

PUBLIC DISCLOSURE

April 5, 2010

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The State Bank and Trust Company
RSSD #614313

401 South Clinton Street
Defiance, Ohio 43512

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, Ohio 44101- 1387

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

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INSTITUTION’S CRA RATING: THE STATE BANK and TRUST COMPANY is rated “Satisfactory”

The following table indicates the performance level of The State Bank and Trust Company with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	The State Bank and Trust Company		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	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.

Major factors supporting the institution’s rating include:

- A high percentage of the bank’s loans are made inside its assessment area;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among retail customers of different income levels and business customers of different sizes;

- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and very small businesses, consistent with safe and sound banking practices;
- The bank has made a relatively high level of community development loans;
- The bank has an adequate level of qualified community development investments and grants; and,
- The bank has provided an adequate level of qualified services and its delivery systems are accessible to geographies and individuals of different income levels in its assessment areas.

DESCRIPTION OF INSTITUTION

The State Bank and Trust Company (State Bank) is the sole banking subsidiary of Rurban Financial Corporation (Rurban). The bank's main office is located in Defiance, Ohio. In addition to the bank, the holding company also owns Rurbanc Data Services, Inc. (RDSI). RDSI is a regional provider of data processing services to financial institutions.

As of December 31, 2009, State Bank had total assets of \$652.9 million. The bank has 25 offices, of which 22 have Automated Teller Machines (ATMs). The bank has two cash-dispensing ATMs. The bank also has one loan production office located in Dublin, Ohio. Details of the locations and services provided by the bank's branches and ATMs are discussed under the Service Test.

In 2008, State Bank acquired the National Bank of Montpelier. As a result of that purchase, State Bank acquired five additional offices: two offices located in Montpelier, Ohio and one office each in Bryan, Pioneer, and West Unity, Ohio. All offices are located in State Bank's Nonmetropolitan Ohio assessment area.

Since the previous evaluation, three of State Bank's branch offices were relocated or closed. In April 2009, the West Montpelier, Ohio branch was consolidated into the East Montpelier, Ohio branch. The offices were within close proximity to each other; therefore, this adjustment was not treated as a branch closure and did not subject the bank to the branch closing procedures of the Federal Deposit Insurance Corporation Improvement Act. In 2009, the bank closed its office located in Ney, Ohio and one office located on Elida Road in Lima, Ohio. These closures had no impact on the bank's designated assessment area. Due to the timing of these branch closures, lending performance from those branches was considered in this evaluation.

State Bank is primarily a retail lender, offering a variety of consumer, commercial, and agricultural deposit and credit products. The bank also offers trust services. Loan products offered include fixed- and variable-rate mortgage loans, construction loans, home equity lines of credit, secured and unsecured consumer loans, and a variety of commercial and agricultural loan products.

Key financial data (as of December 31, 2009) is outlined in the following table:

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2009		12/31/2008		12/31/2007	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	11,605	2.5%	14,059	3.1%	11,393	2.9%
Secured by One- to Four- Family Dwellings	159,134	34.2%	158,203	35.2%	131,363	33.7%
Other Real Estate:						
Farmland	25,278	5.4%	26,133	5.8%	26,971	6.9%
Multifamily	31,373	6.7%	25,345	5.6%	12,211	3.1%
Nonfarm nonresidential	128,024	27.5%	114,584	25.5%	95,253	24.4%
Commercial and Industrial	81,100	17.4%	79,950	17.8%	82,276	21.1%
Loans to Individuals	13,188	2.8%	14,100	3.1%	14,186	3.6%
Agricultural Loans	16,207	3.5%	17,398	3.9%	16,331	4.2%
Total	\$465,909	100.00%	\$449,772	100.00%	\$389,984	100.00%

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

State Bank is considered an intermediate small bank for the purposes of Regulation BB; however, management elected for the bank's performance to be evaluated using the standards required for large banks. The bank is subject to the Home Mortgage Disclosure Act (HMDA) and submits Community Reinvestment Act (CRA) loan data to the Federal Reserve Board of Governors annually. Due to the bank having one branch in Ft. Wayne, Indiana, it is subject to Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act.

DESCRIPTION OF ASSESSMENT AREAS

State Bank's assessment areas include portions of the States of Ohio, Indiana, and Michigan. The assessment areas have not changed substantially since the previous evaluation. However, one census tract in Hillsdale County, Michigan and the entirety of DeKalb County, Indiana were added to the bank's assessment area. Van Wert County, Ohio was also added to the bank's assessment area since the previous evaluation. These areas were added due to increased lending volumes from those areas and Hillsdale County's close proximity to branches obtained when State Bank acquired the National Bank of Montpelier.

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

Ohio

- Nonmetropolitan – Northwest Ohio, consisting of Defiance, Henry, Paulding, Putnam, Van Wert, and Williams Counties
- Toledo, Ohio Metropolitan Statistical Area (MSA) 45780 – consisting of Fulton, Lucas, and Woods Counties, and Ottawa County, however the bank's assessment area for purposes of this evaluation included all counties within the MSA with the exception of Ottawa County. In addition, one census tract in Hillsdale County and two census tracts in Lenawee Counties in the State of Michigan were included in this assessment area. There are no branch locations in Michigan; therefore, the two counties were added to this assessment area for evaluation purposes.
- Lima, Ohio MSA 30620 – consisting of Allen County

Indiana

- Ft. Wayne MSA 23060 – consisting of Allen, Wells and Whitley Counties, however the bank's assessment area only included Allen County from the Ft Wayne MSA. In addition, DeKalb County, which is a nonmetropolitan county and contiguous with Allen County, was included in the Ft. Wayne assessment area. There are no branch locations in DeKalb and is not substantially beyond the Ft. Wayne MSA.

The bank's assessment area complies with CRA requirements and does not arbitrarily exclude low- or moderate-income geographies. The bank's asset size and financial condition indicate that it has sufficient resources to effectively meet the credit needs of its assessment area. There are no legal or financial impediments hampering the bank's ability to meet community credit needs.

The following table illustrates the demographic characteristics of State Bank's assessment area.

Combined Demographics Report

The State Bank and Trust Company

Assessment Group(s): Overall

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	6.4	9,819	2.9	3,478	35.4	61,772	18.1
Moderate-income	77	22.4	55,085	16.1	10,570	19.2	61,562	18.0
Middle-income	179	52.0	189,113	55.4	9,582	5.1	80,503	23.6
Upper-income	65	18.9	87,342	25.6	2,252	2.6	137,522	40.3
Unknown-income	1	0.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	344	100.0	341,359	100.0	25,882	7.6	341,359	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	19,289	6,034	1.7	31.3	10,001	51.8	3,254	16.9
Moderate-income	104,820	49,927	13.9	47.6	43,596	41.6	11,297	10.8
Middle-income	297,282	206,982	57.6	69.6	73,719	24.8	16,581	5.6
Upper-income	120,092	96,154	26.8	80.1	18,685	15.6	5,253	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	541,483	359,097	100.0	66.3	146,001	27.0	36,385	6.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,496	3.1	1,288	3.1	150	3.4	58	3.8
Moderate-income	7,386	15.5	6,381	15.3	785	17.7	220	14.5
Middle-income	25,795	54.1	22,499	53.9	2,396	54.2	900	59.1
Upper-income	12,964	27.2	11,529	27.6	1,091	24.7	344	22.6
Unknown-income	11	0.0	10	0.0	1	0.0	0	0.0
Total Assessment Area	47,652	100.0	41,707	100.0	4,423	100.0	1,522	100.0
Percentage of Total Businesses:			87.5		9.3		3.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	4	0.1	4	0.1	0	0.0	0	0.0
Moderate-income	25	0.7	25	0.7	0	0.0	0	0.0
Middle-income	2,744	78.3	2,724	78.2	20	83.3	0	0.0
Upper-income	733	20.9	729	20.9	4	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,506	100.0	3,482	100.0	24	100.0	0	0.0
Percentage of Total Farms:			99.3		0.7		0.0	

SCOPE OF EXAMINATION

State Bank's lending performance was evaluated using loan data for the period of January 1, 2008 through December 31, 2009. The lending products reviewed for this evaluation include mortgage loans subject to the reporting requirements of the Home Mortgage Disclosure Act (HMDA), consumer loans, small business loans and small farm loans. Under the CRA, businesses and farms with gross annual revenues of \$1 million or less are classified as small businesses and small farms.

The bank's community development activity under the CRA was evaluated for the period of January 1, 2008 through April 5, 2010. Full-scope reviews were conducted for all of the bank's assessment areas.

For this evaluation, HMDA loans consisted of home purchase loans and home refinance loans. Consumer loans were comprised of home equity, motor vehicle, and other secured loans. For the remainder of this evaluation, lending products will be discussed using the following categories: HMDA loans, consumer loans, small business loans, and small farm loans. In all assessment areas, HMDA loans received the most weight due to the high dollar amount of total loans. Consumer loans received the next greatest weighting, based on the volume and dollar amount in the nonmetropolitan Ohio area, the Toledo MSA 45780, and the Lima MSA 30620. Business and farm lending received the least weight, based on volume in the Nonmetropolitan Ohio area and the Toledo MSA 45780. Small farm lending was not evaluated in the Toledo MSA 45780 due to limited loan volumes. Further, there were insufficient amounts of consumer, small business, and small farm lending in the Ft. Wayne MSA 23060 to conduct a meaningful analysis. Therefore, only HMDA loans were reviewed in the Ft. Wayne MSA.

State Bank's lending activity was evaluated to determine the extent to which loans were originated inside and outside the bank's assessment area. Loans made inside the assessment area were also evaluated to determine the geographic dispersion of lending and the distribution of lending based on borrowers' incomes and businesses' gross annual revenues. In the State of Ohio and State of Indiana analyses, the geographic distribution of lending received less weighting than the distribution of lending to borrowers of different income levels and businesses of different revenue sizes. This weighting is due to the limited amount of low- and moderate-income tracts in the nonmetropolitan Ohio area. Geographic distribution of lending received less weight in the Toledo and Ft. Wayne metropolitan areas due to the distance of the bank's branches in those areas from the majority of low- and moderate-income tracts and significant banking competition throughout these markets. However, geographic distribution received equal weighting as the borrower distribution of lending in the Lima, Ohio MSA 30620.

The geographic distribution of loans was evaluated using data from the 2000 United States Census Bureau report. Specifically, the bank's geographic distribution of HMDA loans was assessed by comparing the percentage of loans made within the bank's census tracts to the percentage of owner-occupied housing units within the respective census tracts. The geographic distribution of consumer lending was assessed by comparing the bank's percentage of consumer lending within the various-income census tracts to the total percentage of households by income category within the respective census tracts. Finally, the geographic distribution of small business and small farm lending was assessed by comparing the percentage of small businesses and small farms within the various-income census tracts throughout the bank's assessment area to the bank's percentage of small business and small farm lending within those tracts.

For HMDA lending, the analysis of the bank’s distribution of loans to borrowers of different income categories was based on adjusted median family income statistics from the United States Department of Housing and Urban Development (HUD) for 2009. Specifically, the bank’s borrower income distribution for HMDA lending was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category in the bank’s assessment area. Borrower distribution for small business and small farm lending was assessed by comparing the bank’s percentage of business and farm lending to the percentage of small business and small farms within the respective assessment areas. Lastly, the borrower distribution of consumer lending was evaluated by comparing the percentage of loans made to households in each income category to the percentage of households in each income category within the respective assessment areas.

In addition to the demographic comparisons listed above, the bank’s lending performance was also compared to the 2008 aggregate performance of all lenders required to report HMDA and CRA data within the respective areas. State Bank’s lending market share was also reviewed in each area to gain a better understanding of its ranking as a lender in the community.

The level and extent of the bank’s involvement in community development activities for the period of January 1, 2008 through April 5, 2010 was also reviewed as part of this evaluation. Specifically, community development loans and investments funded by the bank since the previous examination were reviewed for the lending and investment tests. Community development services in which the bank has been involved since the previous examination were also evaluated for the service test.

The bank’s performance in nonmetropolitan Ohio received the most weighting, due to the concentration of branches in this area and the volume of loans originated in this area. These characteristics were also used to determine the weighting of other portions of the assessment area. The following table illustrates the branch, deposit, and lending distributions for the assessment area.

Assessment Area	Number of Offices	Percent of Offices	Deposit Share	Loan Share
Non-Metropolitan OH	15	60.0%	8.8%	58.4%
Toledo, OH MSA 45780	7	28.0%	1.1%	27.1%
Lima, OH MSA 30620	2	8.0%	2.3%	10.6%
Ft. Wayne, IN MSA 23060	1	4.0%	0.3%	3.9%
Totals	25	100.0%	12.5%	100.0%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

State Bank’s performance under the lending test is rated “High Satisfactory.”

Many communities throughout State Bank’s market area have been significantly impacted by deteriorating state and local economic conditions in recent years. The area has experienced significant job loss and declining home values. The weakened economy and tightened credit standards have placed strain on individuals and businesses within the area. As such, the bank’s overall lending declined in comparison to lending levels during previous evaluations. However, the bank’s relatively high level of community development lending has helped to enhance the bank’s overall lending test.

Lending Activity

Given the number and dollar amounts of HMDA, consumer, small business, and small farm loans originated in the market area, State Bank demonstrates a good responsiveness to local credit needs. State Bank operates in a highly competitive market and communities in its assessment area have been significantly impacted by challenging economic times. In light of these factors, the bank ranked 25th out of 423 institutions in 2008 for HMDA lending, and 14th out of 81 institutions for small business and small farm lending throughout its market area.

Assessment Area Concentration

As noted below, a majority of State Bank’s loans by volume and dollar amount were made within its market. The following table illustrates the bank’s levels of lending inside and outside the assessment area.

Lending Inside and Outside the Assessment Area								
Loan Type	Inside the Assessment Area				Outside the Assessment Area			
	# of Loans	%	\$ (000s)	%	# of Loans	%	\$ (000s)	%
HMDA	1,085	63.0	134,047	53.2	637	37.0	117,900	46.8
Consumer	1,362	93.2	32,922	88.3	100	6.8	4,376	11.7
Small Business	523	89.9	86,630	88.2	59	10.1	11,599	11.8
Small Farm	470	97.5	45,344	96.9	12	2.5	1,441	3.1
Total	3,440	81.0	298,943	68.8	808	19.0	135,316	31.2

Geographic Distribution

The geographic distribution of HMDA, consumer, and small business lending is considered adequate. However, modest lending gaps were noted in lending in low- and moderate-income tracts in the Toledo MSA 45780 and the Ft. Wayne MSA 23060. Further, there is minimal number of small farms located in low- and moderate-income tracts within the Toledo and Ft. Wayne metropolitan areas and lending for this product was not weighted as heavily.

Gaps in lending were noted in low- and moderate-income tracts in the Toledo MSA 45780 and the Ft. Wayne MSA 23060, as the bank's lending during this review period penetrated less than half of the low- and moderate-income tracts in these assessment areas. The gaps in lending were attributable to the considerable distance between the bank's branches and many of the low- and moderate-income tracts in those areas, as well as high banking competition, which makes it difficult for the bank to reach individuals in those areas. Please refer to the respective assessment area analyses for further details.

Borrower Distribution

The bank's level of lending to borrowers of different income levels (particularly low- and moderate-income borrowers) and to businesses and farms of different revenue sizes (particularly small businesses and small farms) is good. The borrower distribution for HMDA loans was good in all assessment areas. The borrower distribution for consumer lending was excellent in Nonmetropolitan Ohio and the Toledo MSA 45780. The borrower distribution for consumer lending was good in the Lima MSA 30620. The borrower distribution for consumer lending was poor in the Ft. Wayne MSA 23060. The distribution of loans to small businesses and small farms was good in all assessment areas.

Community Development Lending

State Bank made a relatively high level of community development loans in its assessment area. During this evaluation period, the bank originated five community development loans totaling \$7.9 million. One loan promoted economic development and created jobs for low- and moderate-income individuals. Two loans provided affordable housing to low- and moderate-income individuals. One loan promoted economic development and another helped revitalize a low-income area. Of the total community development loans originated, approximately 79.2% of the funds supported the Nonmetropolitan Ohio assessment area, 20.1% supported the Ft. Wayne MSA 23060, and 0.8% supported the Toledo MSA 45780.

During this evaluation period, the bank also made a community development loan for \$710,000 in the Columbus, Ohio MSA. As previously discussed, State Bank has a loan production office in Dublin, Ohio, a suburb of Columbus. Although Columbus is not included in the bank's assessment area, this loan supported the development of an affordable housing apartment complex in that area.

Investment Test

Performance under the Investment Test is rated "Low Satisfactory."

State Bank's level of making qualified community development investments exhibits an adequate responsiveness to credit and community development needs. Bank investments totaled approximately \$2.4 million during this evaluation period. This was a significant increase over the level of investments made during the previous evaluation. The investments supported affordable housing, community services to low- and moderate-income individuals, and economic development.

During a prior evaluation period, the bank purchased one mortgage-backed security in the amount of \$1 million. Over half of the funds in the security were for home loans to low- and moderate-income borrowers in the Toledo and Ft. Wayne MSAs. The bank received credit for the outstanding balance of \$780,895 during this evaluation period.

Service Test

Performance under the Service Test is rated “Low Satisfactory.”

Retail Services

Retail delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. The bank operates 25 branches (of which 22 have ATMs) and two cash-only ATMs. As previously discussed, the bank’s branches in the Toledo MSA 45780 are primarily in middle-income. The bank operates one branch (with an ATM) in the Ft. Wayne MSA 23060. Both areas are highly banked, as evidenced by State Bank’s limited market share of deposits, 1.1% and 0.3% in the Toledo and Ft. Wayne MSAs, respectively. The positioning of these branches and high competition could make it difficult for the bank to fully reach all portions of these assessment areas. In light of these factors, banking services do not vary in a way that inconveniences residents in certain portions of the bank’s assessment areas. As previously discussed, the bank acquired five branches when it purchased the National Bank of Montpelier, all of which are located in the nonmetropolitan Ohio area. The bank also closed two offices since the previous evaluation. Those branches were located in the nonmetropolitan Ohio assessment area and the Lima MSA 30620. The closed offices were in middle-income tracts and other bank offices were in close proximity for residents of those areas. As such, State Bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies.

State Bank’s branches in the Toledo MSA 45780 and Ft. Wayne MSA 23060 are further in distance from the majority of low- and moderate-income tracts in these areas. The bank operates seven branches throughout the Toledo MSA 45780, and those offices are primarily located in middle-income, suburban areas. The bank has one branch in the Ft. Wayne MSA 23060 and has operated in that area since January 2007. There is also high banking competition in Toledo and Ft. Wayne, as discussed above. This analysis indicates that although the bank’s geographic distribution of lending is consistently below that of its peers in these areas, the penetration of lending in these tracts is increasing.

State Bank also offers Individual Development Accounts (IDAs) through a partnership with the Northwest Ohio Community Action Commission. IDAs are matched savings accounts for low- and moderate-income individuals, designed to help participants achieve long-term goals of homeownership, education, or entrepreneurship. For each dollar a participant saves in these accounts, participating financial institutions and/or agencies contribute two dollars to the account.

Community Development Services

The bank provided an adequate level of community development services within its market. These services include serving on boards of local organizations and offering a variety of financial services to these organizations. Although bank employees participate in meaningful capacities in various local organizations, only those participations providing explicit financial services to organizations with CRA-related purposes were given consideration in the bank’s CRA performance context. The following list is an example of some community development services for which the bank received CRA consideration during this evaluation period.

- Agricultural Management Seminar – The bank hosts a semi-annual seminar for local farmers. The seminar covers topics such as risk management, marketing, and financial planning. The bank hosted four of these seminars during this evaluation period.
- Defiance City Revolving Loan Fund – An employee is a board member for this program that provides

low-interest loans for financing local businesses' start-up expenses.

- Defiance County Community Improvement Corporation (CIC) – An employee is a board member and provides the CIC with expertise on strategic planning and business development.
- Northwest Ohio Development Assistance Corporation – An employee is a board member of this Small Business Administration-certified program that provides low-interest loans to small businesses.
- Lima/Allen Chamber of Commerce – Bank employees provided financial consultation at a free small business seminar for local business owners.

The bank also provided two community development services in the Columbus, Ohio MSA during this evaluation period. As previously discussed, Columbus, Ohio is not part of the bank's assessment area. Bank employees presented at a first time home buyers seminar and provided financial literacy training to children from low- and moderate-income families.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

STATE OF OHIO

CRA RATING FOR OHIO: Satisfactory

The Lending Test is rated: “High Satisfactory”

The Investment Test is rated: “High Satisfactory”

The Service Test is rated: “Low Satisfactory”

Major factors supporting the institution’s rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among borrowers of different income levels and businesses of different revenue sizes;
- The bank made a relatively high level community development loans;
- The bank made a good level of qualified community development investments and donations;
- Delivery systems are reasonably accessible to all portions of the bank’s assessment areas;
- The bank provided an adequate level of community development services within the evaluation period; and,
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or to low- or moderate-income individuals.

SCOPE OF EXAMINATION

The scope of this examination for the State of Ohio was determined on factors such as the extent of the bank’s presence in an area, the level of loan originations, and the bank’s concentration within a product line. Based on these factors, full scope reviews were conducted for all of the bank’s assessment areas. Loan products reviewed for this evaluation include: HMDA loans (home purchase and home refinance loans), consumer loans (home equity, motor vehicle, and other secured loans), small business loans, and small farm loans.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

State Bank's operations in the State of Ohio are comprised of the following three assessment areas:

- Nonmetropolitan – Northwest Ohio, consisting of Defiance, Henry, Paulding, Putnam, Van Wert, and Williams Counties
- Toledo, Ohio Metropolitan Statistical Area (MSA) 45780 – consisting of Fulton, Lucas, and Woods Counties, and Ottawa County, however the bank's assessment area for purposes of this evaluation included all counties within the MSA with the exception of Ottawa County. In addition, one census tract in Hillsdale County and two census tracts in Lenawee Counties in the State of Michigan were included in this assessment area. There are no branch locations in Michigan; therefore, the two counties were added to this assessment area for evaluation purposes.
- Lima, Ohio MSA 30620 – consisting of the entirety of Allen County

State Bank's assessment areas in Ohio consist of 19 low-income tracts, 48 moderate-income tracts, 129 middle-income tracts, and 50 upper-income tracts.

State Bank operates 24 offices, of which 21 have full-service ATMs. The bank also has two stand-alone cash-only ATMs. One office is located in a moderate-income tract, 19 offices are in middle-income tracts, and four offices are located in upper-income tracts.

As previously discussed, since the last evaluation, State Bank consolidated its West Montpelier, Ohio location into its East Montpelier, Ohio location. The bank also closed its branch located in Ney, Ohio and one office on Elida Road in Lima, Ohio. Both of these offices were located in middle-income tracts and had no impact on the bank's delineated assessment area.

The following table illustrates the demographic characteristics of State Bank's assessment areas in the State of Ohio.

Combined Demographics Report

The State Bank and Trust Company

Assessment Group(s): All OH

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	7.7	8,529	3.5	3,047	35.7	44,871	18.4
Moderate-income	48	19.5	34,667	14.2	7,096	20.5	43,632	17.9
Middle-income	129	52.4	137,460	56.4	7,613	5.5	56,620	23.2
Upper-income	50	20.3	63,100	25.9	1,929	3.1	98,633	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	246	100.0	243,756	100.0	19,685	8.1	243,756	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	16,751	5,210	2.0	31.1	8,950	53.4	2,591	15.5
Moderate-income	65,249	31,050	12.2	47.6	27,300	41.8	6,899	10.6
Middle-income	215,533	149,734	58.6	69.5	53,976	25.0	11,823	5.5
Upper-income	88,901	69,368	27.2	78.0	15,631	17.6	3,902	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	386,434	255,362	100.0	66.1	105,857	27.4	25,215	6.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,316	4.0	1,126	3.9	136	4.5	54	4.7
Moderate-income	3,714	11.3	3,235	11.2	352	11.6	127	11.0
Middle-income	18,297	55.5	15,933	55.4	1,672	55.2	692	60.1
Upper-income	9,626	29.2	8,479	29.5	869	28.7	278	24.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32,953	100.0	28,773	100.0	3,029	100.0	1,151	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	3	0.1	3	0.1	0	0.0	0	0.0
Moderate-income	16	0.5	16	0.6	0	0.0	0	0.0
Middle-income	2,242	76.8	2,223	76.8	19	82.6	0	0.0
Upper-income	657	22.5	653	22.6	4	17.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,918	100.0	2,895	100.0	23	100.0	0	0.0
Percentage of Total Farms:			99.2		0.8		0.0	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

Lending Test

State Bank is rated “High Satisfactory” for the lending test in the State of Ohio. State Bank has a good responsiveness to the credit needs of the community. The bank’s level of lending to borrowers of different income levels, particularly low- and moderate-income borrowers, and to businesses of different revenue sizes, particularly small businesses and small farms, was good. The bank’s level of lending throughout its assessment areas, particularly to low- and moderate-income tracts was adequate. The bank originated four community development loans totaling \$6.3 million in the State of Ohio during this evaluation period helped to enhance the bank’s overall lending activity within the state.

Lending Activity

State Bank adequately responded to the credit needs of the community in the State of Ohio. Specifically, the bank has a good responsiveness to credit needs in the nonmetropolitan Ohio assessment area and the Lima MSA 30620. The bank demonstrated an adequate responsiveness to the community’s credit needs in the Toledo MSA 45780. During this review period, the bank originated 3,305 loans in Ohio, which represents 96.1% of the bank’s total lending.

Geographic Distribution

The bank’s geographic distribution of lending throughout the State of Ohio is adequate.

There are few low- and moderate-income tracts in nonmetropolitan Ohio; therefore, the geographic distribution of lending was not weighted as heavily in that area. The Lima MSA 30620 and Toledo MSA 45780 contain more low- and moderate-income tracts than nonmetropolitan Ohio and, therefore, the bank’s geographic distribution of lending was weighted more heavily in those areas.

During this review period, the bank had two offices in the Lima MSA 30620. One located in a moderate-income tract, with the other (which was closed in 2009) located in a middle-income tract. The bank’s geographic distribution of lending in the Lima MSA 30620 was generally adequate and aligned with that of its peers.

State Bank operates seven offices in the Toledo MSA. Specifically, five of the offices are located in middle-income tracts and two offices are located in upper-income tracts. As previously discussed, the Toledo MSA 45780 is a highly banked market. According to the 2008 HMDA Market Peer Report, State Bank ranked 24th out of 285 HMDA-reporting financial institutions in the Toledo MSA. The 2008 CRA Market Peer Report indicates that State Bank ranked 18th out of 60 CRA-reporting institutions in the area. Factors such as branch location and the highly competitive market can cause the bank’s geographic distribution to be moderately lower than that of its peers.

Borrower Distribution

The bank's levels of lending to borrowers of different income levels and to businesses and farms of different revenue sizes are good throughout Ohio. For the Nonmetropolitan Ohio assessment area, the borrower distribution for HMDA, small business, and small farm lending was good. The borrower distribution for consumer lending in that area was excellent. For the Toledo MSA 45780, the borrower distribution for HMDA, small business, and small farm lending was good. The borrower distribution for consumer lending in that area was excellent. The borrower distribution of lending in the Lima MSA 30620 was good for all products.

Lending Outside the Assessment Area

As previously discussed, State Bank opened a loan production office (LPO) in Dublin, Ohio during this evaluation period. Dublin is a suburb of Columbus, Ohio and is included in the Columbus, Ohio MSA 18140. The LPO is not a branch and only generates residential real estate loans; therefore, this MSA is not included as a separate evaluation. However, since the bank adequately addresses the needs of the borrowers within its assessment area, consideration is given to loans made to low- and moderate-income borrowers outside its assessment area. This review revealed the following details regarding the bank's borrower distribution of lending in this area.

Home Purchase Loans

State Bank originated 24 (11.0%) home purchase loans to low-income borrowers. This is below the percentage (19.2%) of low-income families in the assessment area and reflects an adequate level of lending to low-income borrowers.

State Bank originated 67 (30.7%) home purchase loans to moderate-income borrowers. This exceeds the percentage (18.3%) of moderate-income families in the assessment area and reflects an excellent level of lending to moderate-income borrowers.

The bank made 51 (23.4%) and 75 (34.4%) home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (23.0% and 39.4%) of middle- and upper-income families in the assessment area, respectively.

The bank made one (0.5%) home purchase loan to a borrower whose income was unknown.

Home Refinance Loans

State Bank originated 11 (4.5%) home refinance loans to low-income borrowers. This is below the percentage (19.2%) of low-income families in the assessment area and reflects a poor level of lending to low-income borrowers.

State Bank originated 28 (11.4%) home refinance loans to moderate-income borrowers. This is below the percentage (18.3%) of moderate-income families in the assessment area and reflects an adequate level of lending to moderate-income borrowers.

The bank made 56 (22.9%) and 147 (60.0%) home refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (23.0% and 39.4%) of middle- and upper-income families in the assessment area, respectively. The bank made three (1.2%) home refinance loans to borrowers whose incomes were unknown.

The level of lending was considered in the bank's lending performance in the State of Ohio.

Community Development Loans

During the evaluation period, State Bank originated four community development loans totaling \$6.3 million within the State of Ohio, which supported the creation of affordable housing units for low- and moderate-income individuals and economic development and enhanced the bank's lending test performance.

Investment Test

State Bank's investment test rating for the State of Ohio is "High Satisfactory." The bank made \$3.1 million in qualified investments within the state. The investments were for various community development purposes, such as scholarships to low- and moderate-income individuals, medical care for low- and moderate-income individuals, affordable housing, and economic development. Further, the bank's level of qualified investments in Ohio has increased substantially since the previous evaluation.

Service Test

State Bank is rated "Low Satisfactory" for the service test in the State of Ohio.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income level in the assessment area. The banking services offered do not inconvenience residents in certain portions of the bank's assessment areas. In addition, while offices in Lima and Ney, Ohio were closed and the two offices in Montpelier, Ohio were consolidated into one, the changes did not adversely affect the accessibility of the bank's delivery systems, especially in low- and moderate-income geographies and to low- and moderate-income individuals, as these areas are still adequately served.

Community Development Services

The bank provided an adequate level of community development services in Ohio. The following list is an example of some community development services extended in Ohio, for which the bank received CRA consideration during this evaluation period.

- Agricultural Management Seminar – The bank hosts a semi-annual seminar for local farmers. The seminar covers topics such as risk management, marketing, and financial planning and serves farmers throughout the bank's assessment area. The bank hosted four of these seminars during this evaluation period.

- Northwest Ohio Development Assistance Corporation – An employee is a board member of this Small Business Administration-certified program that provides low-interest loans to small businesses.
- Lima/Allen Chamber of Commerce – Bank employees provided financial consultation at a free small business seminar for local business owners.
- Defiance Development and Visitors Bureau – A bank employee is a board member of the organization that promotes the restoration and preservation of businesses located in downtown Defiance.

The bank also offers IDAs for low- and moderate-income individuals through a partnership with the Northwest Ohio Community Action Commission. The IDAs are matched savings account that promote saving for homeownership, education, and entrepreneurship.

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TOLEDO, OHIO MSA 45780

The Toledo, Ohio MSA 45780 assessment area includes the entireties of Fulton, Lucas, Wood and Ottawa Counties. However, the bank's assessment area only includes Fulton, Lucas and Wood Counties. The bank has also designated one census tract in Hillsdale County and two census tracts in Lenawee County in the State of Michigan as part of this assessment area. There are no branch locations within the State of Michigan.

As previously discussed, State Bank has seven branches in this area that are located in suburban areas of Toledo. Specifically, five of the branches are located in middle-income tracts and two branches are located in upper-income tracts. This assessment area contains 166 census tracts, of which 17 are low-income tracts, 36 are moderate-income tracts, 80 are middle-income tracts, and 33 are upper-income tracts. The census tracts located in Hillsdale and Lenawee Counties, Michigan are classified as distressed middle-income tracts, due to high unemployment.

Population Characteristics

Data from the 2000 United States Census Bureau report indicates that the total population of this assessment area was 630,199. This data also indicates that 25.9% of the population were age 17 years and younger, 11.1% were 18 to 24, 50.4% were 25 to 64, and 12.6% were 65 and older.

The city of Toledo is the county seat of Lucas County and is the most populous of all counties in this assessment area. Data from the Ohio Department of Development¹ indicates that in 2000, the city of Toledo's population was 313,619. In 2007, it was estimated that the population declined by approximately 5.9% to 295,029.

The second-largest city in this assessment area is Bowling Green, which is located in Wood County. According to the Department of Development, Bowling Green's population in 2000 was 29,636. It is estimated that the city's population rose slightly to 29,884 in 2007. This population increase is most likely attributed to the student population at Bowling Green State University, which is one of Ohio's largest universities. According to the university's website (www.bgsu.edu), the student enrollment during the 2008-2009 academic years was 20,491.

The largest city in Fulton County is Wauseon. Data from the Ohio Department of Development indicates that in 2000, this city's population was 7,091. It is estimated that the population rose to 7,278 in 2007.

Income Characteristics

Data from the 2000 U.S. Census Bureau report indicates that the median family income for the counties in this assessment area was \$50,203. This figure was slightly below the State of Ohio's median family income of \$50,037 and the Toledo, Ohio MSA 45780 median family income of \$50,408.

¹ <http://development.ohio.gov>

Since the previous CRA evaluation, communities in this assessment area have been profoundly impacted by job loss because of deteriorating national, state, and local economies. This assessment area is primarily a manufacturing industry, in which a substantial percentage involves the automobile industry in Detroit, Michigan. The struggling automobile industry resulted in considerable job loss and reduced incomes for people in this assessment area.

As of 2000, there were 247,841 households in this assessment area, of which 162,014 (66.2%) were designated as families. Of the households designated as families, 20.4% were low-income, 18.0% were moderate-income, 22.5% were middle-income, and 39.1% were upper-income. Further, 9.0% of all families in this area lived below the poverty level. Since the majority of families in this assessment area are middle- and upper-income families, the majority of the bank's lending would be expected in these categories.

Housing Characteristics

According to data from the 2000 U.S. Census Bureau report, there were 264,793 housing units in this assessment area, of which 167,374 (63.2%) were owner-occupied, 80,461 (30.4%) were rental units, and 16,958 (6.4%) were vacant units. Additionally, 79.3% of these properties were one-to-four family units, 16.0% of these properties were five or more units, 4.6% were mobile home units, and 0.1% were classified as other units.

The median age of housing stock throughout the assessment area is 42 years old. The median age of housing stock for Fulton, Lucas, Wood, Hillsdale, and Lenawee Counties are 37, 43, 29, 38, and 41, respectively. The median housing value throughout the assessment area is \$93,516. The housing affordability ratio for the entire assessment area is 41% and the affordability ratio for Fulton and Lucas Counties is 42%, while the affordability ratio in Wood, Hillsdale, and Lenawee Counties is 39%, 46%, and 41%, respectively. The median gross rent for the assessment area is \$488.

Data from the 2000 U.S. Census Bureau report indicated that 15,273 housing units were located in low-income tracts, 52,154 were in moderate-income tracts, 136,481 were in middle-income tracts, and 60,885 were in upper-income tracts. Areas with high concentrations of students can impact banks' abilities to lend in those areas, particularly when the universities or colleges are located in low- and moderate-income geographies. The University of Toledo is located in the Toledo MSA, however not a low- or moderate-income area. The campus of Bowling Green State University is however, located in a low-income tract, which limits the institution's ability to lend in those tracts.

In addition, communities in this assessment area have been significantly impacted by the recession of recent years and have experienced considerable job loss. These factors have contributed to record-level foreclosure filings.

Data provided by realtytrac.com² indicates that the State of Ohio currently has 93,302 homes currently in foreclosure. Lucas County has one of the highest levels of foreclosure in the State of Ohio. As of March 2010, there were 5,402 homes in foreclosure in Lucas County. Further, one in every 334 housing units in Lucas County received foreclosure filings during that month. Listed below are the statistics for areas within Lucas County with the highest levels of foreclosures:

- **Berkey** – One in every 202 housing units received foreclosure filings in March 2010.

² www.realtytrac.com

- Holland – One in every 305 housing units received foreclosure filings in March 2010.
- Toledo (proper) – One in every 328 housing units received foreclosure filings in March 2010.
- Whitehall – One in every 206 housing units received foreclosure filings in March 2010.

As of March 2010, there were 343 foreclosure homes in Fulton County, with one in every 326 housing units receiving foreclosure filings. There were 1,007 foreclosure homes in Wood County, with one in every 471 housing units receiving foreclosure filings. In Hillsdale County, Michigan, one in every 447 housing units received foreclosure filings and in Lenawee County, Michigan, one in every 310 housing units received foreclosure filings.

The high amount of foreclosures in this assessment area has an impact on neighborhoods in the Metro-Toledo area, especially in decreasing housing values. This information was taken into consideration within the lending test.

Economic Characteristics

The Ohio Department of Development indicates that in Lucas County, the industries providing the highest employment are manufacturing, trade (transportation and utilities), professional and business services, and state and local government. The average salary for these industries was \$56,064 for manufacturing, \$27,936 for trade, \$37,728 for professional and business services, \$42,336 for state government, and \$39,408 for local government. Some of the largest employers in Lucas County are Chrysler LLC, General Motors Corporation, Owens Corning, the City of Toledo, and Andersons, Inc.

Based on average annual employment data reported by the Ohio Department of Development, the largest employment industries in Fulton County were manufacturing, trade (transportation and utilities), professional and business services, and local government. The average salary for these industries was \$36,576 for manufacturing, \$25,152 for trade, \$18,000 for professional and business services, and \$27,600 for local government jobs. In Fulton County, some of the largest employers are International Automotive Components, TRW Automotive, Dana Corporation, Fulton County Government, and North Star BlueScope Steel LLC.

This data also indicates that for Wood County, the largest employment industries were construction, manufacturing, trade (transportation and utilities), and professional and business services. The average salary for these industries was \$44,208 for construction, \$48,768 for manufacturing, \$28,416 for trade, and \$31,248 for professional and business services. The largest employers in Wood County are Chrysler LLC, Cooper Standard Automotive, Rudolph-Libbe Companies, and Walgreen Co.

As indicated above, manufacturing has been the driving force of the economy in this assessment area for many years. In fact, the 2009 annual report from the Ohio Department of Job and Family Services Bureau of Labor Market Information³ states that given Ohio's higher-than-average employment concentrations in manufacturing industries, job losses in this sector have had a disproportionately severe effect on the economy.

³ www.ohiolmi.com

The area's close proximity to Detroit, Michigan cultivated and supported many manufacturing jobs. Challenging financial situations of the Detroit automakers impacted large and small manufacturing companies throughout this area. Unemployment in this assessment area reached record levels during this evaluation period. Data from the State of Ohio Labor Market Information indicates that in March 2010, the unemployment rate for Fulton County was 14.4%, Lucas County was 12.8%, and Wood County was 11.6%. These unemployment levels exceeded unemployment rates for the State of Ohio (11.0%) and the national unemployment rate of 9.7% during that period.

Data from the State of Michigan⁴ indicates that the major employment industries in Lenawee County are construction, manufacturing, retail trade, and state and local government. Major employers in Lenawee County include Inteva Products LLC, Tecumseh Products, and Emma L. Bixby Hospital. This data also indicates that Hillsdale County is primarily an agricultural area. However, despite this agricultural base, over 30% of the workforce is employed in the manufacturing sector. Major employers in Hillsdale County include Tenneco, Inc., Hi-Lex Controls, Inc., and Hillsdale College.

As previously discussed, State Bank designates three census tracts between Hillsdale and Lenawee Counties as part of its assessment area. Adrian, Michigan is the largest city in Lenawee County. The City of Hillsdale is the county seat of Hillsdale County. Manufacturing is the predominant industry in these south-central Michigan communities. The automobile industry steered these areas' economies. These communities have been adversely impacted by the recession and the Detroit automakers' financial challenges. As of March 2010, the United States Bureau of Labor and Statistics reported that the unemployment rate was 18.4% in Hillsdale County and 17.4% in Lenawee County. As a result of these substantial unemployment rates, the tracts in these counties are designated as distressed middle-income tracts due to unemployment. Unemployment rates in Hillsdale and Lenawee Counties significantly exceeded the State of Michigan's unemployment rate of 14.0% and the national unemployment rate of 9.7%, during that period.

The challenging economic condition of this assessment area was considered during the evaluation of State Bank's lending performance.

There is significant banking competition throughout this assessment area. Data from the Federal Deposit Insurance Corporation (FDIC)⁵ indicates that as of June 30, 2009, State Bank ranked tenth out of 20 financial institutions holding 1.1% of the market share of deposits. Key Bank, N.A. and Huntington National Bank ranked first and second, holding 27.1% and 20.1% of the market share of deposits, respectively.

Community Contacts

Community contact interviews were conducted with an organization that supports economic development in this assessment area and another that provides affordable housing. These interviews revealed that the recession and ensuing tightened lending standards from banks has impacted local businesses' abilities to thrive, as it is more difficult for businesses to obtain credit for equipment and payroll. This difficulty and/or inability to obtain credit have caused many business owners to downsize, resulting in increased unemployment throughout the area. These interviews also evidenced the increased need for affordable housing throughout the assessment area. Individuals that were not considered low- or moderate-income in past years now need assistance finding affordable housing due to job loss and reductions in income.

4 www.michigan.org

5 www.fdic.gov

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN THE TOLEDO, OHIO MSA 45780

Lending Test

State Bank's performance on the lending test in the Toledo MSA 45780 is good.

State Bank's distribution of branches in this area and significant banking competition challenges the bank's ability to fully reach borrowers living in many of this area's low- and moderate-income geographies. This could cause the bank's geographic distribution of lending to be lower than that of its peers. Despite challenges with its geographic distribution of lending, the bank's levels of lending to borrowers of different income levels and to businesses of different revenue sizes was good for HMDA, small business, and small farm lending. The borrower distribution for consumer lending in this assessment was excellent.

Lending Activity

Lending levels reflect a good responsiveness to the credit needs of this assessment area. According to the Federal Deposit Insurance Corporation's (FDIC) Deposit Share Summary Report, State Bank holds 1.13% of the market share of deposits in Fulton, Lucas, and Wood Counties, Ohio. State Bank does not rank among the market share of deposits in Hillsdale and Lenawee Counties because the bank has no branches in the State of Michigan. According to the 2008 HMDA Market Peer Report, State Bank ranked 24th out of 285 HMDA-reporting financial institutions in the Toledo MSA. The 2008 CRA Market Peer Report indicates that State Bank ranked 18th out of 60 CRA-reporting institutions in the area, which further supports that Toledo is a highly banked market.

Geographic Distribution

Data reflects a poor geographic distribution of lending in the Toledo MSA 45780. However, the aforementioned logistical and competitive factors support that the geographic distribution of lending is adequate.

This evaluation revealed lending gaps in this assessment area. In 2008, State Bank made one loan in one (5.9%) of the area's 17 low-income tracts. During that year, the bank made 11 loans in seven (19.4%) of the area's 36 moderate-income tracts. The bank made loans in 39 (48.8%) of the area's 80 middle-income tracts and made loans in 17 (51.5%) of the area's 33 upper-income tracts. In 2009, State Bank made one loan in one (5.9%) of the area's 17 low-income tracts. During that year, the bank made 21 loans in 11 (30.6%) of the area's 36 moderate-income tracts, 52 (65.0%) of the area's 80 middle-income tracts, and 25 (75.8%) of the area's 33 upper-income tracts. As previously discussed, the tracts in Hillsdale and Lenawee Counties, Michigan are classified as distressed due to unemployment. In 2008, the bank originated 17 loans in two of those distressed tracts. In 2009, the bank originated 27 loans between all three distressed tracts.

While the lending gaps appear to be substantial, the reason for the gaps is attributable to branch location and significant competition in the area. This assessment area has also experienced significant economic deterioration as a result of the Detroit, Michigan automobile industry collapse and the recession. As such, borrowers' (throughout the assessment area) abilities to obtain credit have reduced considerably in recent years, thereby making it more difficult for the bank to reach and provide credit to persons throughout its assessment area. However, the bank's level of lending throughout the assessment area has gradually increased since the previous evaluation, which indicates the bank's efforts to better reach these areas.

Home Purchase Loans

State Bank made no home purchase loans in low-income tracts, although the opportunity exists, as 2.9% of the housing in this area is owner-occupied. The aggregate of all HMDA lenders made 1.3% of home purchase loans in low-income tracts. Therefore, the bank's geographic distribution of home purchase lending in low-income tracts is poor.

The bank originated three (5.0%) home purchase loans in moderate-income tracts, which is significantly less than the percentage (14.8%) of owner-occupied units in these tracts. The aggregate of all HMDA lenders made 11.2% of home purchase loans in moderate-income tracts. Therefore, the geographic distribution of home purchase lending moderate-income tracts is poor.

State Bank made 78.3% of its home purchase loans in this area's middle-income tracts and 16.7% of its home purchase loans in upper-income tracts, compared to the percentages of owner-occupied units in these tracts at 54.4% and 27.9%, respectively. The aggregate of all HMDA lenders made 49.6% and 37.9% of home purchase loans in middle- and upper-income tracts, respectively.

Home Refinance Loans

State Bank made one (0.4%) home refinance loan in a low-income tract, which was below the percentage (2.9%) of owner-occupied units in these tracts. The aggregate of all lenders made 0.9% of refinance loans in low-income tracts. Therefore, the geographic distribution of lending in low-income tracts is poor.

The bank made six (2.4%) home refinance loans in moderate-income tracts, which was significantly below the percentage (14.8%) of owner-occupied units in these tracts. The aggregate of all lenders made 10.1% of refinance loans in these tracts. Therefore, the geographic distribution for refinance loans in moderate-income tracts is poor.

The bank originated 180 (72.0%) of its refinance loans in middle-income tracts and 63 (25.2%) of its refinance loans in upper-income tracts, compared to the percentages of owner-occupied units in these tracts at 54.4% and 27.9%, respectively. The aggregate of all HMDA lenders made 53.3% and 35.6% of all refinance loans in middle- and upper-income tracts, respectively.

Consumer Loans

The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures; therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank made no home equity loans in low-income tracts, which was below the percentage (5.2%) of low-income households in these tracts. Therefore, the geographic distribution in low-income tracts is poor.

The bank originated two (1.1%) home equity loans in moderate-income tracts. This is significantly below the percentage (18.9%) of moderate-income households in these tracts and reflects a poor geographic distribution of lending.

The bank originated 82.0% and 16.9% of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (52.3% and 23.5%, respectively) of middle- and upper-income households in these tracts.

Motor Vehicle Loans

State Bank made no motor vehicle loans in low-income tracts. Therefore, the geographic distribution in low-income tracts is poor.

The bank originated 13 (7.5%) motor vehicle loans in moderate-income tracts. This is below the percentage (18.9%) of moderate-income households in these tracts and reflects a poor geographic distribution of lending.

The bank originated 80.9% and 11.6% of its motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (52.3% and 23.5%, respectively) of middle- and upper-income households in these tracts.

Other Secured Loans

State Bank made no other secured loans in low-income tracts. Therefore, the geographic distribution in low-income tracts is poor.

The bank originated four (6.3%) other secured loans in moderate-income tracts. This is below the percentage (18.9%) of moderate-income households in these tracts and reflects a poor geographic distribution of lending.

The bank originated 84.1% and 9.5% of its other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (52.3% and 23.5%, respectively) of middle- and upper-income households in these tracts.

Small Business Loans

State Bank made one (0.8%) of its business loans in low-income tracts, which was below the percentage (4.4%) of businesses located in low-income tracts. The aggregate of all CRA reporters made 2.7% of its business loans in low-income tracts and reflects a poor geographic distribution of lending.

The bank made four (3.3%) of its business loans in moderate-income tracts, which was significantly below the percentage (12.5%) of businesses in moderate-income tracts. The aggregate of all CRA reporters made 9.7% of its business loans in moderate-income tracts. This reflects a poor geographic distribution of lending.

The bank originated 66.7% and 29.3% of its business loans in middle- and upper-income tracts, respectively, compared to the percentages (51.6% and 31.6%, respectively) of businesses in middle- and upper-income tracts. The aggregate of all CRA reporters made 46.5% and 38.3%, respectively, of all business loans in middle- and upper-income tracts.

Small Farm Loans

State Bank made none of its farm loans in low- or moderate-income tracts, which was below the percentages (0.2% and 1.1%, respectively) of farms in low- and moderate-income tracts. The aggregate of all CRA reporters also made no farm loans in low-income tracts and 0.3% of loans in moderate-income tracts. Given the limited amount of farms located in low- and moderate-income tracts, location of the farms to the bank's branch locations, and limited lending among its peers, the geographic distribution of lending is adequate.

The bank made 71 (95.9%) of its farm loans in middle-income tracts. This exceeded the percentage (84.0%) of farms in middle-income tracts and the aggregate of all CRA reporters lending (91.2%) in these tracts.

The bank made three (4.1%) of its farm loans in upper-income tracts. This was below the percentage (14.6%) of farms in upper-income tracts and below the aggregate of all CRA reporters lending (7.5%) in these tracts.

Borrower Distribution

Home Purchase

The bank made nine (15.0%) of its home purchase loans to low-income borrowers. This was below the percentage (20.4%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 12.2% of its home purchase loans to low-income borrowers. This reflects a good level of lending to low-income borrowers.

The bank made 11 (18.3%) of its home purchase loans to moderate-income borrowers. This aligned with the percentage (18.0%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 24.6% of its home purchase loans to moderate-income borrowers. This reflects an excellent level of lending to moderate-income borrowers.

The bank made 16 (26.7%) and 22 (36.7%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.5% and 39.1%, respectively) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 22.5% and 30.2% of its home purchase loans to middle- and upper-income borrowers, respectively.

The bank made two (3.3%) of its home purchase loans to borrowers where the income level was unknown. The aggregate of all HMDA lenders made 10.4% of its home purchase loans to borrowers where the income level was unknown.

Home Refinance Loans

The bank made 17 (6.8%) of its home refinance loans to low-income borrowers. This was significantly below the percentage (20.4%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 8.6% of its home refinance loans to low-income borrowers and reflects a poor level of lending to low-income borrowers.

The bank made 57 (22.8%) of its home refinance loans to moderate-income borrowers, which exceeded the percentage (18.0%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 19.1% of its home refinance loans to moderate-income borrowers. This reflects an excellent level of lending to moderate-income borrowers.

The bank made 77 (30.8%) and 89 (35.6%) of its home refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.5% and 39.1%, respectively) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 24.1% and 35.3% of its home refinance loans to middle- and upper-income borrowers, respectively.

The bank made 12 (3.9%) of its home refinance loans to borrowers where the income level was unknown. The aggregate of all HMDA lenders made 13.0% of its home refinance loans to borrowers where the income level was unknown.

Consumer Loans

The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures. Therefore, aggregate and market share data is not available for these loan products.

Home Equity

State Bank made 26 (13.8%) of its home equity loans to low-income borrowers. This is below the percentage (23.9%) of low-income households in the assessment area, yet reflects an adequate level of lending to low-income borrowers.

The bank made 49 (25.9%) of its home equity loans to moderate-income borrowers. This exceeds the percentage (16.5%) of moderate-income households in the assessment area and reflects an excellent level of lending to moderate-income borrowers.

The bank made 52 (27.5%) and 55 (29.1%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (18.5% and 41.1%, respectively) of middle- and upper-income households in the assessment area.

The bank made seven (3.7%) of its home equity loans to borrowers where the income levels were unknown.

Motor Vehicle

State Bank made 57 (32.9%) of its motor vehicle loans to low-income borrowers. This exceeds the percentage (23.9%) of low-income households in the assessment area and reflects an excellent level of lending to low-income borrowers.

The bank made 46 (26.6%) of its motor vehicle loans to moderate-income borrowers. This exceeds the percentage (16.5%) of moderate-income households in the assessment area and reflects an excellent level of lending to moderate-income borrowers.

The bank made 37 (21.4%) and 30 (17.3%) of its motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (18.5% and 41.1%, respectively) of middle- and upper-income households in the assessment area.

The bank made three (1.7%) of its motor vehicle loans to borrowers where the income levels were unknown.

Other Secured Loans

State Bank made 25 (39.7%) of its other secured loans to low-income borrowers. This exceeds the percentage (23.9%) of low-income households in the assessment area. This reflects an excellent level of lending to low-income borrowers.

The bank made 19 (30.2%) of its other secured loans to moderate-income borrowers. This exceeds the percentage (16.5%) of moderate-income households in the assessment area. This reflects an excellent level of lending to moderate-income borrowers.

The bank made 14 (22.2%) and 1 (1.6%) of its other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (18.5% and 41.1%, respectively) of middle- and upper-income households in the assessment area.

The bank made 4 (6.4%) of its other secured loans to borrowers where the income levels were unknown.

Small Business Loans

State Bank originated 104 (84.6%) loans to businesses with gross annual revenues of \$1 million or less. This was slightly below the percentage (87.2%) of small businesses in the assessment area. The aggregate for all CRA reporters made 40.8% of its business loans to small businesses.

The bank originated 77 (62.6%) loans for amounts less than or equal to \$100,000, compared to the aggregate of all CRA reporters at 90.9%. The bank originated 23 (18.7%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000, compared to the aggregate of all CRA reporters at 4.2%. Lastly, the bank made 23 (18.7%) business loans for amounts greater than \$250,000, but less than or equal to \$1 million, compared to the aggregate of all CRA reporters at 4.9%.

Based on this analysis, the bank's level of lending to small businesses is good.

Small Farm Loans

State Bank originated 67 (90.5%) loans to farms with gross annual revenues of \$1 million or less. This was below the percentage (98.7%) of small farms in the assessment area. The aggregate for all CRA reporters made 91.2% of its farm loans to small farms.

The bank originated 53 (71.6%) loans for amounts less than or equal to \$100,000, compared to the aggregate of all CRA reporters at 78.8%. The bank originated 17 (23.0%) loans for amounts greater than \$100,000, but less than or equal to \$250,000, compared to the aggregate of all CRA reporters at 15.1%. Lastly, the bank made four (5.4%) loans for amounts greater than \$250,000, but less than or equal to \$500,000, compared to the aggregate of all CRA reporters at 6.1%

This reflects a good level of lending to small farms.

Community Development Loans

During this evaluation period, State Bank originated one community development loan for \$60,000 in the Toledo MSA 45780. The loan supported affordable housing and was used to purchase land for a housing development for individuals with special health needs and limited incomes. The housing developments will be located in various counties of northwest Ohio, including Fulton County.

Investment Test

State Bank's performance under the investment test for the Toledo MSA is good. The bank made a relatively high level of qualified investments totaling approximately \$925,000, responding to the credit needs of the community. Specifically, the bank purchased a municipal bond for the City of Toledo through the American Recovery and Reinvestment Act. The bond benefits revitalization projects in neighborhoods classified as Recovery Zones (distressed areas with high poverty, unemployment, and foreclosures) by the City. The bank also received credit for a mortgage-backed security that was purchased during a prior evaluation period. The majority of funds in this security were for home loans to low- and moderate-income borrowers in the Toledo MSA 45780 and the Ft. Wayne MSA 20360.

Service Test

The bank's services in the Toledo MSA are considered adequate.

Retail Services

Retail delivery services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. As previously discussed, the bank has seven offices in this assessment area and the offices are primarily located in suburban areas. These areas are also highly banked. The distribution of branches and significant competition in this area could make it challenging for the bank to reach all parts of the assessment area. Services and hours at the bank's branches do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

State Bank provided an adequate level of community development services in this assessment area. The following are examples of some qualified services for which the bank received CRA consideration during this evaluation:

- Agricultural Management Seminar – The bank hosts a semi-annual seminar for local farmers. The seminar covers topics such as risk management, marketing, and financial planning. The bank hosted four of these seminars during this evaluation period.
- Latino Home Buyers Coalition – The bank partnered with this organization to speak at a seminar for low- and moderate-income first time home buyers.
- Northwest Ohio Development Assistance Corporation – An employee is a board member of this Small Business Administration-certified program that provides low-interest loans to small businesses.

METROPOLITAN AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LIMA, OHIO MSA 30620

The Lima, Ohio MSA 30620 is comprised of the entirety of Allen County, Ohio. This assessment area is comprised of 34 census tracts. Of the 34 census tracts, there are two low-income tracts, 11 moderate-income tracts, 15 middle-income tracts, and six upper-income tracts.

State Bank originated 184 HMDA loans in this assessment area. This represented approximately 17.0% of all HMDA loan originations. Among 131 lenders, State Bank ranked ninth in the origination of HMDA loans in 2008. During that year, the bank ranked 15th among 35 financial institutions for CRA loans. The bank originated 50 small business and no small farm loans in this assessment area. Small business lending in this area represented 9.6% of State Bank's total small business lending.

Population Characteristics

Data from the 2000 United States Census Bureau report indicates that the total population of this assessment area was 108,473. This data also indicates that 25.9% of the population were age 17 years and younger, 9.9% were 18 to 24, 50.0% were 25 to 64, and 14.2% were 65 and older.

Lima, Ohio is the largest city and the county seat of Allen County. In 2000, the population of Lima was 40,081. The Ohio Department of Development estimates that, in 2007, the town's population decreased to 37,936.

Income Characteristics

Data from the 2000 U.S. Census Bureau report indicates the median family income for this assessment area was \$44,707. This figure was below the State of Ohio's median family income of \$50,037.

As of 2000, there were 40,625 households in this assessment area, of which 28,474 (70.1%) were designated as families. Of the households designated as families, 19.1% were low-income, 18.8% were moderate-income, 22.8% were middle-income, and 39.2% were upper-income. Further, 9.6% of all families in this area lived below the poverty level.

Similar to other parts of the bank's assessment area, Allen County has also been significantly impacted by job loss, due to the national recession and deteriorating local economy, since the previous evaluation.

Housing Characteristics

According to data from the 2000 U.S. Census Bureau report, there were 44,245 housing units in this assessment area, of which 29,290 (66.2%) were owner-occupied, 11,356 (25.7%) were rental units, and 3,599 (8.1%) were vacant units. Additionally, 86.0% of these properties were one-to-four family units, 8.8% of these properties were five or more units, 5.1% were mobile home units, and 0.1% were classified as other units.

The median age of housing stock in this assessment area is 42 years old and the median housing value in this area is \$80,633. The housing affordability ratio for the assessment area is 45%, which exceeds the State of Ohio affordability ratio of 40%. The median gross rent for the assessment area is \$445.

Data from the 2000 U.S. Census Bureau report indicated that 1,478 housing units were located in low-income tracts, 12,251 housing units were located in moderate-income tracts, 22,467 housing units were located in middle-income tracts, and 8,049 housing units were located in upper-income tracts.

Similar to other parts of State Bank's assessment area, Allen County has also been significantly impacted by the recent recession and residents in the area have experienced considerable job losses. These factors have also contributed to a considerable level of foreclosure filings in this area, since the previous evaluation. Data provided by realtytrac.com indicates that the State of Ohio currently has 93,302 homes in foreclosure. There are 637 foreclosure homes in Allen County and foreclosure filings were initiated on one in every 441 housing units in Allen County.

Economic Characteristics

Data from the Ohio Department of Development indicates that in Allen County, the industries providing the highest employment are trade (transportation and utilities), education and health services, and manufacturing. The average salary for these industries was \$25,392 for trade, \$33,888 for education and health services, and \$48,528 for manufacturing. Some of the largest employers in Allen County are Tokai Kogyo/DTR Industries, Nash Finch Co., Proctor and Gamble Co., Ford Motor Co., and the Lima Memorial Health System.

As illustrated above and similar to other parts of the bank's assessment area and the State of Ohio, manufacturing is also a significant force in Allen County's economy. As such, the recession has largely impacted manufacturing companies in this area. Data from the State of Ohio Labor Market Information indicates that, in March 2010, the unemployment rate for this assessment area was 12.2%. This exceeded both the State of Ohio unemployment rate of 11.0% and the national unemployment rate of 9.7%. Further, some of the area's major employers, such as DTR Industries and Ford Motor Co., laid off hundreds of employees over the last two years and reduced work shifts considerably. As such, unemployment levels reached record highs in Allen County during this review period. High unemployment rates impact borrowers' abilities to qualify for credit, as reduced income and the inability to qualify for credit could cause State Bank's lending to be lower than in previous years.

As of June 30, 2009, State Bank ranked eighth in deposit market share with 2.3% of the deposits in this market.⁶ JP Morgan Chase Bank, N.A., Huntington National Bank, and Citizens National Bank of Bluffton hold the top three ranking for the market share of deposits in this assessment area.

Community Contacts

Community contact interviews conducted in this area revealed that opportunities exist for banks to collaborate with local economic development organizations to assist small business owners with various forms of financing, particularly business-start up expenses.

The following table illustrates the demographics for this assessment area:

⁶ www.fdic.gov

Combined Demographics Report

The State Bank and Trust Company

Assessment Area(s): MSA 30620

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, OHIO MSA 30620

Lending Test

State Bank's performance on the lending test in the Lima MSA 30620 is good. The bank has a good geographic distribution of loans in this assessment area and a good distribution of loans to borrowers of different income levels and businesses of different revenue sizes.

Lending Activity

Lending levels reflect a good responsiveness to the credit needs of the assessment area. According to the FDIC, State Bank holds 2.3% of the market share of deposits in Allen County and the 2008 HMDA Market Peer Report ranked State Bank ninth out of 131 HMDA-reporting financial institutions in the Lima MSA. The 2008 CRA Market Peer Report indicates that State Bank ranked 15th out of 35 CRA-reporting institutions in the area. This level of competition further supports that the bank's lending levels in this area are good.

State Bank did not originate any small farm loans in this assessment area, during this evaluation period; therefore, small farm lending was not discussed in this assessment area.

Geographic Distribution

When considering the extent of the bank's presence in this assessment area and the competition in this market, the geographic distribution of lending is good.

This evaluation did not reveal any significant lending gaps in this assessment area. In 2008, State Bank made five loans in both (100.0%) low-income tracts and 21 loans in nine (81.8%) of the area's 11 moderate-income tracts. The bank made loans in 14 (93.3%) of the area's 15 middle-income tracts and in all six (100.0%) of the area's upper-income tracts. In 2009, State Bank made two loans in one (50.0%) of the area's two low-income tracts and 29 loans in nine (81.8%) of the area's 11 moderate-income tracts. The bank made loans in all 15 (100.0%) of the area's middle-income tracts and in all six (100.0%) of the area's upper-income tracts.

HMDA Loans

Home Purchase Loans

State Bank originated one (1.6%) home purchase loan in low-income tracts, which exceeded the percentage (1.2%) of owner-occupied units in these tracts. The aggregate of all HMDA lenders made 0.9% of home purchase loans in low-income tracts. This reflects an excellent level of lending in low-income tracts.

State Bank originated nine (14.5%) home purchase loans in moderate-income tracts, which was below the percentage (20.0%) of owner-occupied units in these tracts. The aggregate of all HMDA lenders made 12.9% of home purchase loans in moderate-income tracts. This reflects an adequate level of lending in moderate-income tracts.

The bank made 37 (59.7%) and 15 (24.2%) of home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages (56.6% and 22.2%) of owner-occupied units in middle- and upper-income tracts, respectively. The aggregate of all HMDA lenders made 55.8% and 30.3% of home purchase loans in middle- and upper-income tracts, respectively.

Home Refinance Loans

State Bank originated no home refinance loans in low-income tracts, which was below the percentage (1.2%) of owner-occupied units in these tracts. The aggregate of all HMDA lenders made 1.2% of home refinance loans in low-income tracts. This reflects a poor level of lending in low-income tracts.

State Bank originated 12 (9.8%) home refinance loans in moderate-income tracts, which was below the percentage (20.0%) of owner-occupied units in these tracts. The aggregate of all HMDA lenders made 11.8% of home refinance loans in moderate-income tracts. This reflects a poor level of lending in low-income tracts.

The bank made 58 (47.5%) and 52 (42.6%) of home refinance loans in middle- and upper-income tracts, respectively, compared to the percentages (56.6% and 22.2%) of owner-occupied units in middle- and upper-income tracts, respectively.

Consumer Loans

The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures. Therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank made no home equity loans in low-income tracts, which is below the percentage (2.9%) of low-income households in these tracts. This reflects a poor level of lending in low-income tracts.

State Bank made six (8.5%) home equity loans in moderate-income tracts, which is below the percentage (26.1%) of moderate-income households in these tracts. This reflects a poor level of lending in moderate-income tracts.

The bank made 42 (59.2%) and 23 (32.4%) home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (52.0% and 19.0%) of middle- and upper-income households in these tracts, respectively.

Motor Vehicle Loans

State Bank made one (3.3%) motor vehicle loan in low-income tracts, which exceeds the percentage (2.9%) of low-income households in these tracts. This reflects an excellent level of lending in low-income tracts.

State Bank made eight (26.7%) motor vehicle loans in moderate-income tracts, which exceeds the percentage (26.1%) of moderate-income households in these tracts. This reflects an excellent level of lending in moderate-income tracts.

The bank made 16 (53.3%) and five (16.7%) motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (52.0% and 19.0%) of middle- and upper-income households in these tracts, respectively.

Other Secured Loans

State Bank made three (10.7%) other secured loans in low-income tracts, which exceeded the percentage (2.9%) of low-income households in these tracts. This reflects an excellent level of lending in low-income tracts.

State Bank made four (14.3%) other secured loans in moderate-income tracts, which was below the percentage (26.1%) of moderate-income households in these tracts. This reflects an adequate level of lending in moderate-income tracts.

The bank made 14 (50.0%) and seven (25.0%) other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (52.0% and 19.0%) of middle- and upper-income households in these tracts, respectively.

Small Business Loans

State Bank made two (4.0%) of its business loans in the area's low-income tracts, which was below the percentage (8.6%) of businesses located in those tracts. The aggregate of all CRA reporters made 7.2% of business loans in low-income tracts. This reflects a poor geographic distribution of lending.

State Bank made 11 (22.0%) of its business loans in moderate-income tracts, which exceeded the percentage (21.7%) of businesses located in those tracts. The aggregate of all CRA reporters made 17.1% of business loans in moderate-income tracts. This reflects an excellent geographic distribution of lending.

The bank made 24 (48.0%) and 13 (26.0%) of its business loans in middle- and upper-income tracts, respectively, compared to the percentages (48.0% and 21.7%) of businesses located in those tracts. The aggregate of all CRA reporters made 48.8% and 24.5% of business loans in middle- and upper-income tracts, respectively.

HMDA Loans

Home Purchase Loans

State Bank made seven (11.3%) home purchase loans to low-income borrowers, which was below the percentage (19.1%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 13.0% of home purchase loans to low-income borrowers. This reflects an adequate level of lending to low-income borrowers.

State Bank made 25 (40.3%) home purchase loans to moderate-income borrowers, which significantly exceeded the percentage (18.8%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 29.0% of home purchase loans to moderate-income borrowers. This reflects an excellent level of lending to moderate-income borrowers.

The bank made nine (14.5%) and 17 (27.4%) home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.8% and 39.2%) of middle- and upper-income families in the assessment area, respectively. The aggregate of all HMDA lenders made 23.8% and 24.7% of home purchase loans to middle- and upper-income borrowers, respectively.

The bank made four (6.5%) home purchase loans to borrowers in which the incomes were unknown. The aggregate of all HMDA lenders made 9.5% of home purchase loans to borrowers where the incomes were unknown.

Home Refinance Loans

State Bank made seven (5.7%) home refinance loans to low-income borrowers, which was below the percentage (19.1%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 9.3% of home refinance loans to low-income borrowers. This reflects a poor level of lending to low-income borrowers.

State Bank made 18 (14.8%) home refinance loans to moderate-income borrowers, which was below the percentage (18.8%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 21.1% of home refinance loans to moderate-income borrowers. This reflects a good level of lending to moderate-income borrowers.

The bank made 27 (22.1%) and 64 (52.5%) home refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.8% and 39.2%) of middle- and upper-income families in the assessment area, respectively. The aggregate of all HMDA lenders made 26.5% and 32.9% of home refinance loans to middle- and upper-income borrowers, respectively.

The bank made six (4.9%) home refinance loans to borrowers where the income levels were unknown, while the aggregate of all HMDA lenders made 10.1% of home refinance loans to borrowers where the incomes were unknown.

Consumer Loans

The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures; therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank made three (4.2%) home equity loans to low-income borrowers. This is below the percentage (23.2%) of low-income households in the assessment area and reflects a poor level of lending to low-income borrowers.

State Bank made 14 (19.7%) home equity loans to moderate-income borrowers. This exceeds the percentage (16.6%) of moderate-income households in the assessment area and reflects an excellent level of lending to moderate-income borrowers.

The bank made 20 (28.2%) and 32 (45.1%) of home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (19.3% and 40.9%) of middle- and upper-income households in the assessment area, respectively.

The bank made two (2.8%) home equity loans to borrowers where the incomes were unknown.

Motor Vehicle Loans

State Bank made seven (23.3%) motor vehicle loans to low-income borrowers. This slightly exceeds the percentage (23.2%) of low-income households in the assessment area and reflects an excellent level of lending to low-income borrowers.

State Bank made 10 (33.3%) motor vehicle loans to moderate-income borrowers. This significantly exceeds the percentage (16.6%) of moderate-income households in the assessment area and reflects an excellent level of lending to moderate-income borrowers.

The bank made four (13.3%) and eight (26.7%) motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (19.3% and 40.9%) of middle- and upper-income households in the assessment area, respectively.

The bank made one (3.3%) motor vehicle loan to a borrower in which the income was unknown.

Other Secured Loans

State Bank made 11 (39.3%) other secured loans to low-income borrowers. This exceeds the percentage (23.2%) of low-income households in the assessment area and reflects an excellent level of lending to low-income borrowers.

State Bank made four (14.3%) other secured loans to moderate-income borrowers. This is slightly below the percentage (16.6%) of moderate-income households in the assessment area and reflects a good level of lending to moderate-income borrowers.

The bank made six (21.4%) and five (17.9%) other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (19.3% and 40.9%) of middle- and upper-income households in the assessment area, respectively.

The bank made two (7.1%) other secured loans to borrowers in which the income levels were unknown.

Small Business Loans

State Bank originated 42 (84.0%) loans to businesses with gross annual revenues of \$1 million or less. This was below the percentage (87.8%) of small businesses in the assessment area. The aggregate of all CRA reporters made 32.1% of business loans to small businesses.

The bank originated 34 (68.0%) loans for amounts less than or equal to \$100,000, compared to the aggregate of all CRA reporters at 90.4%. The bank originated nine (18.0%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000, compared to the aggregate of all CRA reporters at 3.9%. Lastly, the bank made seven (14.0%) business loans for amounts greater than \$250,000 but less than or equal to \$1 million, compared to the aggregate of all CRA reporters at 5.6%.

The bank's level of lending to small businesses is good.

Community Development Lending

The bank did not make any community development loans in this assessment area during this evaluation period.

Investment Test

The bank's performance under the investment test in this area is considered poor. The bank funded \$1,792 in qualified community development investments in the form of donations during this evaluation period. The donations supported organizations that provide educational scholarships and distribute food to low- and moderate-income individuals, and support economic development.

Service Test

The bank's performance under the service test in the Lima MSA is considered good.

Retail Services

Retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. As previously discussed, the bank operated two offices in this assessment area. The office, located at 2903 Elida Road in Lima, Ohio, was closed during this review period. That office was located in a middle-income tract and another banking office in a moderate-income tract was within reasonable proximity for customers to utilize. Therefore, the bank's record of closing branches in this assessment area has not adversely affected the accessibility of its delivery systems to low- or moderate-income geographies and/or individuals. Further, the services and hours offered do not vary in a way that inconveniences its assessment area, particularly low- and moderate- income geographies and/or individuals.

Community Development Services

The bank provided a relatively high level of community development services in this assessment area, during this review period. Listed below are examples of some qualified services for which the bank received credit:

- Agricultural Management Seminar – The bank hosts a semi-annual seminar for local farmers. The seminar covers topics such as risk management, marketing, and financial planning. The bank hosted four of these seminars during this evaluation period.
- Lima/Allen County Council on Community Affairs – Employees spoke at a first-time homebuyers for this organization that supports low- and moderate-income individuals. The bank participated in two of these seminars during this evaluation period.
- Lima/Allen County Chamber of Commerce – The bank partnered with this organization to host a free seminar for local small businesses. Bank employees provided financial consultations to seminar attendees.

NONMETROPOLITAN STATEWIDE AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMETROPOLITAN OHIO

State Bank's nonmetropolitan assessment area consists of the following counties in Ohio: Defiance, Henry, Paulding, Putnam, Van Wert and Williams. The assessment area is comprised of 46 census tracts, of which there are no low-income tracts, one moderate-income tract, 34 middle-income tracts, and 11 upper-income tracts. The bank has 15 offices in this assessment area. Specifically, no offices are in the moderate-income tract, 13 are in middle-income tracts, and two are in upper-income tracts. The bank's main office is located in this assessment area.

Population Characteristics

Data from the 2000 United States Census Bureau report indicates that the total population of this assessment area was 192,576. This data also indicates that 27.1% of the population were age 17 years and younger, 8.5% were 18 to 24, 50.6% were 25 to 64, and 13.7% were 65 and older.

Defiance is the county seat of Defiance County. It is the most populous city in this assessment area and is the location of State Bank's headquarters. Data from the Ohio Department of Development indicates that in 2000, the city of Defiance's population was 16,465. In 2007, it was estimated that the population decreased by approximately 2.8% to 15,998.

The largest city in Henry County is Napoleon. In 2000, Napoleon's population was 9,318 and in 2007, it was estimated that the population decreased by approximately 4.6% to 8,888. The largest city in Paulding County is Paulding Village. In 2000, this town's population was 3,595 and in 2007, it was estimated that the population decreased by approximately 6.3% to 3,367. The largest city in Putnam County is Ottawa Village. In 2000, the town's population was 4,367 and in 2007, it was estimated that the population increased to 4,428. The largest city in Van Wert County is the city of Van Wert. In 2000, Van Wert's population was 10,690 and in 2007, it was estimated that the population decreased slightly by 3.9% to 10,269. The largest city in Williams County is the city of Bryan. In 2000, the population was 8,333 and in 2007, it was estimated that the population modestly declined to 8,299.

Income Characteristics

Data from the 2000 U.S. Census Bureau report indicates that the median family income for this assessment area was \$49,062. This figure was slightly below the State of Ohio's median family income of \$50,037.

As of 2000, there were 72,735 households in this assessment area, of which 53,268 were designated as families. Of the households designated as families, 12.0% were low-income, 17.1% were moderate-income, 25.6% were middle-income, and 45.3% were upper-income. Further, 4.4% of all families in this area lived below the poverty level.

Since the previous CRA evaluation, communities in this assessment area have been impacted by job losses as a result of deteriorating national, state, and local economies. This assessment area is primarily a manufacturing industry, in which a substantial percentage involves the automobile industry in Detroit, Michigan. The struggling automobile industry resulted in considerable job losses and reduced incomes for people in this assessment area. As such, it is expected that fewer people would qualify for credit and financial institutions underwriting standards would be more stringent to shoulder lending risks.

Housing Characteristics

According to data from the 2000 U.S. Census Bureau report, there were 77,396 housing units in this assessment area, of which 58,698 (75.8%) were owner-occupied, 14,040 (18.1%) were rental units, and 4,658 (6.0%) were vacant units. Additionally, 87.3% of these properties were one-to-four family units, 3.6% of these properties were five units or more, 9.0% were mobile home units, and 0.1% were classified as other units.

The median age of housing stock in this assessment area is 40 years old. The median age of housing stock for the counties in this area, are as follows:

- Defiance County – 37 years old
- Henry County – 42 years old
- Paulding County – 36 years old
- Putnam County – 36 years old
- Van Wert County – 49 years old
- Williams County – 39 years old

This data also indicates that the median housing value throughout the assessment area is \$83,213. The housing affordability ratio for the entire assessment area is 50%. The affordability ratios for the counties in this assessment area are as follows:

- Defiance County – 52%
- Henry County – 49%
- Paulding County – 55%
- Putnam County – 50%
- Van Wert County – 52%
- Williams County – 48%

The median gross rent for the assessment area is \$454.

Data from the 2000 U.S. Census Bureau report indicated that 844 housing units were located in the one moderate-income tract, 56,585 housing units were located in middle-income tracts, and 19,967 housing units were located in upper-income tracts.

Communities in this assessment area have been significantly impacted by the recent recession and have experienced considerable job losses, specifically, residents in this assessment area were substantially impacted by hundreds of job losses at the General Motors plant in Defiance, Ohio. Williams County also suffered extensively as a result of multiple manufacturing plant closures that were connected to the Detroit automobile industry. These factors have contributed to high levels foreclosure filings.

Data provided by realtytrac.com, indicates that the State of Ohio has 93,302 homes currently in foreclosure. Listed below are foreclosure statistics (as of March 2010) for the counties in this assessment area:

- Defiance County – There are 164 foreclosure homes in Defiance County. One in every 1,120 housing units received foreclosure filings in March 2010.
- Henry County – There are 88 foreclosure homes in Henry County. One in every 950 housing units received foreclosure filings in March 2010.
- Paulding County – There are 134 foreclosure homes in Paulding County. One in every 437 housing units received foreclosure filings in March 2010.
- Putnam County – There are 54 foreclosure homes in Putnam County. One in every 1,630 housing units received foreclosure filings in March 2010.
- Van Wert County – There are 109 foreclosure homes in Van Wert County. One in every 707 housing units received foreclosure filings in March 2010.
- Williams County – One in every 580 housing units received foreclosure filings in March 2010.

The high levels of foreclosure filings in these counties are indicative of the challenging state and local economies. In addition, these high foreclosure levels have adversely impacted home values and limited residents' abilities to sell their homes. This information was taken into consideration within the lending test.

Economic Characteristics

Data from the Ohio Department of Development indicates that in Defiance County, the industries providing the highest employment are manufacturing, trade (transportation and utilities), and education and health services. The average salary for these industries was \$57,072 for manufacturing, \$23,184 for trade, and 428,560 for education and health services. Some of the largest employers in Defiance County are the Defiance City Board of Education, General Motors Corp., Parker Hannifin Corp., and Meijer, Inc.

Based on average annual employment data, the Ohio Department of Development indicates that the largest employment industries in Henry County are trade (transportation and utilities), construction, and financial services. The average salary for these industries was \$26,016 for trade jobs, \$35,520 for construction, and \$30,576 for financial services. Some of the largest employers in Henry County are Campbell Soup Company, Napoleon Area City Board of Education, and Wal-Mart Stores, Incorporated.

This data also indicates that for Paulding County, the largest employment industries are manufacturing, trade (transportation and utilities), and education and health services. The average salary for these industries was \$33,120 for manufacturing, \$23,520 for trade, and \$19,776 for education and health services. Some of the largest employers in Paulding County are Paulding County Hospital, Alex Products, Inc., and Cooper Farms, Inc.

The largest employment industries in Putnam County are manufacturing, trade (transportation and utilities), education and health services, and leisure and hospitality. The average salary for these industries was \$37,824 for manufacturing, \$20,448 for trade, \$19,680 for education and health services, and \$6,576 for leisure and hospitality. Some of the largest employers in Putnam County are Kalida Manufacturing, Proctor & Gamble/Iams Co., and Wal-Mart Stores, Inc.

The largest employment industries in Van Wert County are manufacturing, trade (transportation and utilities), and education and health services. The average salary for these industries was \$34,608 for manufacturing, \$21,408 for trade, and \$23,232 for education and health services. Some of the largest employers in Van Wert County are Eaton Corp., Cooper Farms, Inc., and Van Wert City Board of Education.

The largest employment industries in Williams County are manufacturing, trade (transportation and utilities), and education and health services. The average salary for these industries was 435,280 for manufacturing, \$22,608 for trade, and \$33,600 for education and health services. Some of the largest employers in Williams County are Midwest Stamping Co., Bryan City Board of Education, and ITW/Tomco Plastics.

Similar to the Toledo MSA, manufacturing also drives the economies of the counties in this assessment area. Counties in this area have also been significantly impacted by job losses as a result of employers downsizing due to the recession. Unemployment rates reached record highs in this assessment area during this review period.

Data from State of Ohio Labor Market Information indicates that in March 2010, the unemployment rates for the counties in this assessment area were as follows:

- Defiance County – 12.5%
- Henry County – 14.9%
- Paulding County – 13.2%
- Putnam County – 11.7%
- Van Wert County – 13.7%
- Williams County – 15.1%

The unemployment rates in each of the aforementioned counties exceed both the State of Ohio unemployment rate of 11.0% and the national unemployment rate of 9.7%. These significant unemployment rates impact borrowers' abilities to qualify for credit. Therefore, it is expected that the bank's lending levels could be impacted due to the high unemployment levels than that of previous evaluation periods.

State Bank ranks third out of 28 financial institutions in this assessment area with 8.8% of the market share of deposits. First Federal Bank of the Midwest and Huntington National Bank rank first and second with 20.4% and 13.8% of the market share of deposits, respectively. Although State Bank ranks third, the significant concentration of deposits held by the other banks indicates the significant banking competition in this area.

The challenging economy, high unemployment levels, and considerable banking competition were taken into consideration in the bank's lending test performance.

Community Contacts

Community contact interviews conducted in this assessment area indicated that there is an increased need for various community services to low- and moderate-income individuals. The deteriorating local economy and increased unemployment have intensified the need for financial literacy training, such as credit score preservation and affordable housing. The interviewee stated that local financial institutions have generally provided adequate financial services through the products offered, but the need for community development services is more prevalent.

The following table illustrates the demographic characteristics of this assessment area:

Combined Demographics Report

The State Bank and Trust Company

Assessment Area(s): NonMSA OH

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	6,403	12.0
Moderate-income	1	2.2	438	0.8	43	9.8	9,119	17.1
Middle-income	34	73.9	38,283	71.9	1,792	4.7	13,626	25.6
Upper-income	11	23.9	14,547	27.3	510	3.5	24,120	45.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	46	100.0	53,268	100.0	2,345	4.4	53,268	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	844	421	0.7	49.9	319	37.8	104	12.3
Middle-income	56,585	42,171	71.8	74.5	10,780	19.1	3,634	6.4
Upper-income	19,967	16,106	27.4	80.7	2,941	14.7	920	4.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	77,396	58,698	100.0	75.8	14,040	18.1	4,658	6.0
	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	76	1.1	67	1.2	5	0.9	4	1.6
Middle-income	4,849	73.3	4,237	73.2	415	73.6	197	76.7
Upper-income	1,687	25.5	1,487	25.7	144	25.5	56	21.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,612	100.0	5,791	100.0	564	100.0	257	100.0
Percentage of Total Businesses:			87.6		8.5		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	2	0.1	2	0.1	0	0.0	0	0.0
Middle-income	1,142	71.3	1,137	71.3	5	71.4	0	0.0
Upper-income	458	28.6	456	28.6	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,602	100.0	1,595	100.0	7	100.0	0	0.0
Percentage of Total Farms:			99.6		0.4		0.0	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

Lending Test

State Bank's performance for the lending test in this assessment area is good. The borrower distribution for HMDA, small business, and small farm loans is good. The borrower distribution for consumer loans is excellent. The geographic distribution of lending in this assessment area is adequate. The bank provided a relatively high level of community development loans in this assessment area.

Lending Activity

Lending levels reflect a good responsiveness to the credit needs throughout this assessment area. The 2008 HMDA Market Peer Report indicates that State Bank ranked eighth out of 166 HMDA-reporting financial institutions in the area. During that year, the bank ranked fourth out of 42 CRA reporters in the assessment area.

Geographic Distribution

As previously discussed, there are no low-income tracts and one moderate-income tract in this assessment area. Therefore, the bank's geographic distribution of lending received less weighting in this area.

There were no significant gaps in lending throughout this assessment area. In 2008, the bank made two loans in the area's one moderate-income tract. It made loans in 29 (85.3%) of the area's 34 middle-income tracts and all 11 (100.0%) of the area's upper-income tracts. In 2009, the bank made two loans in the area's one moderate-income tract. It made loans in 30 (88.2%) of the area's 34 middle-income tracts and all 11 (100.0%) of the area's upper-income tracts.

HMDA Loans

Home Purchase Loans

State Bank originated no home purchase loans in the area's moderate-income tract, which was below the percentage (0.7%) of owner-occupied units in moderate-income tracts. The aggregate of all HMDA lenders made 0.5% of home purchase loans in the moderate-income tract. This reflects a poor geographic distribution of lending.

The bank made 84 (64.6%) and 46 (35.4%) of its home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages (71.8% and 27.4%, respectively) of owner-occupied units in middle- and upper-income tracts. The aggregate of all lenders made 73.2% and 26.0% of home purchase loans in middle- and upper-income tracts.

Home Refinance Loans

State Bank made no home refinance loans in the area's moderate-income tract, which was below the percentage (0.7%) of owner-occupied units in moderate-income tracts. The aggregate of all HMDA lenders made 0.5% of home refinance loans in the moderate-income tracts. This reflects a poor geographic distribution of lending.

The bank made 254 (65.6%) and 133 (34.4%) of its home refinance loans in middle- and upper-income tracts, respectively, compared to the percentages (71.8% and 27.4%, respectively) of owner-occupied units in middle- and upper-income tracts. The aggregate of all HMDA lenders made 66.7% and 32.6% of home refinance loans in middle- and upper-income tracts, respectively.

Consumer Loans

The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures; therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank made one (0.3%) of its home equity loans in this area's moderate-income tract. This is below the percentage (1.03%) of moderate-income households in this tract and reflects a poor geographic distribution of lending.

The bank made 209 (72.1%) and 80 (27.6%) of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (72.7% and 26.2%, respectively) of middle- and upper-income households in those tracts.

Motor Vehicle Loans

State Bank made two (0.6%) of its motor vehicle loans in this area's moderate-income tract. This is below the percentage (1.03%) of moderate-income households in this tract and reflects a poor geographic distribution of lending.

The bank made 225 (69.4%) and 97 (29.9%) of its motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (72.7% and 26.2%, respectively) of middle- and upper-income households in those tracts.

Other Secured Loans

State Bank made no other secured loans in this area's moderate-income tract. This is below the percentage (1.03%) of moderate-income households in this tract and reflects a poor geographic distribution of lending.

The bank made 133 (78.7%) and 36 (21.3%) of its other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (72.7% and 26.2%, respectively) of middle- and upper-income households in those tracts.

Small Business Loans

State bank made one (0.3%) of its business loans in the area's moderate-income tract, which was below the percentage (1.1%) of businesses located in that tract. The aggregate of all CRA reporters made 0.8% of business loans in the moderate-income tract. This reflects a poor geographic distribution of lending.

The bank made 193 (59.9%) and 128 (39.8%) of its business loans in middle- and upper-income tracts, respectively, compared to the percentages (73.3% and 25.5%, respectively) of businesses located in middle- and upper-income tracts. The aggregate of all CRA reporters made 67.8% and 26.7% of its business loans in middle- and upper-income tracts, respectively.

Small Farm Loans

State Bank made no farm loans in this area's moderate-income tract, which was below the percentage (0.1%) of farms located in this tract. The aggregate of all CRA reporters made 0.1% of farm loans in this tract. This reflects a poor geographic distribution of lending.

The bank made 323 (83.2%) and 65 (16.8%) of its farm loans in middle- and upper-income tracts, respectively, compared to the percentages (71.3% and 28.6%, respectively) of farms located in middle- and upper-income tracts. The aggregate of all CRA reporters made 76.2% and 22.4% of farm loans in middle- and upper-income tracts, respectively.

Borrower Distribution

The borrower distribution of loans is good. Specifically, the borrower distribution for HMDA, small business, and small farm loans is good. The borrower distribution for consumer loans is excellent.

HMDA Loans

Home Purchase

State Bank made 19 (14.6%) home purchase loans to low-income borrowers, which exceeds the percentage (12.0%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 8.0% of home purchase loans to low-income borrowers. This reflects an excellent distribution of lending to low-income borrowers.

The bank made 39 (30.0%) home purchase loans to moderate-income borrowers, which exceeds the percentage (17.1%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 28.6% of home purchase loans to moderate-income borrowers. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 27 (20.8%) and 38 (29.2%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (25.6% and 45.3%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 24.4% and 28.7% of home purchase loans to middle- and upper-income borrowers, respectively.

The bank made seven (5.4%) of its home purchase loans to borrowers where the income levels were unknown. The aggregate of all HMDA lenders made 10.2% of home purchase loans to borrowers in which the income levels were unknown.

Home Refinance Loans

State Bank made 17 (4.4%) of its home refinance loans to low-income borrowers. This was below the percentage (12.0%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 5.7% of home refinance loans to low-income borrowers. Therefore, this reflects a poor level of lending to low-income borrowers.

The bank made 67 (17.3%) of its home refinance loans to moderate-income borrowers, which slightly exceeded the percentage (17.1%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 19.0% of home refinance loans to moderate-income borrowers. Although the bank's levels are slightly below that of its peers, this is still considered an excellent level of lending to moderate-income borrowers.

The bank made 105 (27.1%) and 162 (41.9%) of its home refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (25.6% and 45.3%, respectively) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 24.1% and 42.0% of home refinance loans to middle- and upper-income borrowers, respectively.

The bank made 36 (9.3%) of its home refinance loans to borrowers where the income levels were unknown. The aggregate of all HMDA lenders made 9.2% of home refinance loans to borrowers in which the income levels were unknown.

Consumer Loans

The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures. Therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank originated 27 (9.3%) home equity loans to low-income borrowers, which was below the percentage (15.9%) of low-income households in the assessment area and reflects an adequate level of lending to low-income borrowers.

The bank made 46 (15.9%) home equity loans to moderate-income borrowers, which aligned with the percentage (15.6%) of moderate-income households in the assessment area and reflects an excellent level of lending to moderate-income borrowers.

The bank made 88 (30.3%) and 112 (38.6%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.9% and 47.6%, respectively) of middle- and upper-income households in the assessment area.

The bank made 17 (5.9%) of its home equity loans to borrowers where the income levels were unknown.

Motor Vehicle

State Bank originated 62 (19.1%) of its motor vehicle loans to low-income borrowers. This exceeded the percentage (15.9%) of low-income households in the assessment area and reflected an excellent level of lending to low-income borrowers.

The bank made 85 (26.2%) of its motor vehicle loans to moderate-income borrowers, which exceeded the percentage (15.6%) of moderate-income households in the assessment area. This reflects an excellent level of lending to moderate-income borrowers.

The bank made 73 (22.5%) and 88 (27.2%) of its motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.9% and 47.6%, respectively) of middle- and upper-income households in the assessment area.

The bank made 16 (4.9%) of its motor vehicle loans to borrowers in which the income levels were unknown.

Other Secured Loans

State Bank originated 49 (29.0%) of its other secured loans to low-income borrowers, which exceeded the percentage (15.9%) of low-income households in the assessment area. This reflects an excellent level of lending to low-income borrowers.

The bank made 53 (31.4%) of its other secured loans to moderate-income borrowers, which exceeded the percentage (15.6%) of moderate-income households in the assessment area. This reflects an excellent level of lending to moderate-income borrowers.

The bank made 32 (18.9%) and 24 (14.2%) of its other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.9% and 47.6%, respectively) of middle- and upper-income households in the assessment area.

The bank made 11 (6.5%) of its other secured loans to borrowers where the income levels were unknown.

Small Business Loans

State Bank originated 202 (62.7%) loans to businesses with gross annual revenues of \$1 million or less. This was below the percentage (87.6%) of small businesses in the assessment area. The aggregate for all CRA reporters made 44.6% of business loans to small businesses.

The bank originated 191 (59.3%) loans for amounts less than or equal to \$100,000, compared to the aggregate of all CRA reporters at 90.7%. The bank originated 74 (23.0%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000, compared to the aggregate of all CRA reporters at 5.1%. Lastly, the bank made 57 (17.7%) business loans for amounts greater than \$250,000, but less than or equal to \$1 million, compared to the aggregate of all CRA reporters at 4.2%.

The bank's level of lending to small businesses is considered adequate.

Small Farm Loans

State Bank originated 377 (97.2%) loans to farms with gross annual revenues of \$1 million or less, which was slightly below the percentage (99.6%) of small farms in the assessment area. The aggregate for all CRA reporters made 86.4% of farm loans to small farms.

The bank originated 262 (67.5%) loans for amounts less than or equal to \$100,000, compared to the aggregate of all CRA reporters at 78.4%. The bank originated 92 (23.7%) of farm loans for amounts greater than \$100,000, but less than or equal to \$250,000; compared to the aggregate of all CRA reporters at 14.6%. Lastly, the bank made 34 (8.8%) of farm loans for amounts greater than \$250,000, but less than or equal to \$500,000, compared to the aggregate of all CRA reporters at 7.0%.

This reflects a good level of lending to small farms.

Community Development Lending

During this evaluation period, State Bank originated a loan for a \$2.9 million dollars. The loan financed the construction of a hotel in this area. The hotel created 15 low- and moderate-income jobs for the area. The bank also funded a \$3.2 million loan to construct a 32-unit affordable housing development in Defiance, Ohio. These community development loans helped to enhance the bank's overall lending performance in this assessment area.

Investment Test

State Bank and Trust's performance under the investment test for nonmetropolitan Ohio is good based on the level of investments and the bank's responsiveness to the needs of the community. During this evaluation period, the bank made investments totaling approximately \$1.2 million. The investments included the outstanding balance of a bond that was purchased to support an 80-unit affordable housing complex in this area. The bank also purchased a bond to support the Defiance City School District. This investment qualifies for CRA consideration because over half of the students in that district receive free or reduced lunches. Various donations were also made to organizations that support economic development or provide community services to low- and moderate-income individuals.

Service Test

The bank's performance under the service test for nonmetropolitan Ohio is good.

Retail Services

Retail delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area. During this evaluation period, the bank had 15 offices in this assessment area (13 in middle-income tracts and two in upper-income tracts). The bank closed its office in Ney, Ohio during this evaluation period. That branch was located in a middle-income tract and there were other branches in close proximity for customers to utilize; therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. In addition, its services and hours do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Community Development Services

The bank performed a relatively high level of community development services within this evaluation period. Listed below are examples of qualified services for which the bank received CRA consideration, in this assessment area, during this evaluation period:

- *Agricultural Management Seminars* – The bank hosted four agricultural seminars in this area. The seminars were for farmers throughout northwest Ohio and northeast Indiana, and focused on marketing and financial planning specific to farmers.
- *Defiance City Revolving Loan Fund* – A bank employee is a board member and provides financial expertise to this organization which provides low interest loans to for financing business development costs.

- Defiance County Community Improvement Corporation – A bank employee is a board member and provides expertise on strategic planning and business development. This corporation promotes small business development.
- Sight Conservation of Defiance County – The chairman of this committee is a bank employee. The organization provides sight care to individuals in financial need and without insurance.
- Defiance Development and Visitors Bureau – A bank employee is a board member of the organization that promotes the restoration and preservation of businesses located in downtown Defiance.
- Defiance County Workforce Development Policy Board – A bank employee is a board member and provides policy guidance of this organization that provides expertise on the federal Workforce Investment Act, including job training.

STATE OF INDIANA

CRA Rating for Indiana: Satisfactory
Lending Test Rating: “High Satisfactory”
Investment Test Rating: “Low Satisfactory”
Service Test Rating: “Low Satisfactory”

Major factors supporting the institution’s rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of borrowers reflects, given the product lines offered, a good penetration among customers of different income levels and businesses of different sizes;
- The bank made a good number of community development loans;
- The bank made an adequate level of qualified community development investments and donations;
- Delivery systems are reasonably accessible to all portions of the bank’s assessment areas;
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly low- and moderate-income geographies and/or low- or moderate-income individuals; and,
- The bank provided an adequate level of community development services within the evaluation period.

SCOPE OF EXAMINATION

The scope of the examination for the State of Indiana includes portions of the Fort Wayne MSA 23060 and DeKalb County is consistent with the scope of the examination for the institution.

State Bank has only one office in this assessment area. As such, the bank’s geographic distribution of lending received less weighting in this area than the borrower distribution of lending.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE STATE OF INDIANA

State Bank’s assessment area for the State of Indiana consists of the entirety of Allen and DeKalb Counties, in northeastern Indiana. Allen County has been included in the bank’s assessment area since 2007, but DeKalb County was added to the assessment area since the previous evaluation due to the increased lending activity in this assessment area. DeKalb is contiguous to Allen County and does not extend substantially beyond the Ft. Wayne MSA.

Population Characteristics

Data from the 2000 United States Census Bureau report indicates that the total population of this assessment area was 372,134. This data also indicates that 27.8% of the population were age 17 years and younger, 9.3% were 18 to 24, 51.6% were 25 to 64, and 11.4% were 65 and older.

Ft. Wayne is the county seat of Allen County. It is also the most populous city in this assessment area. Statistical data⁷ indicates that in 2000, Allen County's population was 331,849. Allen County's estimated population for 2009 is 353,888. This data further estimates that the population increased by 6.6% since 2000.

Auburn is the county seat and most populous city in DeKalb County. As of 2000, the population in DeKalb County was 40,285. DeKalb's estimated population for 2009 is 42,060. This data further estimates that the population in DeKalb County increased by 4.4% from 2000 to the present day.

Income Characteristics

Data from the 2000 U.S. Census Bureau report indicates that the median family income for this assessment area was \$52,518. This figure exceeded the State of Indiana's median family income of \$45,666.

As of 2000, there were 144,037 households in this assessment area, of which 97,603 were designated as families. Of the households designated as families, 17.3% were low-income, 18.4% were moderate-income, 24.5% were middle-income, and 39.8% were upper-income. Further, 6.4% of all families in this area lived below the poverty level.

Communities in the Ft. Wayne area have also been impacted by job losses as result of the recession and deteriorating state and local economies, thereby impacting applicants' ability to qualify for credit. Therefore, it is expected that the bank's levels of lending in this area may be lower than that of previous periods.

Housing Characteristics

According to data from the 2000 U.S. Census Bureau report, there were 155,049 housing units in this assessment area, of which 103,735 (66.9%) were owner-occupied, 40,144 (25.9%) were rental units, and 11,170 (7.2%) were vacant units. Additionally, 81.1% of these properties were one-to-four family units, 13.7% of these properties were five units or more, 5.2% were mobile home units, and 0.03% were classified as other units.

The median age of housing stock in this assessment area is 34 years old. Specifically, the median age of housing stock in Allen County is 32 years old and DeKalb County is 37 years old.

This data also indicates that the median housing value throughout the assessment area is \$87,150. The housing affordability ratio for this assessment area is 48%. This aligns with the housing affordability ratio for Allen County of 48% and is slightly lower than the affordability ratio in DeKalb County of 51%. The median gross rent for the assessment area is \$505.

⁷ www.stats.indiana.edu

Data from the 2000 U.S. Census Bureau report indicated that 2,538 housing units were located in this area's low-income tracts, 39,571 housing units were located in moderate-income tracts, 81,749 housing units were located in middle-income tracts, and 31,191 housing units were located in upper-income tracts.

Communities in this assessment area have been impacted by the recession and have experienced high levels of unemployment in recent years. These factors have contributed to high levels of foreclosure filings in the area.

Data provided by realtytrac.com indicates that the State of Indiana has 33,829 homes currently in foreclosure. Listed below are foreclosure statistics (as of March 2010) for the counties in this assessment area:

- Allen County – There are 1,650 foreclosure homes in Allen County. One in every 523 housing units received foreclosure filings in March 2010.
- DeKalb County – There are 27 foreclosure homes in DeKalb County. One in every 649 housing units received foreclosure filings in March 2010.

The foreclosure levels in this area indicate the financial stress that many consumers are under due to the recession, high unemployment, and the subsequent loss of incomes. This information was taken into consideration within the bank's performance lending test.

Economic Characteristics

Data from the United States Bureau of Labor Statistics indicates that as of March 2010, the unemployment rates for Allen and DeKalb Counties were 11.1% and 12.1%, respectively. These unemployment rates exceed both the State of Indiana and the national employment rates of 9.9% and 9.7%, respectively.

As with other parts of State Bank's assessment area, manufacturing is a driving force behind the economy of this area. This area also has a considerable amount of manufacturing businesses that are connected to the nearby automobile industry in Detroit, Michigan; therefore, this region has also experienced increased unemployment levels in recent years.

Despite increased unemployment and a challenging economy, northeast Indiana (specifically, Warsaw, Indiana, which is approximately 40 miles from Ft. Wayne) boasts one of the most prominent orthopedic and medical supply industries in this nation. Data from the Ft. Wayne-Allen County Economic Development Alliance⁸ indicates that life and material sciences, agricultural-processing (food and non-food), transportation (distribution and logistics), and communication and defiance contracting are major employment industries for this assessment area. Specifically, major employers in Allen County include the Fort Wayne Community Schools, Lutheran Health Network, General Motors Truck Group, and Navistar International Group.⁹ Major employers in DeKalb County include Steel Dynamics, Inc., Wal-Mart Distribution Center, and Cooper Standard Automotive.¹⁰ Increased unemployment levels could impact many applicants' abilities to qualify for credit and hinder the bank's ability to lend in this area.

8 www.theallianceone.com

9 www.ipfw.edu

10 www.dekalbcountyedp.org

There is considerable banking competition in this assessment area. As of June 30, 2009, State Bank ranked 20th out of 25 financial institutions with 0.3% of the market share of deposits. Wells Fargo Bank, NA and JP Morgan Chase Bank NA ranked first and second, both with 16.7% of the market share of deposits. This data further evidences the considerable banking competition in this area.

Community Contacts

Community contact interviews conducted in this assessment area indicated that there is a need for small business lending. Local economic development organizations understand the constraints the challenging economy has placed on many banks and that underwriting standards are more stringent. However, this has increased the needs of many small businesses, as many need loans to make payroll, purchase equipment, and stay afloat. As such, it is the hope of these organizations that local banks will become more involved in the community to understand the needs of small businesses and attempt to accommodate those needs.

The following table illustrates the demographics of this assessment area:

Combined Demographics Report

The State Bank and Trust Company

Assessment Area(s): MSA 23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.1	1,290	1.3	431	33.4	16,901	17.3
Moderate-income	29	29.6	20,418	20.9	3,474	17.0	17,930	18.4
Middle-income	50	51.0	51,653	52.9	1,969	3.8	23,883	24.5
Upper-income	15	15.3	24,242	24.8	323	1.3	38,889	39.8
Unknown-income	1	1.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	98	100.0	97,603	100.0	6,197	6.3	97,603	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	2,538	824	0.8	32.5	1,051	41.4	663	26.1
Moderate-income	39,571	18,877	18.2	47.7	16,296	41.2	4,398	11.1
Middle-income	81,749	57,248	55.2	70.0	19,743	24.2	4,758	5.8
Upper-income	31,191	26,786	25.8	85.9	3,054	9.8	1,351	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	155,049	103,735	100.0	66.9	40,144	25.9	11,170	7.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	180	1.2	162	1.3	14	1.0	4	1.1
Moderate-income	3,672	25.0	3,146	24.3	433	31.1	93	25.1
Middle-income	7,498	51.0	6,566	50.8	724	51.9	208	56.1
Upper-income	3,338	22.7	3,050	23.6	222	15.9	66	17.8
Unknown-income	11	0.1	10	0.1	1	0.1	0	0.0
Total Assessment Area	14,699	100.0	12,934	100.0	1,394	100.0	371	100.0
	Percentage of Total Businesses:			88.0		9.5		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	9	1.5	9	1.5	0	0.0	0	0.0
Middle-income	502	85.4	501	85.3	1	100.0	0	0.0
Upper-income	76	12.9	76	12.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	588	100.0	587	100.0	1	100.0	0	0.0
	Percentage of Total Farms:			99.8		0.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA

Lending Test

State Bank's performance on the lending test for the State of Indiana is "High Satisfactory." Although the bank's geographic distribution of lending is poor, the bank's branch is located in a heavily banked area and is not in close proximity to low and moderate-income tracts and therefore individuals living in those geographies have a much higher likelihood to visit other nearby branches. However, the bank's lending to low- and moderate-income borrowers is good. In addition, the bank originated one community development loan in this area, which helped to enhance the bank's overall lending test.

Lending Activity

Lending levels reflect an adequate responsiveness to credit needs throughout the assessment area. State Bank has only one branch with three employees in this MSA. The 2008 HMDA Market Peer Report indicates that State Bank ranks 29th out of 251 financial institutions in the area. The 2008 CRA Market Peer Report indicates that State Bank ranks 23rd out of 51 CRA reporting financial institutions in this area.

During this evaluation period, State Bank originated 74 HMDA loans. The bank did not originate sufficient volumes of consumer, small business or small farm loans in this assessment area to conduct a meaningful analysis; therefore, HMDA loans are the only loan products discussed in this review. However, tables at the end of this report provide specific details about the consumer, small business, and small farm loans that the bank originated in this assessment area. Further, due to limited loan origination volumes, both HMDA loan products (home purchase and home refinance loans) were combined for this analysis.

Geographic Distribution

The geographic distribution of loans is adequate. The geographic distribution of lending in this assessment area reflects poor levels of lending. However, the bank made one community development loan that benefitted low- and moderate-income geographies in Ft. Wayne (additional details about that loan are provided later in this report). Therefore, given the distance of the bank's branch from many of the low- and moderate-income tracts, the significant amount of banking competition, and the level of community development lending, the geographic distribution of lending in this assessment area is considered adequate.

HMDA Loans

The bank made no HMDA loans in low-income tracts. However, only 0.8% of the properties in these tracts are owner-occupied units. The aggregate of all HMDA lenders made 0.3% of home HMDA loans in low-income tracts. Therefore, the geographic distribution of HMDA lending in low-income tracts is poor.

The bank originated four (5.4%) of its HMDA loans in moderate-income tracts, which was below the percentage (18.2%) of owner-occupied units in these tracts. The aggregate of all lenders made 11.9% of HMDA loans in moderate-income tracts. This reflects a poor geographic distribution of HMDA lending in moderate-income tracts.

The bank made 45.9% and 48.6% of its HMDA loans in middle- and upper-income tracts, respectively, compared to the percentages (55.2% and 25.8%, respectively) of owner-occupied units in middle- and upper-income tracts. The aggregate of all lenders made 50.1% and 37.7% of all HMDA loans in middle- and upper-income tracts, respectively.

Borrower Distribution

The borrower distribution of loans is adequate.

HMDA Loans

The bank made nine (12.2%) of its HMDA loans to low-income borrowers, which was below the percentage (17.3%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 10.9% of its HMDA loans to low-income borrowers. Although bank's this level of lending is adequate when compared to the percentage of low-income families, lending to low-income borrowers exceeds that of its peers; therefore, reflects a good distribution of lending to low-income borrowers.

The bank made 21 (28.4%) of its HMDA loans to moderate-income borrowers, which exceeded the percentage (18.4%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 23.1% of its HMDA loans to moderate-income borrowers. Therefore, this reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 20 (27.0%) and 24 (32.4%) of its HMDA loans to middle- and upper-income borrowers, respectively, compared to the percentages (24.5% and 39.8%, respectively) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 21.6% and 28.6% of its HMDA loans to middle- and upper-income borrowers, respectively.

Community Development Lending

During this evaluation period, the bank made one community development loan in the State of Indiana totaling approximately \$1.6 million. The loan promoted the revitalization and/or stabilization of a low-income area to improve a medical facility located in a low-income area that was also designated as an Economic Enterprise Zone by the City of Ft. Wayne. This community development loan contributed to the bank's lending test within the state and helped to enhance the overall lending test.

Investment Test

State Bank's performance under the investment test for the State of Indiana is rated "Low Satisfactory." The bank made an adequate level of qualified community development investments, totaling approximately \$267,000 in this area. The investments promoted economic development in the Ft. Wayne MSA. During a previous evaluation period, the bank purchased one mortgage backed security, in the amount of \$1 million. The majority of the funds in this security were for home loans to low- and moderate-income borrowers in the Toledo and Ft. Wayne MSAs. The bank received credit for the outstanding balance of \$265,500 during this evaluation period.

Service Test

State Bank's performance under the service test is "Low Satisfactory."

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income level in the assessment area. As previously discussed, the bank has one branch and ATM in this assessment area. The branch is farther away from any of this area's low- and moderate-income tracts. There is also high banking competition in the Ft. Wayne MSA 23060. The location and high competition that surrounds the office in this assessment area could make it difficult for the bank to fully reach all portions of this assessment area. Banking services offered do not vary in a way that inconveniences residents in certain portions of the bank's assessment areas. No branches have closed in this assessment area, since the previous evaluation.

Community Development Services

The bank provided an adequate level of community development services in this assessment area. The following list is an example of some community development services extended in the Ft. Wayne MSA 23060 for which the bank received CRA consideration during this evaluation period.

- **Agricultural Management Seminar** – The bank hosts a semi-annual seminar for local farmers. The seminar covers topics such as risk management, marketing, and financial planning. The bank hosted four of these seminars during this evaluation period.
- **Community Connections** – Bank employees instructed first time moderate-income individuals on the home buying process, including how to apply for Federal grants.

APPENDIX A

SCOPE OF EXAMINATION TABLE

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED	January 1, 2008 through December 31, 2009		
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
The State Bank and Trust Company Defiance, Ohio			HMDA Consumer Small Business Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	None		None

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
OHIO:			
Nonmetropolitan OH	Full Scope	West Unity, Pioneer	
Toledo MSA 45780	Full Scope	None	
Lima MSA 30620	Full Scope	None	
INDIANA:			
Fort Wayne MSA 30620; Allen County	Full Scope	None	

APPENDIX B

SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Overall	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State of Ohio	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State of Indiana	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

APPENDIX C

GLOSSARY

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

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

Community development: 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 D
CRA CORE TABLES

Bank and Peer Comparison - HMDA, Small Business & Small Farm

Assessment Area/Group: MSA 45780 & NonMSA MI

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	Bank (2008 & 2009)		Peer (2008)			Bank (2008 & 2009)		Peer (2008)		
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	1.3%	0.8%	9	15.0%	5.3%	12.2%	6.5%
Moderate	3	5.0%	12.4%	11.2%	6.8%	11	18.3%	13.1%	24.6%	18.6%
Middle	47	78.3%	66.7%	49.6%	39.9%	16	26.7%	21.5%	22.5%	21.3%
Upper	10	16.7%	20.9%	37.9%	52.6%	22	36.7%	42.9%	30.2%	44.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	3.3%	17.3%	10.4%	9.3%
Total	60	100.0%	100.0%	100.0%	100.0%	60	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	1	0.4%	0.0%	0.9%	0.4%	17	6.8%	2.8%	8.6%	4.4%
Moderate	6	2.4%	1.8%	10.1%	6.0%	57	22.8%	16.0%	19.1%	13.8%
Middle	180	72.0%	62.8%	53.3%	46.1%	77	30.8%	28.8%	24.1%	21.5%
Upper	63	25.2%	35.4%	35.6%	47.5%	89	35.6%	44.1%	35.3%	47.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	4.0%	8.3%	13.0%	13.2%
Total	250	100.0%	100.0%	100.0%	100.0%	250	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	1	0.3%	0.0%	1.2%	1.0%	26	8.4%	3.3%	10.7%	5.3%
Moderate	9	2.9%	4.1%	11.3%	6.5%	68	21.9%	15.4%	22.1%	15.5%
Middle	227	73.2%	63.6%	51.9%	44.5%	93	30.0%	27.2%	23.1%	20.5%
Upper	73	23.5%	32.3%	35.7%	48.0%	111	35.8%	43.9%	32.6%	43.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	12	3.9%	10.2%	11.4%	15.1%
Total	310	100.0%	100.0%	100.0%	100.0%	310	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	1	0.8%	0.3%	2.7%	2.8%	0	0.0%	0.0%	0.0%	0.0%
Moderate	4	3.3%	5.1%	9.7%	11.4%	0	0.0%	0.0%	0.3%	1.0%
Middle	82	66.7%	54.1%	46.5%	44.4%	71	95.9%	98.2%	91.2%	93.4%
Upper	36	29.3%	40.5%	38.3%	40.9%	3	4.1%	1.8%	7.5%	5.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	123	100.0%	100.0%	100.0%	100.0%	74	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	104	84.6%	71.3%	34.9%	40.8%	67	90.5%	75.2%	91.2%	90.4%
	By Loan Size									
\$100,000 or less	77	62.6%	16.1%	90.9%	25.1%	53	71.6%	29.6%	78.8%	38.5%
\$100,001-\$250,000	23	18.7%	18.4%	4.2%	17.0%	17	23.0%	48.2%	15.1%	32.4%
\$250,001-\$1 Million-\$500k (Farm)	23	18.7%	65.5%	4.9%	57.9%	4	5.4%	22.2%	6.1%	29.1%
Total	123	100.0%	100.0%	100.0%	100.0%	74	100.0%	100.0%	100.0%	100.0%

Loan Distribution - Consumer
Assessment Area/Group: MSA 45780 & NonMSA MI
2008 & 2009

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	26	13.8%	1,035	12.0%
Moderate	2	1.1%	100	1.2%	49	25.9%	1,834	21.3%
Middle	155	82.0%	6,969	81.0%	52	27.5%	2,519	29.3%
Upper	32	16.9%	1,539	17.9%	55	29.1%	3,069	35.7%
Unknown	0	0.0%	0	0.0%	7	3.7%	151	1.8%
<i>Total</i>	<i>189</i>	<i>100.0%</i>	<i>8,608</i>	<i>100.0%</i>	<i>189</i>	<i>100.0%</i>	<i>8,608</i>	<i>100.0%</i>
Motor Vehicle								
Low	0	0.0%	0	0.0%	57	32.9%	500	23.6%
Moderate	13	7.5%	197	9.3%	46	26.6%	597	28.2%
Middle	140	80.9%	1,588	74.9%	37	21.4%	509	24.0%
Upper	20	11.6%	334	15.8%	30	17.3%	478	22.6%
Unknown	0	0.0%	0	0.0%	3	1.7%	35	1.7%
<i>Total</i>	<i>173</i>	<i>100.0%</i>	<i>2,119</i>	<i>100.0%</i>	<i>173</i>	<i>100.0%</i>	<i>2,119</i>	<i>100.0%</i>
Other - Secured								
Low	0	0.0%	0	0.0%	25	39.7%	205	37.4%
Moderate	4	6.3%	19	3.5%	19	30.2%	166	30.3%
Middle	53	84.1%	463	84.5%	14	22.2%	146	26.6%
Upper	6	9.5%	66	12.0%	1	1.6%	6	1.1%
Unknown	0	0.0%	0	0.0%	4	6.3%	25	4.6%
<i>Total</i>	<i>63</i>	<i>100.0%</i>	<i>548</i>	<i>100.0%</i>	<i>63</i>	<i>100.0%</i>	<i>548</i>	<i>100.0%</i>
Consumer Loan Totals								
Low	0	0.0%	0	0.0%	108	25.4%	1,740	15.4%
Moderate	19	4.5%	316	2.8%	114	26.8%	2,597	23.0%
Middle	348	81.9%	9,020	80.0%	103	24.2%	3,174	28.2%
Upper	58	13.6%	1,939	17.2%	86	20.2%	3,553	31.5%
Unknown	0	0.0%	0	0.0%	14	3.3%	211	1.9%
<i>Total</i>	<i>425</i>	<i>100.0%</i>	<i>11,275</i>	<i>100.0%</i>	<i>425</i>	<i>100.0%</i>	<i>11,275</i>	<i>100.0%</i>

Bank and Peer Comparison - HMDA, Small Business & Small Farm

Assessment Area/Group: MSA 30620

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	Bank (2008 & 2009)			Peer (2008)		Bank (2008 & 2009)			Peer (2008)	
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	1	1.6%	0.7%	0.9%	0.8%	7	11.3%	7.9%	13.0%	5.5%
Moderate	9	14.5%	9.7%	12.9%	5.7%	25	40.3%	36.0%	29.0%	15.8%
Middle	37	59.7%	58.5%	55.8%	63.9%	9	14.5%	19.2%	23.8%	17.7%
Upper	15	24.2%	31.1%	30.3%	29.7%	17	27.4%	32.8%	24.7%	26.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	6.5%	4.0%	9.5%	34.1%
Total	62	100.0%	100.0%	100.0%	100.0%	62	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	1.2%	0.5%	7	5.7%	3.0%	9.3%	5.2%
Moderate	12	9.8%	5.2%	11.8%	6.5%	18	14.8%	9.3%	21.1%	15.9%
Middle	58	47.5%	42.4%	56.1%	55.2%	27	22.1%	22.3%	26.5%	24.5%
Upper	52	42.6%	52.4%	30.9%	37.8%	64	52.5%	60.9%	32.9%	45.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	4.9%	4.4%	10.1%	9.4%
Total	122	100.0%	100.0%	100.0%	100.0%	122	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	1	0.5%	0.2%	1.2%	0.6%	14	7.6%	4.3%	10.7%	5.3%
Moderate	21	11.4%	6.4%	12.7%	6.7%	43	23.4%	16.5%	23.8%	15.7%
Middle	95	51.6%	46.7%	55.7%	58.3%	36	19.6%	21.5%	25.4%	21.3%
Upper	67	36.4%	46.7%	30.3%	34.4%	81	44.0%	53.4%	30.3%	36.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	5.4%	4.3%	9.8%	20.9%
Total	184	100.0%	100.0%	100.0%	100.0%	184	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	2	4.0%	8.0%	7.2%	6.9%	0	0.0%	0.0%	0.0%	0.0%
Moderate	11	22.0%	27.0%	17.1%	20.6%	0	0.0%	0.0%	1.1%	0.4%
Middle	24	48.0%	41.4%	48.8%	47.2%	0	0.0%	0.0%	79.7%	76.9%
Upper	13	26.0%	23.6%	24.5%	24.9%	0	0.0%	0.0%	18.1%	22.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	50	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	42	84.0%	64.8%	32.1%	33.4%	0	0.0%	0.0%	92.9%	92.3%
	By Loan Size									
\$100,000 or less	34	68.0%	23.4%	90.4%	24.1%	0	0.0%	0.0%	79.7%	46.8%
\$100,001-\$250,000	9	18.0%	19.7%	3.9%	13.9%	0	0.0%	0.0%	13.7%	26.0%
\$250,001-\$1 Million-\$500k (Farm)	7	14.0%	57.0%	5.6%	62.0%	0	0.0%	0.0%	6.6%	27.1%
Total	50	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%

Loan Distribution - Consumer
Assessment Area/Group: MSA 30620
2008 & 2009

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	3	4.2%	117	3.9%
Moderate	6	8.5%	225	7.6%	14	19.7%	405	13.7%
Middle	42	59.2%	1,581	53.3%	20	28.2%	550	18.5%
Upper	23	32.4%	1,160	39.1%	32	45.1%	1,849	62.3%
Unknown	0	0.0%	0	0.0%	2	2.8%	45	1.5%
<i>Total</i>	<i>71</i>	<i>100.0%</i>	<i>2,966</i>	<i>100.0%</i>	<i>71</i>	<i>100.0%</i>	<i>2,966</i>	<i>100.0%</i>
Motor Vehicle								
Low	1	3.3%	19	5.5%	7	23.3%	72	20.8%
Moderate	8	26.7%	78	22.5%	10	33.3%	93	26.9%
Middle	16	53.3%	179	51.7%	4	13.3%	48	13.9%
Upper	5	16.7%	70	20.2%	8	26.7%	123	35.5%
Unknown	0	0.0%	0	0.0%	1	3.3%	10	2.9%
<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>346</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>346</i>	<i>100.0%</i>
Other - Secured								
Low	3	10.7%	29	7.7%	11	39.3%	89	23.5%
Moderate	4	14.3%	109	28.8%	4	14.3%	53	14.0%
Middle	14	50.0%	171	45.2%	6	21.4%	116	30.7%
Upper	7	25.0%	69	18.3%	5	17.9%	106	28.0%
Unknown	0	0.0%	0	0.0%	2	7.1%	14	3.7%
<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>378</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>378</i>	<i>100.0%</i>
Consumer Loan Totals								
Low	4	3.1%	48	1.3%	21	16.3%	278	7.5%
Moderate	18	14.0%	412	11.2%	28	21.7%	551	14.9%
Middle	72	55.8%	1,931	52.3%	30	23.3%	714	19.3%
Upper	35	27.1%	1,299	35.2%	45	34.9%	2,078	56.3%
Unknown	0	0.0%	0	0.0%	5	3.9%	69	1.9%
<i>Total</i>	<i>129</i>	<i>100.0%</i>	<i>3,690</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>3,690</i>	<i>100.0%</i>

Bank and Peer Comparison - HMDA, Small Business & Small Farm

Assessment Area/Group: NonMSA OH

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	Bank (2008 & 2009)		Peer (2008)			Bank (2008 & 2009)		Peer (2008)		
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	19	14.6%	8.4%	8.0%	4.8%
Moderate	0	0.0%	0.0%	0.5%	0.4%	39	30.0%	22.9%	28.6%	22.3%
Middle	84	64.6%	64.5%	73.2%	69.8%	27	20.8%	21.1%	24.4%	24.6%
Upper	46	35.4%	35.5%	26.0%	29.7%	38	29.2%	40.0%	28.7%	38.5%
Unknown	0	0.0%	0.0%	0.3%	0.2%	7	5.4%	7.6%	10.2%	9.8%
Total	130	100.0%	100.0%	100.0%	100.0%	130	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	17	4.4%	2.3%	5.7%	3.2%
Moderate	0	0.0%	0.0%	0.5%	0.3%	67	17.3%	10.9%	19.0%	13.2%
Middle	254	65.6%	61.2%	66.7%	64.0%	105	27.1%	21.6%	24.1%	21.5%
Upper	133	34.4%	38.8%	32.6%	35.7%	162	41.9%	53.9%	42.0%	51.5%
Unknown	0	0.0%	0.0%	0.1%	0.1%	36	9.3%	11.3%	9.2%	10.6%
Total	387	100.0%	100.0%	100.0%	100.0%	387	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	36	7.0%	3.5%	6.7%	3.8%
Moderate	0	0.0%	0.0%	0.6%	0.3%	106	20.5%	13.3%	22.6%	16.2%
Middle	338	65.4%	61.9%	69.5%	66.4%	132	25.5%	21.5%	24.1%	22.2%
Upper	179	34.6%	38.1%	29.7%	33.2%	200	38.7%	51.2%	37.4%	46.5%
Unknown	0	0.0%	0.0%	0.2%	0.1%	43	8.3%	10.6%	9.1%	11.3%
Total	517	100.0%	100.0%	100.0%	100.0%	517	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	0.3%	1.4%	0.8%	0.3%	0	0.0%	0.0%	0.1%	0.1%
Middle	193	59.9%	58.0%	67.8%	72.2%	323	83.2%	82.5%	76.2%	81.3%
Upper	128	39.8%	40.6%	26.7%	26.5%	65	16.8%	17.5%	22.4%	18.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	322	100.0%	100.0%	100.0%	100.0%	388	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	202	62.7%	32.3%	44.6%	50.8%	377	97.2%	95.0%	86.4%	84.6%
	By Loan Size									
\$100,000 or less	191	59.3%	16.0%	90.7%	29.0%	262	67.5%	30.6%	78.4%	37.7%
\$100,001-\$250,000	74	23.0%	26.7%	5.1%	20.2%	92	23.7%	39.4%	14.6%	31.4%
\$250,001-\$1 Million-\$500k (Farm)	57	17.7%	57.2%	4.2%	50.8%	34	8.8%	30.0%	7.0%	30.9%
Total	322	100.0%	100.0%	100.0%	100.0%	388	100.0%	100.0%	100.0%	100.0%

Loan Distribution - Consumer
Assessment Area/Group: NonMSA OH
2008 & 2009

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	27	9.3%	1,074	9.6%
Moderate	1	0.3%	40	0.4%	46	15.9%	986	8.8%
Middle	209	72.1%	8,242	73.6%	88	30.3%	3,268	29.2%
Upper	80	27.6%	2,923	26.1%	112	38.6%	5,279	47.1%
Unknown	0	0.0%	0	0.0%	17	5.9%	598	5.3%
<i>Total</i>	<i>290</i>	<i>100.0%</i>	<i>11,205</i>	<i>100.0%</i>	<i>290</i>	<i>100.0%</i>	<i>11,205</i>	<i>100.0%</i>
Motor Vehicle								
Low	0	0.0%	0	0.0%	62	19.1%	509	12.8%
Moderate	2	0.6%	24	0.6%	85	26.2%	1,049	26.3%
Middle	225	69.4%	2,743	68.9%	73	22.5%	866	21.7%
Upper	97	29.9%	1,216	30.5%	88	27.2%	1,338	33.6%
Unknown	0	0.0%	0	0.0%	16	4.9%	221	5.5%
<i>Total</i>	<i>324</i>	<i>100.0%</i>	<i>3,983</i>	<i>100.0%</i>	<i>324</i>	<i>100.0%</i>	<i>3,983</i>	<i>100.0%</i>
Other - Secured								
Low	0	0.0%	0	0.0%	49	29.0%	330	19.3%
Moderate	0	0.0%	0	0.0%	53	31.4%	520	30.5%
Middle	133	78.7%	1,344	78.8%	32	18.9%	373	21.9%
Upper	36	21.3%	362	21.2%	24	14.2%	350	20.5%
Unknown	0	0.0%	0	0.0%	11	6.5%	133	7.8%
<i>Total</i>	<i>169</i>	<i>100.0%</i>	<i>1,706</i>	<i>100.0%</i>	<i>169</i>	<i>100.0%</i>	<i>1,706</i>	<i>100.0%</i>
Consumer Loan Totals								
Low	0	0.0%	0	0.0%	138	17.6%	1,913	11.3%
Moderate	3	0.4%	64	0.4%	184	23.5%	2,555	15.1%
Middle	567	72.4%	12,329	73.0%	193	24.6%	4,507	26.7%
Upper	213	27.2%	4,501	26.6%	224	28.6%	6,967	41.2%
Unknown	0	0.0%	0	0.0%	44	5.6%	952	5.6%
<i>Total</i>	<i>783</i>	<i>100.0%</i>	<i>16,894</i>	<i>100.0%</i>	<i>783</i>	<i>100.0%</i>	<i>16,894</i>	<i>100.0%</i>

Bank and Peer Comparison - HMDA, Small Business & Small Farm

Assessment Area/Group: All OH

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	Bank (2008 & 2009)			Peer (2008)		Bank (2008 & 2009)			Peer (2008)	
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	1	0.4%	0.1%	1.0%	0.7%	35	13.9%	7.2%	11.6%	6.1%
Moderate	12	4.8%	6.1%	9.5%	5.7%	75	29.8%	22.4%	25.8%	18.7%
Middle	168	66.7%	64.0%	54.4%	47.3%	52	20.6%	20.8%	22.9%	21.3%
Upper	71	28.2%	29.7%	34.9%	46.3%	77	30.6%	39.4%	29.3%	41.1%
Unknown	0	0.0%	0.0%	0.1%	0.0%	13	5.2%	10.1%	10.3%	12.7%
Total	252	100.0%	100.0%	100.0%	100.0%	252	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	1	0.1%	0.0%	0.7%	0.3%	41	5.4%	2.6%	8.0%	4.3%
Moderate	18	2.4%	1.4%	8.1%	4.9%	142	18.7%	12.3%	19.4%	14.0%
Middle	492	64.8%	58.8%	57.0%	51.2%	209	27.5%	24.1%	24.5%	21.9%
Upper	248	32.7%	39.8%	34.2%	43.6%	315	41.5%	51.7%	36.5%	47.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	52	6.9%	9.2%	11.6%	12.1%
Total	759	100.0%	100.0%	100.0%	100.0%	759	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	2	0.2%	0.0%	0.9%	0.8%	76	7.5%	3.6%	9.8%	5.0%
Moderate	30	3.0%	2.4%	9.2%	5.4%	217	21.5%	14.5%	22.4%	15.6%
Middle	660	65.3%	59.9%	56.2%	50.2%	261	25.8%	23.4%	23.6%	20.9%
Upper	319	31.6%	37.6%	33.7%	43.5%	392	38.8%	49.1%	33.3%	43.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	65	6.4%	9.4%	10.7%	15.2%
Total	1,011	100.0%	100.0%	100.0%	100.0%	1,011	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	3	0.6%	0.9%	2.7%	2.8%	0	0.0%	0.0%	0.0%	0.0%
Moderate	16	3.2%	5.1%	8.8%	10.4%	0	0.0%	0.0%	0.3%	0.4%
Middle	299	60.4%	55.2%	51.2%	50.4%	394	85.3%	84.6%	81.8%	85.0%
Upper	177	35.8%	38.8%	34.1%	35.8%	68	14.7%	15.4%	16.8%	14.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	495	100.0%	100.0%	100.0%	100.0%	462	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	348	70.3%	46.1%	36.6%	41.8%	444	96.1%	92.3%	88.7%	87.4%
	By Loan Size									
\$100,000 or less	302	61.0%	16.8%	90.8%	25.8%	315	68.2%	30.4%	78.7%	39.0%
\$100,001-\$250,000	106	21.4%	23.8%	4.4%	17.2%	109	23.6%	40.6%	14.7%	31.2%
\$250,001-\$1 Million-\$500k (Farm)	87	17.6%	59.4%	4.8%	57.0%	38	8.2%	28.9%	6.6%	29.9%
Total	495	100.0%	100.0%	100.0%	100.0%	462	100.0%	100.0%	100.0%	100.0%

Loan Distribution - Consumer
Assessment Area/Group: All OH
2008 & 2009

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	56	10.2%	2,226	9.8%
Moderate	9	1.6%	365	1.6%	109	19.8%	3,225	14.2%
Middle	406	73.8%	16,792	73.7%	160	29.1%	6,337	27.8%
Upper	135	24.5%	5,622	24.7%	199	36.2%	10,197	44.8%
Unknown	0	0.0%	0	0.0%	26	4.7%	794	3.5%
<i>Total</i>	<i>550</i>	<i>100.0%</i>	<i>22,779</i>	<i>100.0%</i>	<i>550</i>	<i>100.0%</i>	<i>22,779</i>	<i>100.0%</i>
Motor Vehicle								
Low	1	0.2%	19	0.3%	126	23.9%	1,081	16.8%
Moderate	23	4.4%	299	4.6%	141	26.8%	1,739	27.0%
Middle	381	72.3%	4,510	69.9%	114	21.6%	1,423	22.1%
Upper	122	23.1%	1,620	25.1%	126	23.9%	1,939	30.1%
Unknown	0	0.0%	0	0.0%	20	3.8%	266	4.1%
<i>Total</i>	<i>527</i>	<i>100.0%</i>	<i>6,448</i>	<i>100.0%</i>	<i>527</i>	<i>100.0%</i>	<i>6,448</i>	<i>100.0%</i>
Other - Secured								
Low	3	1.2%	29	1.1%	85	32.7%	624	23.7%
Moderate	8	3.1%	128	4.9%	76	29.2%	739	28.1%
Middle	200	76.9%	1,978	75.2%	52	20.0%	635	24.1%
Upper	49	18.8%	497	18.9%	30	11.5%	462	17.6%
Unknown	0	0.0%	0	0.0%	17	6.5%	172	6.5%
<i>Total</i>	<i>260</i>	<i>100.0%</i>	<i>2,632</i>	<i>100.0%</i>	<i>260</i>	<i>100.0%</i>	<i>2,632</i>	<i>100.0%</i>
Consumer Loan Totals								
Low	4	0.3%	48	0.2%	267	20.0%	3,931	12.3%
Moderate	40	3.0%	792	2.5%	326	24.4%	5,703	17.9%
Middle	987	73.8%	23,280	73.1%	326	24.4%	8,395	26.4%
Upper	306	22.9%	7,739	24.3%	355	26.6%	12,598	39.5%
Unknown	0	0.0%	0	0.0%	63	4.7%	1,232	3.9%
<i>Total</i>	<i>1,337</i>	<i>100.0%</i>	<i>31,859</i>	<i>100.0%</i>	<i>1,337</i>	<i>100.0%</i>	<i>31,859</i>	<i>100.0%</i>

Bank and Peer Comparison - HMDA, Small Business & Small Farm

Assessment Area/Group: MSA 23060

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	Bank (2008 & 2009)		Peer (2008)			Bank (2008 & 2009)		Peer (2008)		
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.4%	0.1%	7	29.2%	23.3%	13.3%	7.9%
Moderate	2	8.3%	3.9%	12.5%	7.0%	8	33.3%	28.5%	26.8%	21.2%
Middle	13	54.2%	50.7%	50.2%	43.2%	5	20.8%	17.6%	21.8%	21.5%
Upper	9	37.5%	45.4%	37.0%	49.6%	4	16.7%	30.6%	24.9%	37.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	13.2%	12.4%
Total	24	100.0%	100.0%	100.0%	100.0%	24	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.2%	0.1%	2	4.0%	1.8%	8.4%	4.7%
Moderate	2	4.0%	1.8%	11.3%	6.5%	13	26.0%	18.9%	19.2%	13.9%
Middle	21	42.0%	37.8%	50.1%	42.8%	15	30.0%	33.0%	21.5%	19.9%
Upper	27	54.0%	60.4%	38.5%	50.6%	20	40.0%	46.3%	32.4%	43.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	18.4%	17.7%
Total	50	100.0%	100.0%	100.0%	100.0%	50	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.3%	0.1%	9	12.2%	7.4%	11.0%	6.2%
Moderate	4	5.4%	2.4%	12.0%	6.8%	21	28.4%	21.4%	22.9%	17.1%
Middle	34	45.9%	41.2%	50.7%	43.9%	20	27.0%	29.0%	21.9%	20.4%
Upper	36	48.6%	56.5%	36.9%	49.1%	24	32.4%	42.2%	29.0%	40.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	15.3%	16.3%
Total	74	100.0%	100.0%	100.0%	100.0%	74	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	0	0.0%	0.0%	0.8%	1.3%	0	0.0%	0.0%	0.0%	0.0%
Moderate	5	17.9%	3.1%	19.0%	22.8%	0	0.0%	0.0%	2.1%	1.0%
Middle	16	57.1%	70.2%	48.2%	48.0%	8	100.0%	100.0%	85.9%	92.5%
Upper	7	25.0%	26.7%	29.2%	26.8%	0	0.0%	0.0%	10.5%	6.3%
Unknown	0	0.0%	0.0%	0.1%	0.2%	0	0.0%	0.0%	0.0%	0.0%
Total	28	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	20	71.4%	79.2%	34.3%	34.9%	6	75.0%	72.7%	71.7%	66.2%
	By Loan Size									
\$100,000 or less	17	60.7%	13.8%	93.7%	33.3%	5	62.5%	30.5%	66.5%	21.1%
\$100,001-\$250,000	5	17.9%	13.8%	2.9%	14.7%	3	37.5%	69.5%	23.6%	40.5%
\$250,001-\$1 Million-\$500k (Farm)	6	21.4%	72.4%	3.4%	52.1%	0	0.0%	0.0%	9.9%	38.4%
Total	28	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%

Loan Distribution - Consumer
 Assessment Area/Group: MSA 23060
 2008 & 2009

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	1	5.0%	12	1.2%
Moderate	1	5.0%	12	1.2%	2	10.0%	18	1.8%
Middle	6	30.0%	306	30.8%	4	20.0%	165	16.6%
Upper	13	65.0%	677	68.0%	12	60.0%	770	77.4%
Unknown	0	0.0%	0	0.0%	1	5.0%	30	3.0%
<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>995</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>995</i>	<i>100.0%</i>
Motor Vehicle								
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%
Middle	4	100.0%	61	100.0%	2	50.0%	29	47.5%
Upper	0	0.0%	0	0.0%	2	50.0%	32	52.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>
Other - Secured								
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%
Middle	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Upper	1	100.0%	7	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>
Consumer Loan Totals								
Low	0	0.0%	0	0.0%	1	4.0%	12	1.1%
Moderate	1	4.0%	12	1.1%	2	8.0%	18	1.7%
Middle	10	40.0%	367	34.5%	7	28.0%	201	18.9%
Upper	14	56.0%	684	64.3%	14	56.0%	802	75.4%
Unknown	0	0.0%	0	0.0%	1	4.0%	30	2.8%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>1,063</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>1,063</i>	<i>100.0%</i>

Bank and Peer Comparison - HMDA, Small Business & Small Farm

Assessment Area/Group: Overall

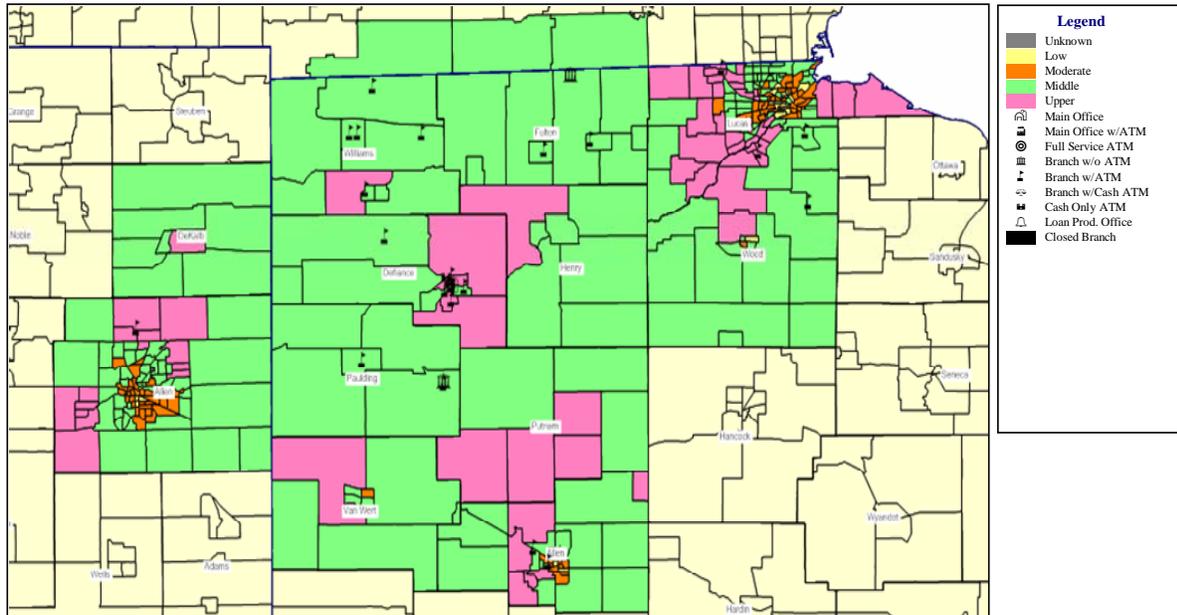
Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	Bank (2008 & 2009)		Peer (2008)			Bank (2008 & 2009)		Peer (2008)		
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	1	0.4%	0.1%	0.7%	0.4%	42	15.2%	8.5%	12.3%	6.9%
Moderate	14	5.1%	6.0%	10.8%	6.3%	83	30.1%	22.9%	26.3%	19.8%
Middle	181	65.6%	62.9%	52.6%	45.6%	57	20.7%	20.6%	22.4%	21.4%
Upper	80	29.0%	31.0%	35.8%	47.7%	81	29.3%	38.7%	27.4%	39.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	13	4.7%	9.3%	11.5%	12.6%
Total	276	100.0%	100.0%	100.0%	100.0%	276	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	1	0.1%	0.0%	0.5%	0.2%	43	5.3%	2.5%	8.2%	4.4%
Moderate	20	2.5%	1.5%	9.3%	5.5%	155	19.2%	12.8%	19.3%	13.9%
Middle	513	63.4%	57.5%	54.4%	48.1%	224	27.7%	24.7%	23.4%	21.2%
Upper	275	34.0%	41.0%	35.8%	46.2%	335	41.4%	51.4%	35.0%	46.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	52	6.4%	8.6%	14.2%	14.2%
Total	809	100.0%	100.0%	100.0%	100.0%	809	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	2	0.2%	0.0%	0.7%	0.5%	85	7.8%	3.8%	10.3%	5.5%
Moderate	34	3.1%	2.4%	10.3%	6.0%	238	21.9%	15.0%	22.6%	16.2%
Middle	694	64.0%	58.7%	54.0%	47.8%	281	25.9%	23.8%	22.9%	20.7%
Upper	355	32.7%	38.8%	35.0%	45.7%	416	38.3%	48.6%	31.6%	42.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	65	6.0%	8.8%	12.5%	15.7%
Total	1,085	100.0%	100.0%	100.0%	100.0%	1,085	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	3	0.6%	0.9%	2.1%	2.4%	0	0.0%	0.0%	0.0%	0.0%
Moderate	21	4.0%	5.0%	12.1%	13.9%	0	0.0%	0.0%	0.5%	0.5%
Middle	315	60.2%	56.1%	50.2%	49.7%	402	85.5%	84.8%	82.2%	85.9%
Upper	184	35.2%	38.0%	32.5%	33.3%	68	14.5%	15.2%	16.1%	13.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	523	100.0%	100.0%	100.0%	100.0%	470	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	368	70.4%	48.1%	35.8%	39.9%	450	95.7%	92.1%	87.0%	84.8%
	By Loan Size									
\$100,000 or less	319	61.0%	16.6%	91.8%	27.9%	320	68.1%	30.4%	77.5%	36.8%
\$100,001-\$250,000	111	21.2%	23.2%	3.9%	16.5%	112	23.8%	41.0%	15.6%	32.3%
\$250,001-\$1 Million-\$500k (Farm)	93	17.8%	60.2%	4.4%	55.6%	38	8.1%	28.5%	7.0%	30.9%
Total	523	100.0%	100.0%	100.0%	100.0%	470	100.0%	100.0%	100.0%	100.0%

Loan Distribution - Consumer
Assessment Area/Group: Overall
2008 & 2009

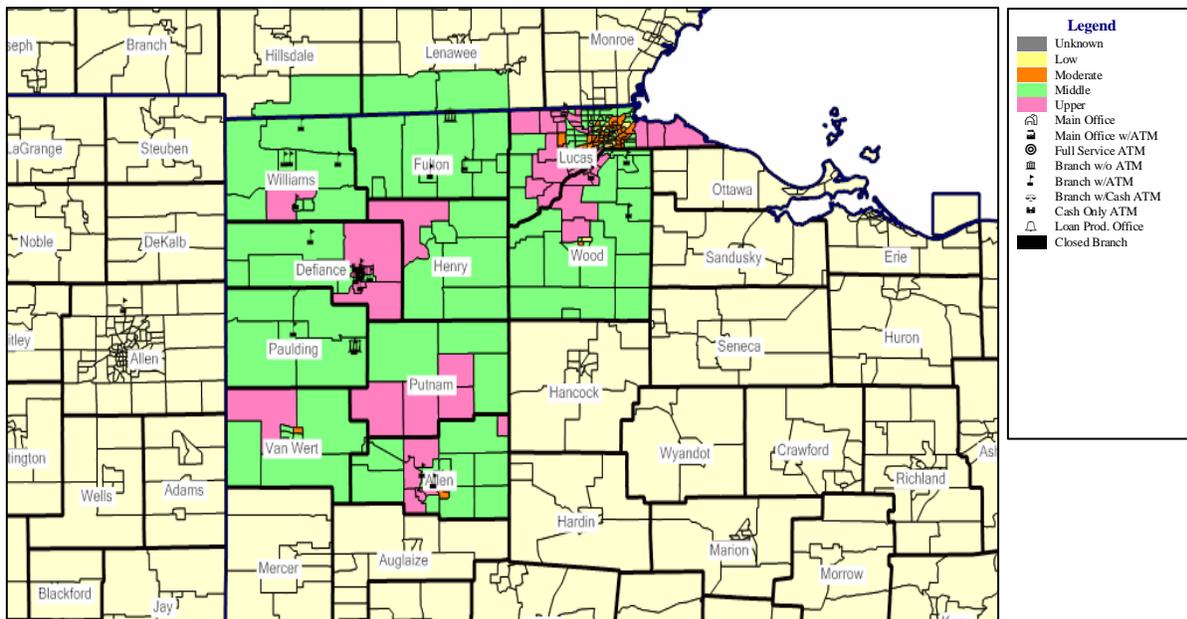
Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	57	10.0%	2,238	9.4%
Moderate	10	1.8%	377	1.6%	111	19.5%	3,243	13.6%
Middle	412	72.3%	17,098	71.9%	164	28.8%	6,502	27.3%
Upper	148	26.0%	6,299	26.5%	211	37.0%	10,967	46.1%
Unknown	0	0.0%	0	0.0%	27	4.7%	824	3.5%
<i>Total</i>	<i>570</i>	<i>100.0%</i>	<i>23,774</i>	<i>100.0%</i>	<i>570</i>	<i>100.0%</i>	<i>23,774</i>	<i>100.0%</i>
Motor Vehicle								
Low	1	0.2%	19	0.3%	126	23.7%	1,081	16.6%
Moderate	23	4.3%	299	4.6%	141	26.6%	1,739	26.7%
Middle	385	72.5%	4,571	70.2%	116	21.8%	1,452	22.3%
Upper	122	23.0%	1,620	24.9%	128	24.1%	1,971	30.3%
Unknown	0	0.0%	0	0.0%	20	3.8%	266	4.1%
<i>Total</i>	<i>531</i>	<i>100.0%</i>	<i>6,509</i>	<i>100.0%</i>	<i>531</i>	<i>100.0%</i>	<i>6,509</i>	<i>100.0%</i>
Other - Secured								
Low	3	1.1%	29	1.1%	85	32.6%	624	23.6%
Moderate	8	3.1%	128	4.9%	76	29.1%	739	28.0%
Middle	200	76.6%	1,978	75.0%	53	20.3%	642	24.3%
Upper	50	19.2%	504	19.1%	30	11.5%	462	17.5%
Unknown	0	0.0%	0	0.0%	17	6.5%	172	6.5%
<i>Total</i>	<i>261</i>	<i>100.0%</i>	<i>2,639</i>	<i>100.0%</i>	<i>261</i>	<i>100.0%</i>	<i>2,639</i>	<i>100.0%</i>
Consumer Loan Totals								
Low	4	0.3%	48	0.1%	268	19.7%	3,943	12.0%
Moderate	41	3.0%	804	2.4%	328	24.1%	5,721	17.4%
Middle	997	73.2%	23,647	71.8%	333	24.4%	8,596	26.1%
Upper	320	23.5%	8,423	25.6%	369	27.1%	13,400	40.7%
Unknown	0	0.0%	0	0.0%	64	4.7%	1,262	3.8%
<i>Total</i>	<i>1,362</i>	<i>100.0%</i>	<i>32,922</i>	<i>100.0%</i>	<i>1,362</i>	<i>100.0%</i>	<i>32,922</i>	<i>100.0%</i>

APPENDIX E
ASSESSMENT AREA MAPS

The State Bank and Trust Company
 Assessment Area: Overall



The State Bank and Trust Company
 Assessment Area: All OH



The State Bank and Trust Company
Assessment Area: MSA 23060

