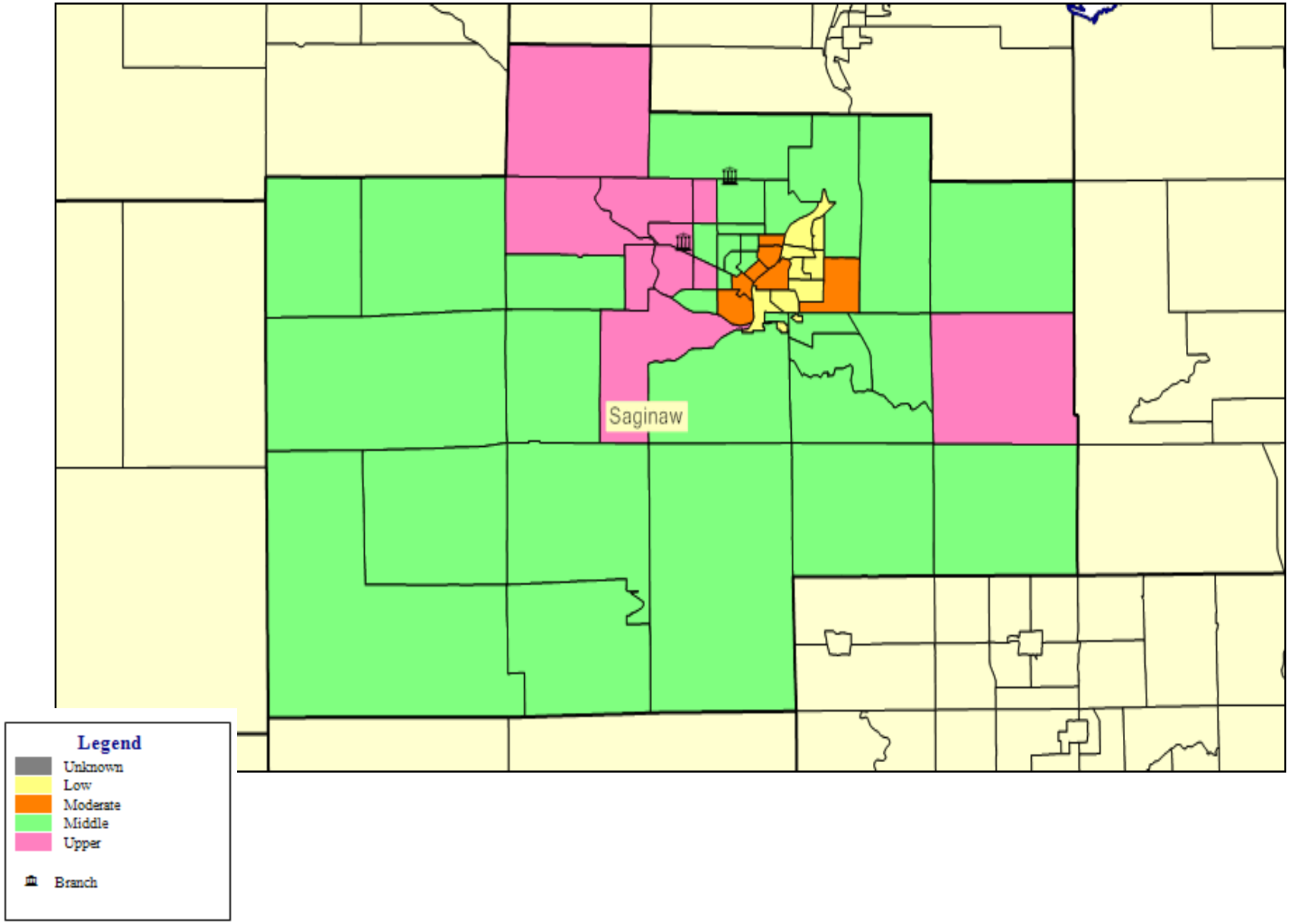
Fifth Third Bank

Non-MSA Eastern and Western Michigan



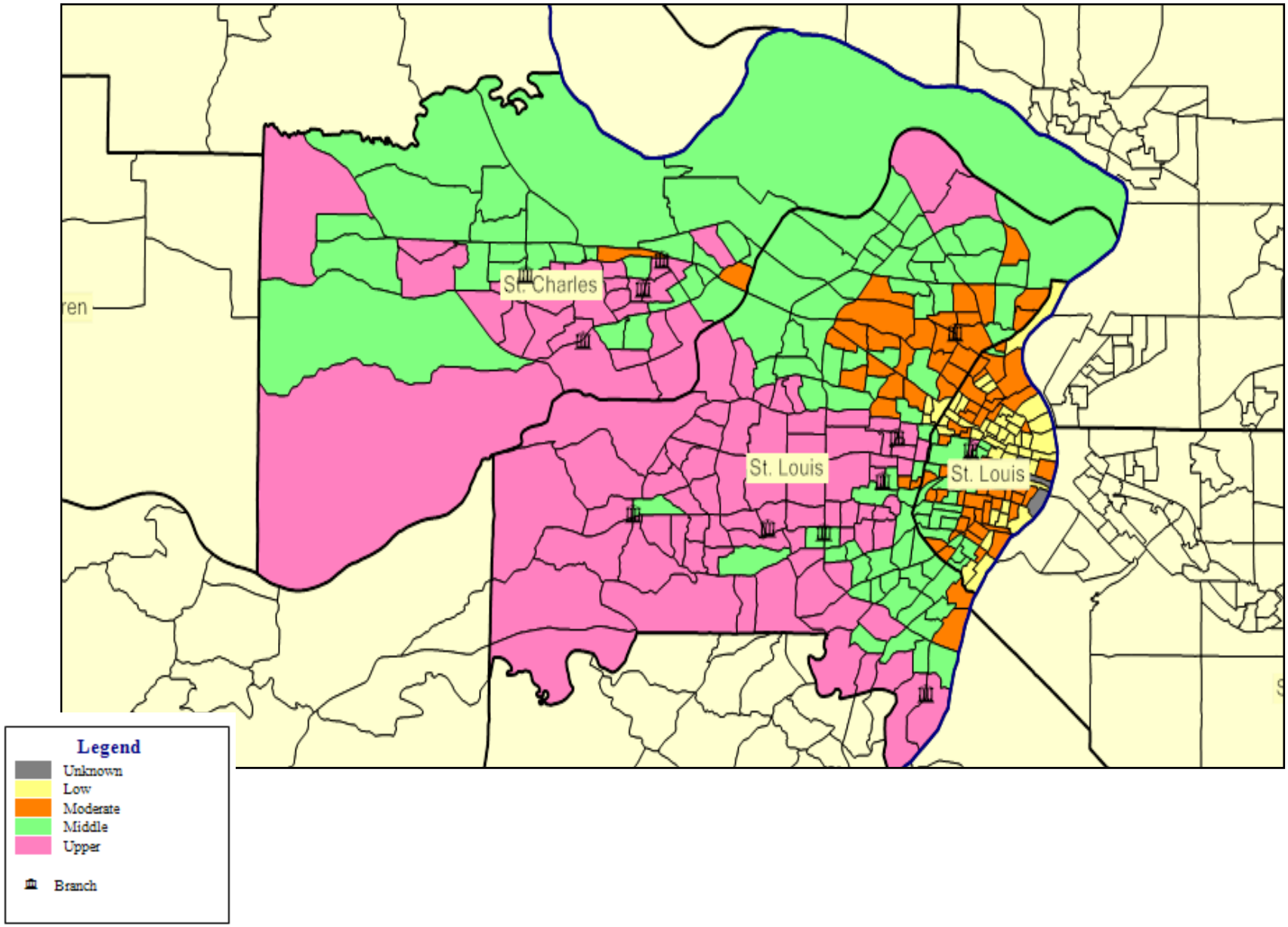
Fifth Third Bank

Saginaw MSA #40980



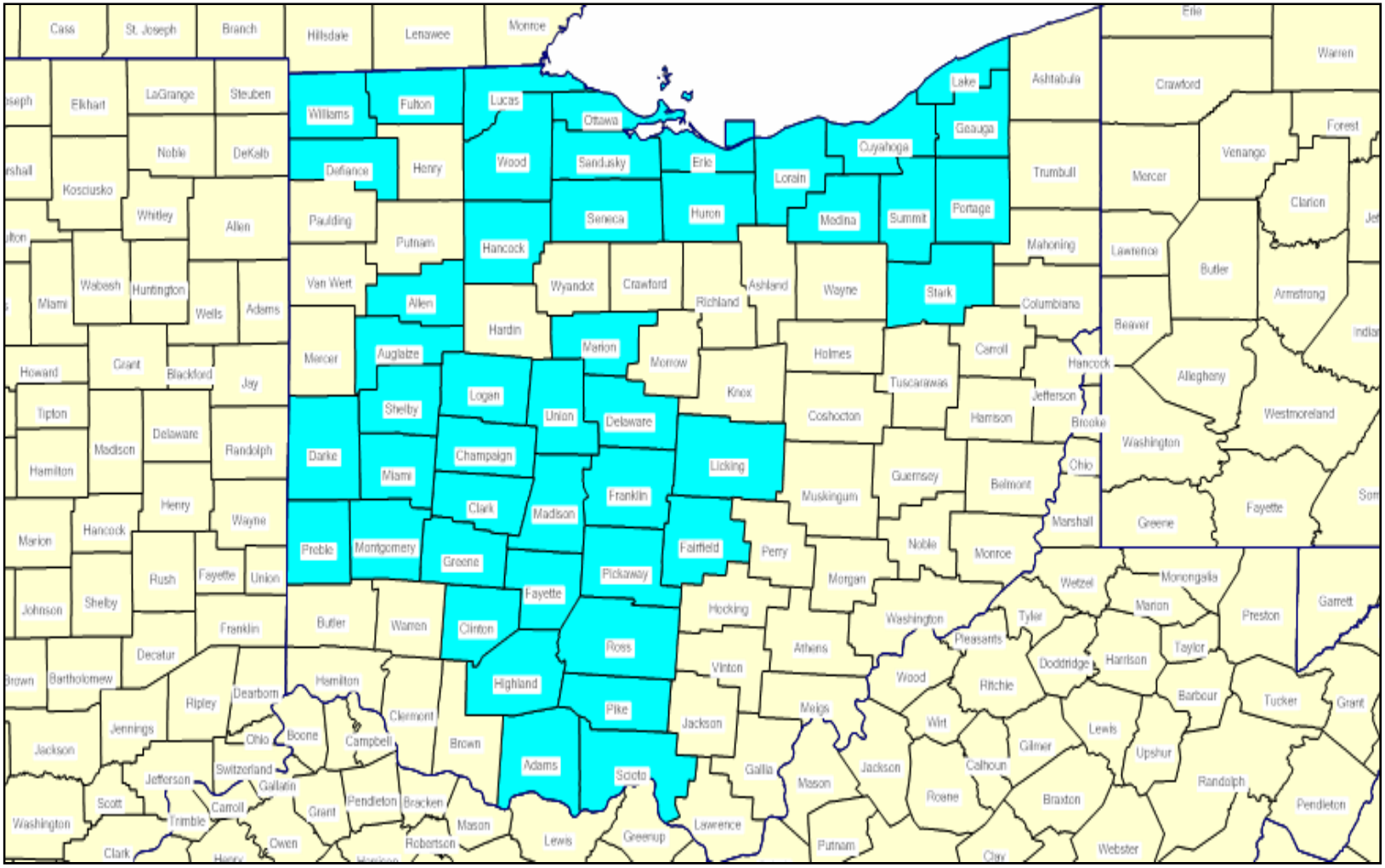
Fifth Third Bank

State of Missouri – St. Louis MSA #41180



Fifth Third Bank

State of Ohio

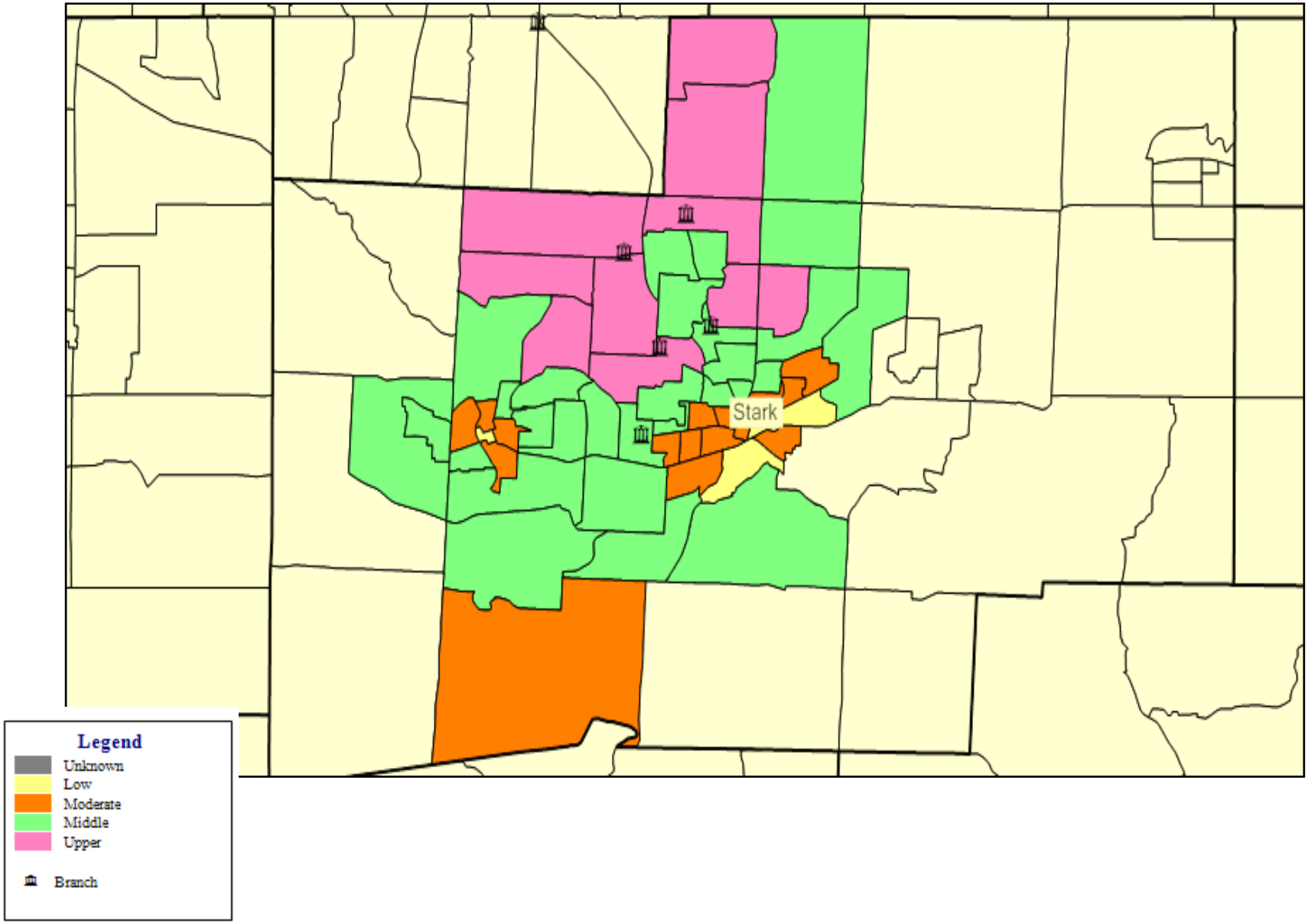


Legend

Counties in Assessment Area

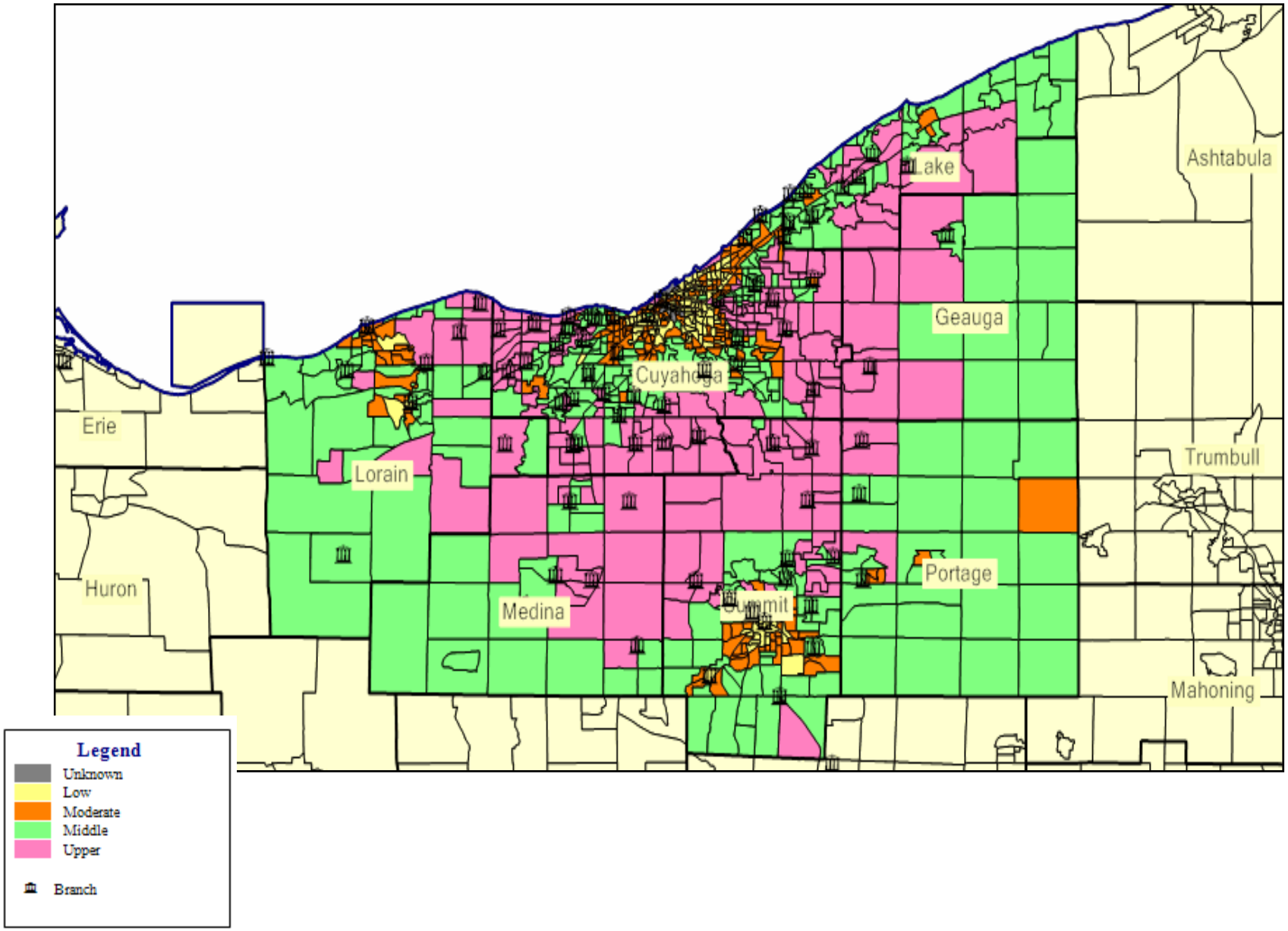
Fifth Third Bank

Canton/Massillon MSA #15940



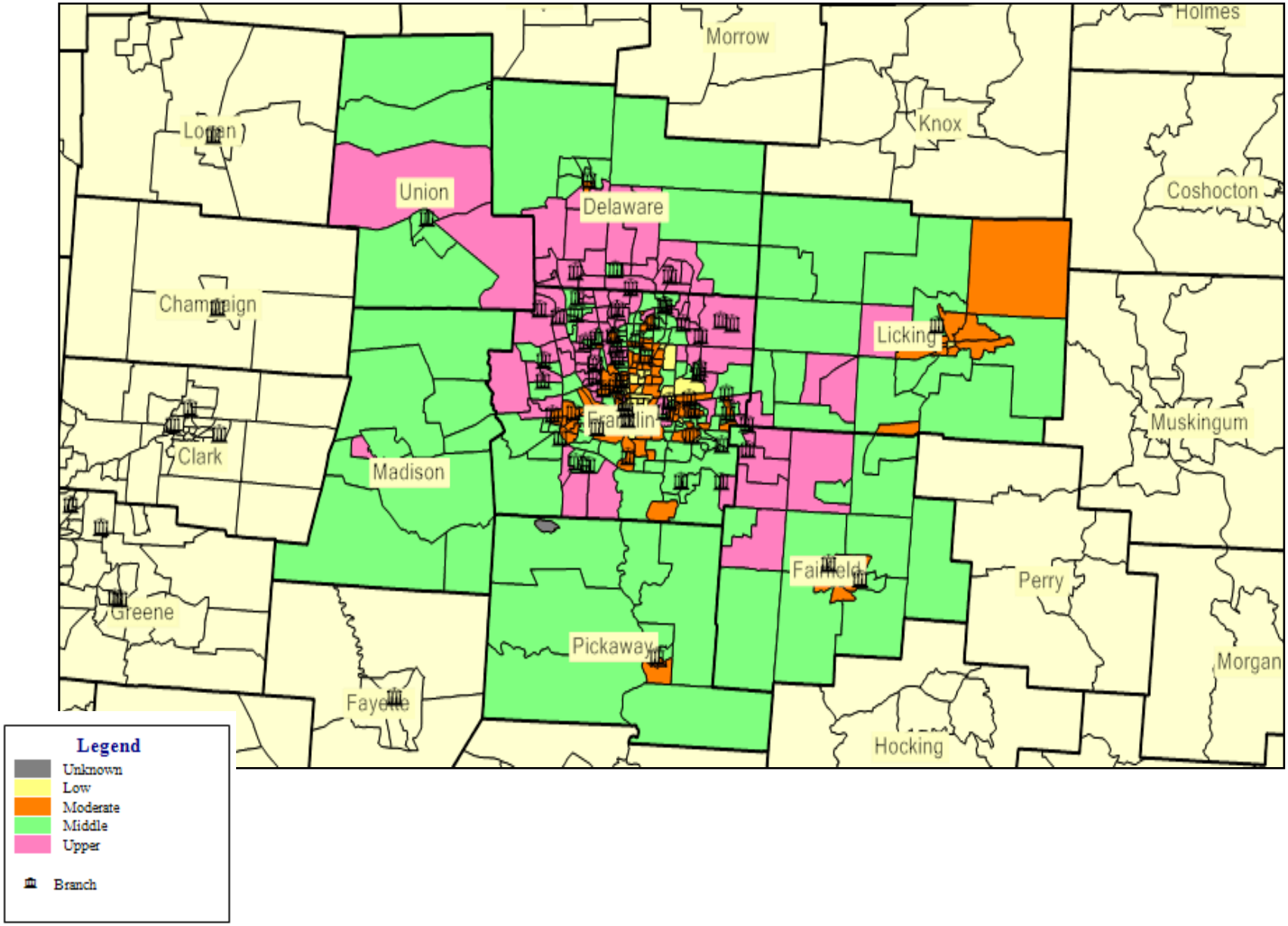
Fifth Third Bank

Cleveland/Akron/Elyria CSA #184



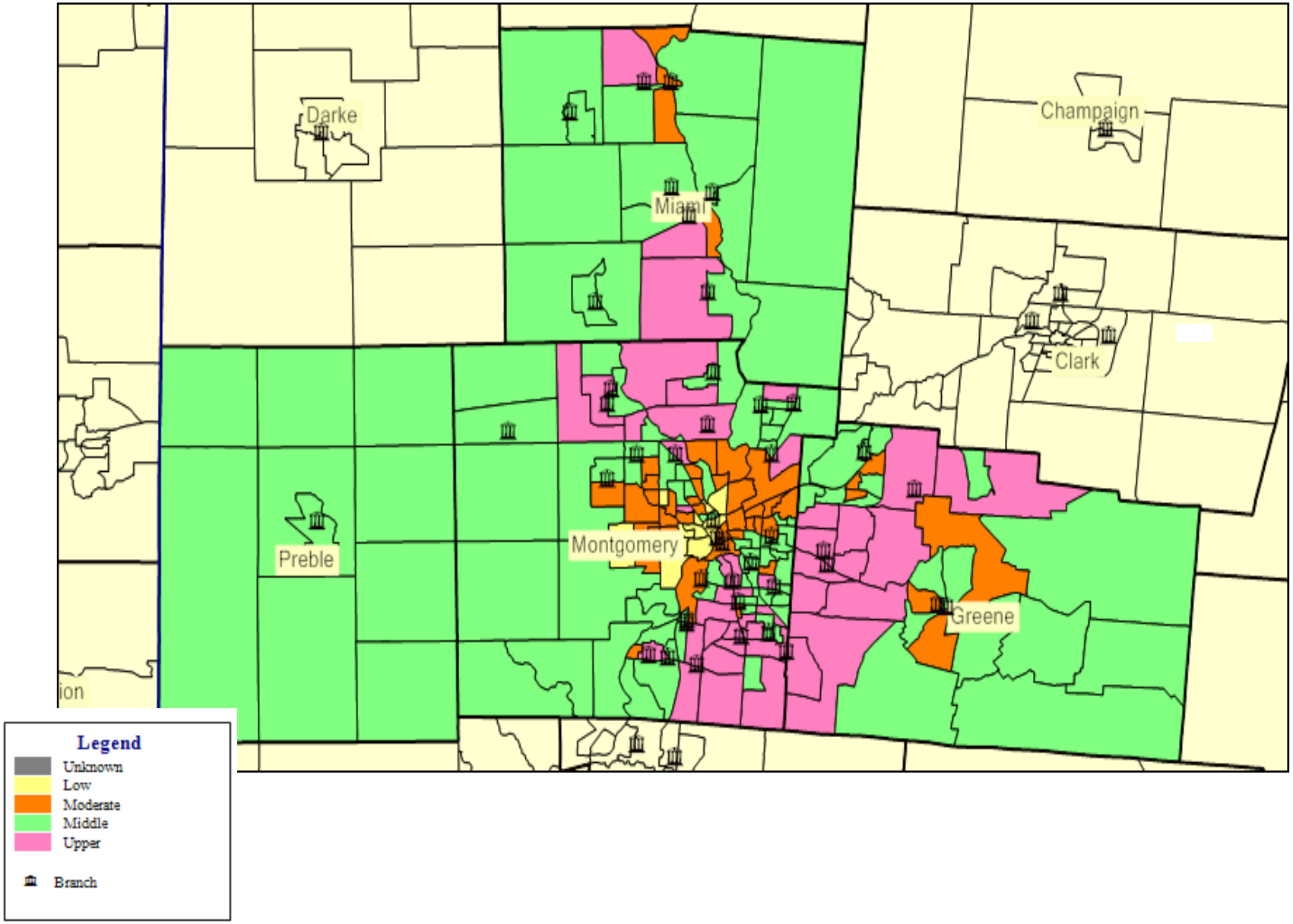
Fifth Third Bank

Columbus MSA #18140



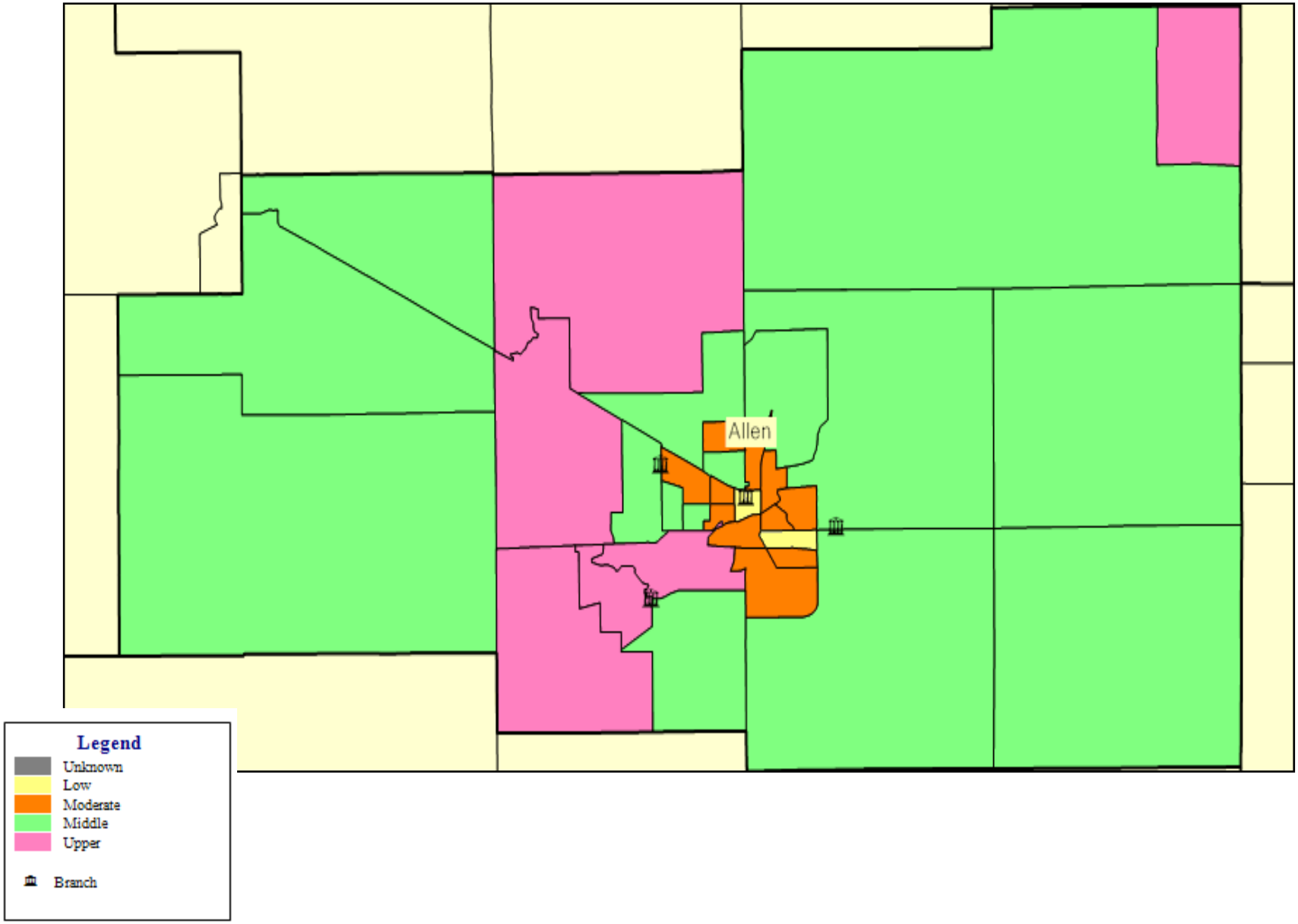
Fifth Third Bank

Dayton MSA #19380



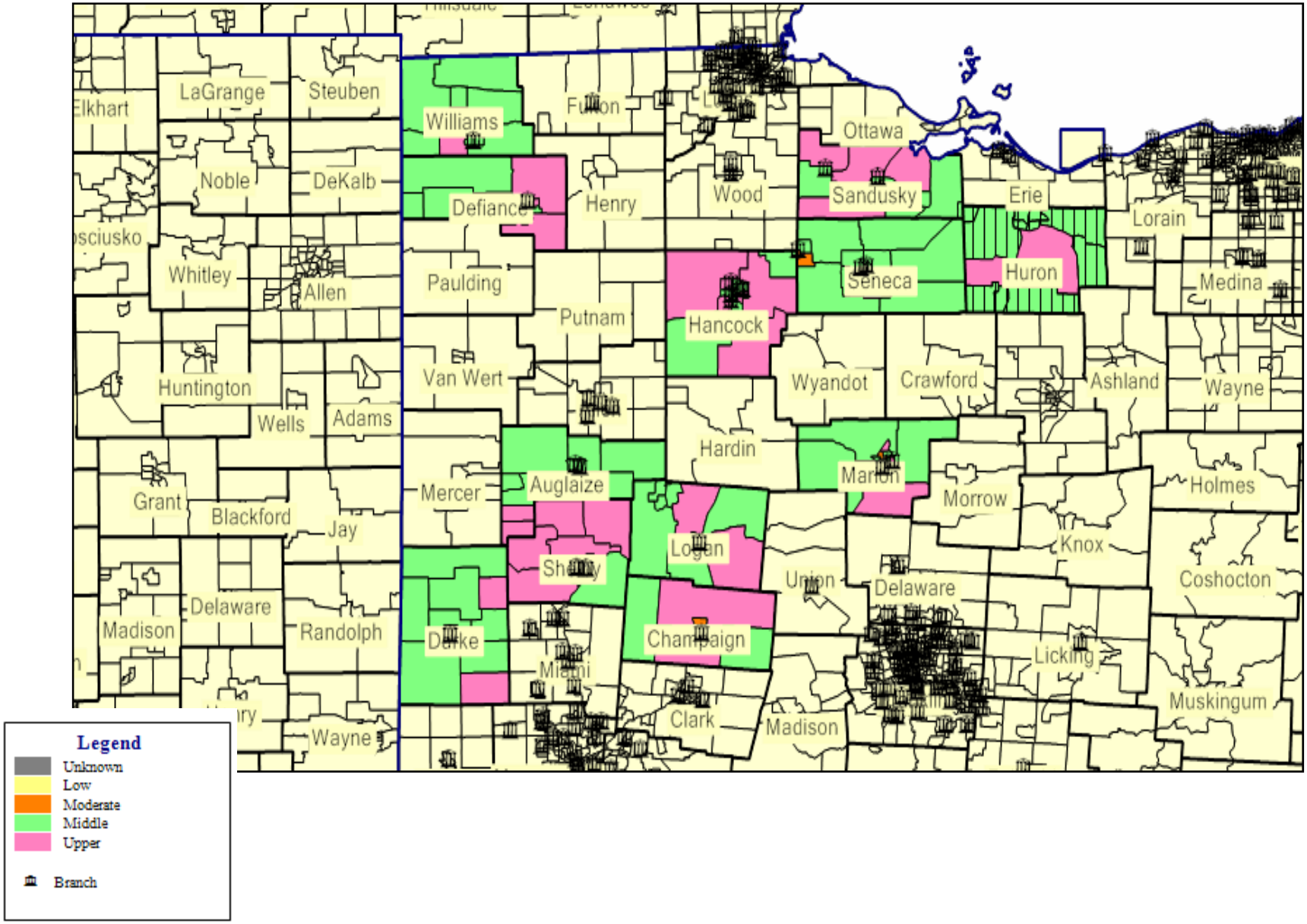
Fifth Third Bank

Lima MSA #30620



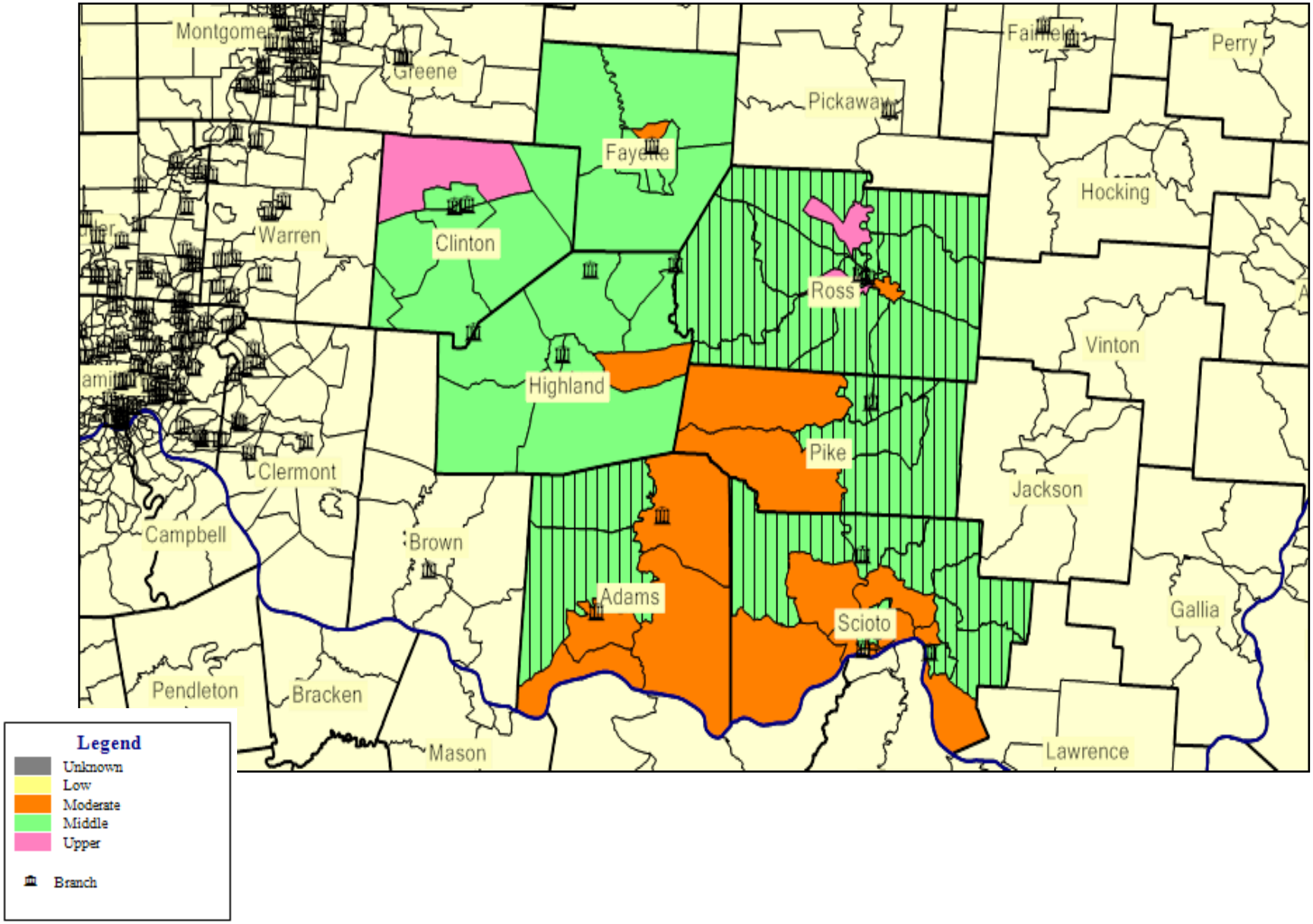
Fifth Third Bank

Non-MSA Northwest Ohio



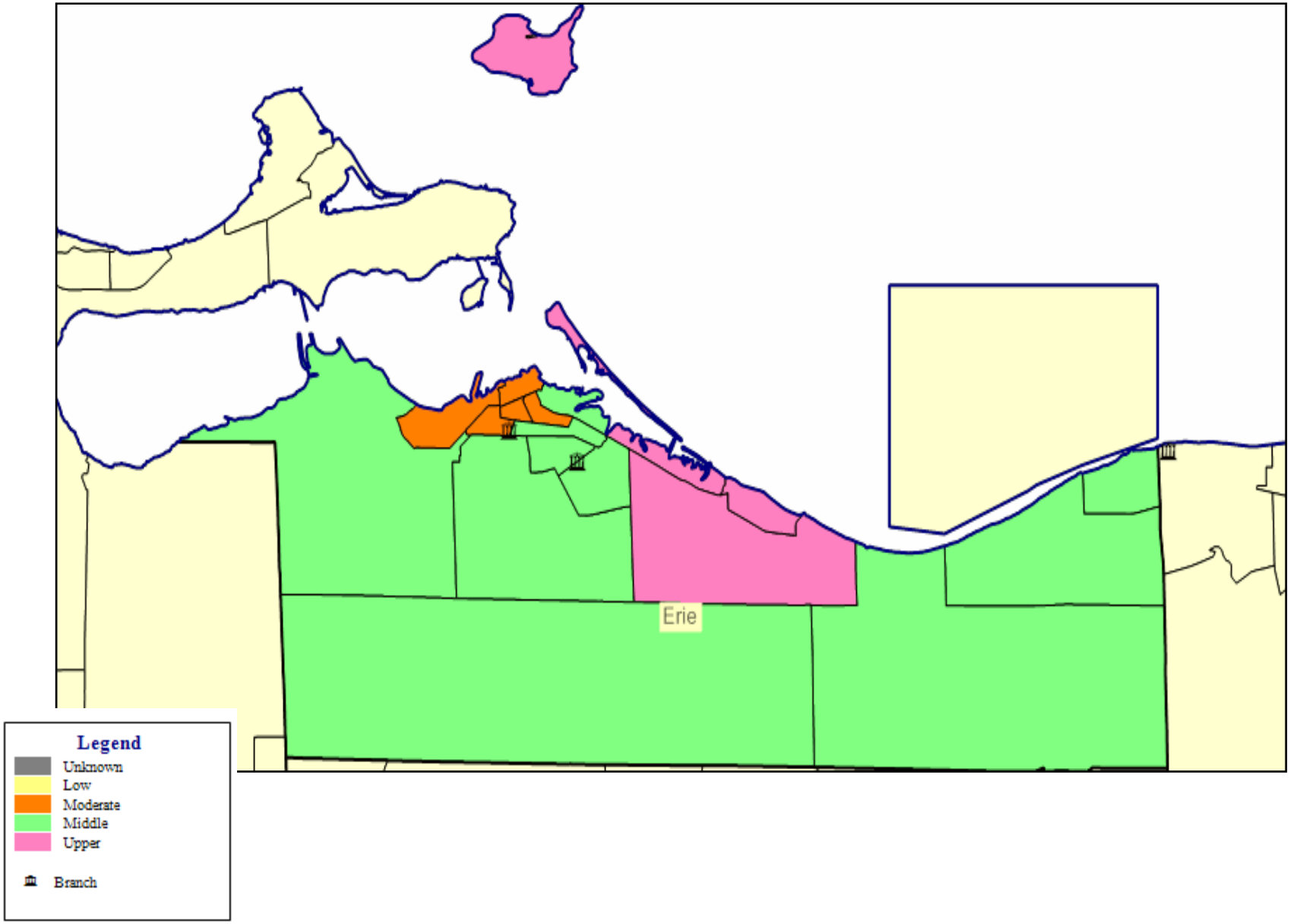
Fifth Third Bank

Non-MSA Ohio Valley



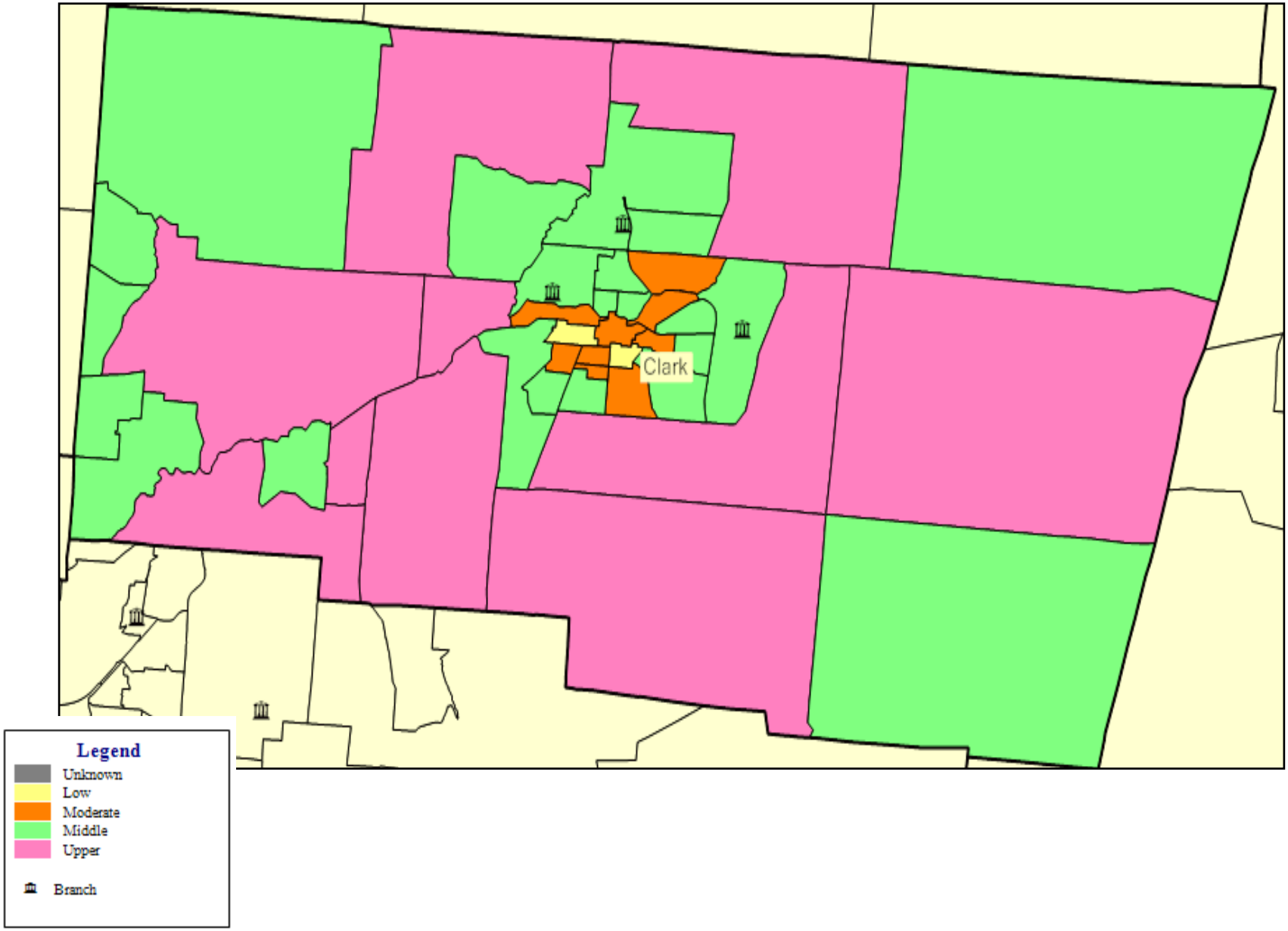
Fifth Third Bank

Sandusky MSA #41780



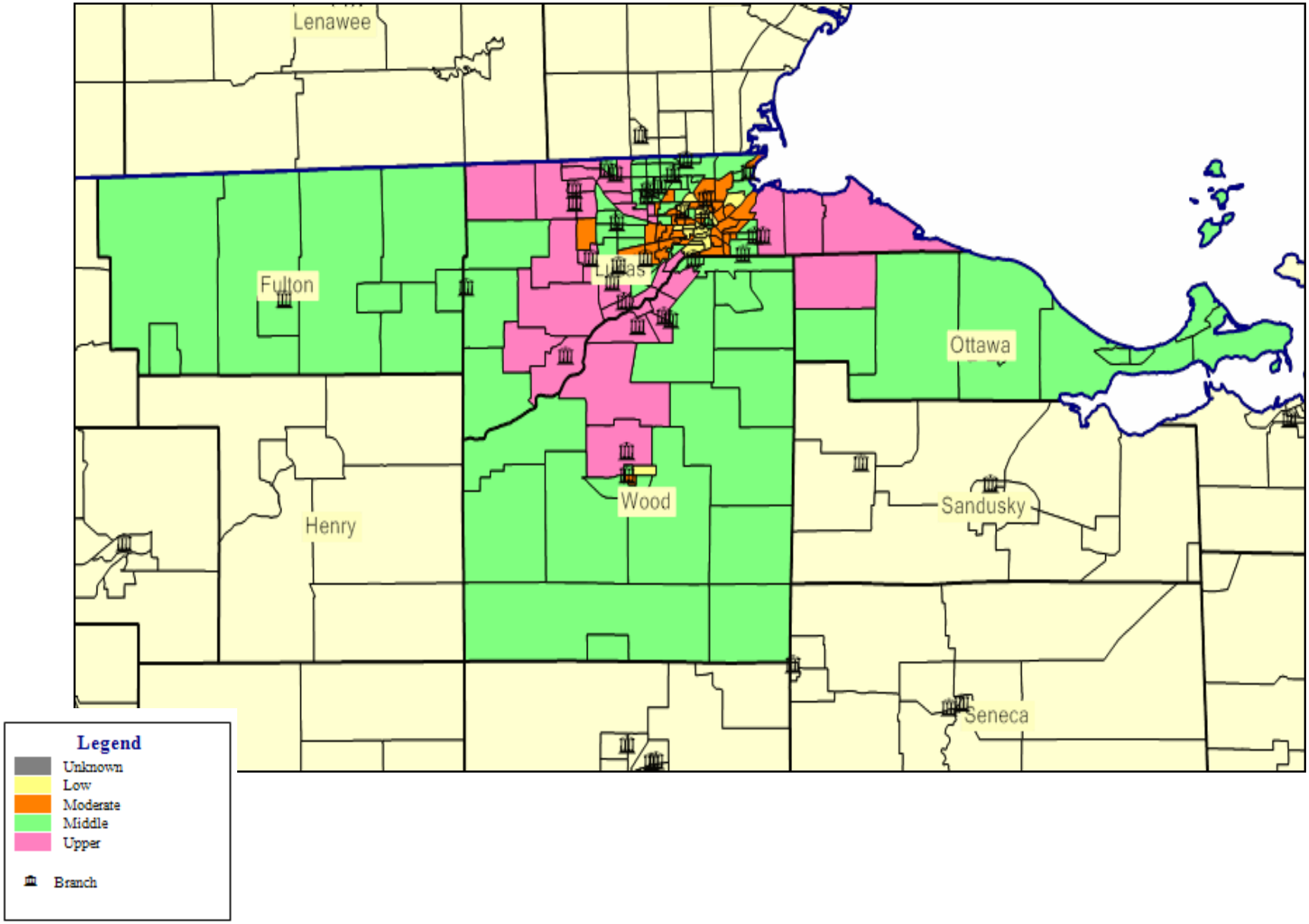
Fifth Third Bank

Springfield MSA #44220



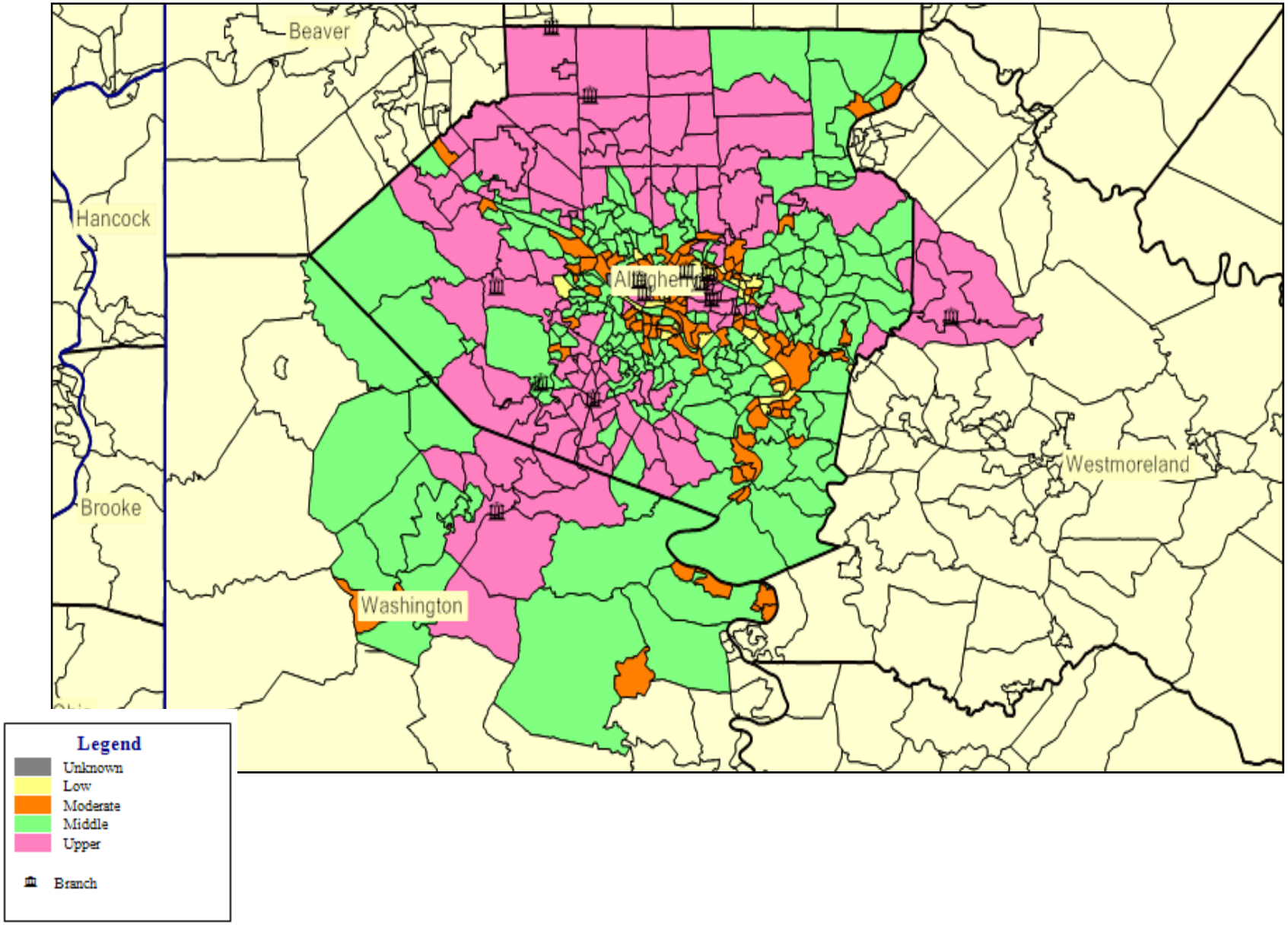
Fifth Third Bank

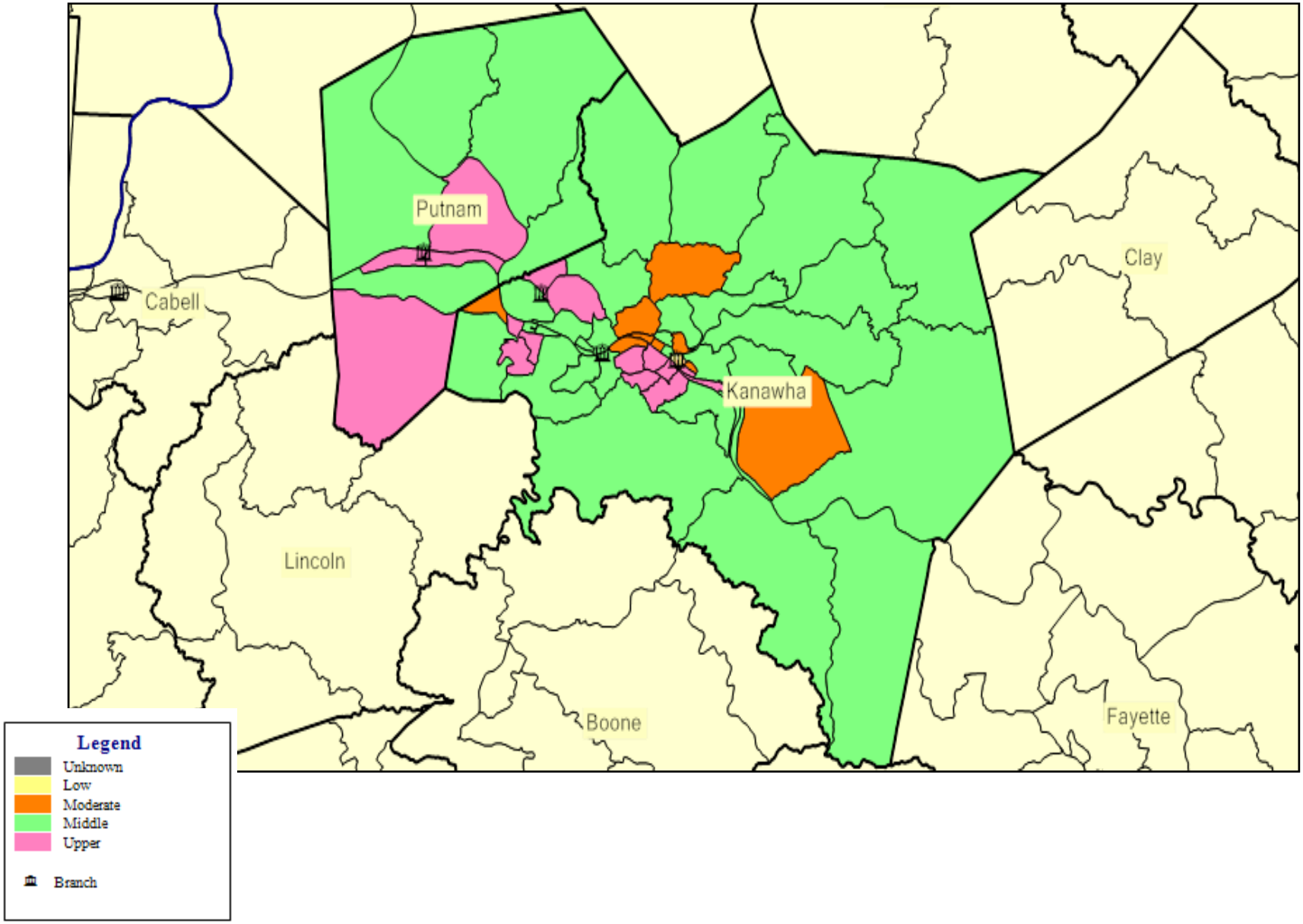
Toledo MSA #45780



Fifth Third Bank

Commonwealth of Pennsylvania - Pittsburgh MSA #38300



Fifth Third Bank

State of West Virginia - Charleston MSA #16620