

PUBLIC DISCLOSURE

January 10, 2011

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Farmers Citizens Bank
105 Washington Square
Bucyrus, Ohio 44820
RSSD #858210

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 the 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

INSTITUTION'S CRA RATING: "Satisfactory"

The major factors and criteria contributing to this rating include:

- A reasonable loan-to-deposit ratio, given the bank's size, financial condition, and assessment area credit needs;
- A substantial majority of loans and other lending-related activities are in the assessment area;
- The geographic distribution of loans reflects a reasonable dispersion throughout the assessment area;
- There is a reasonable penetration among individuals of different income levels (including low- and moderate-income individuals) and businesses of different sizes; and,
- There were no CRA-related complaints about the institution's performance in meeting the assessment area credit needs.

The bank was rated "Satisfactory" at the previous CRA evaluation dated November 6, 2006.

SCOPE OF EXAMINATION

Farmers Citizens Bank (FCB) was evaluated using the interagency small bank examination procedures. Under this examination method, the bank's lending activity within its assessment area was evaluated, including the distribution of lending to borrowers of different income categories and business of different revenues sizes. FCB's CRA performance was evaluated based on lending data from January 1, 2008 through September 30, 2010. The lending test included an analysis of:

- The loan-to-deposit ratio;
- The volume of loans extended inside and outside of the bank's assessment area;
- The geographic distribution of loans in the bank's assessment area, including low- and moderate-income census tracts;
- The extent of lending to borrowers of different income levels, including low-and moderate-income borrowers and business of different revenue sizes; and,
- The bank's record of taking action in response to written complaints about its CRA performance in helping to meet credit needs in its assessment areas.

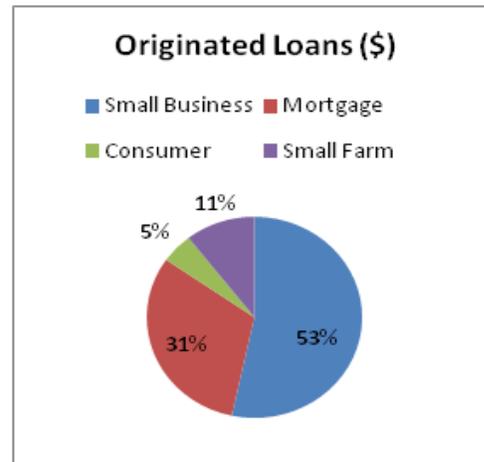
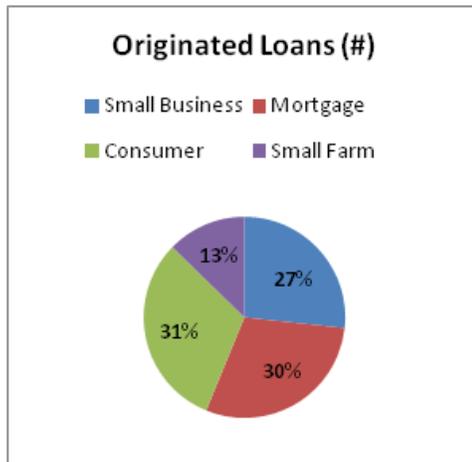
The loan products evaluated included small business loans, mortgage loans reported under the Home Mortgage Act (HMDA), and consumer loans. Small business loans are comprised of loans secured and not secured by real estate. Mortgage loans are comprised of home purchase, refinance, home improvement, and multi-family dwelling loans. Consumer loans are comprised of motor vehicle, home equity lines of credit, and other secured and unsecured loans. Small farm loans were not included in the evaluation because there was not enough volume to conduct a meaningful analysis.

FCB has four assessment areas within its market for CRA purposes. This review consists of a full-scope evaluation of Nonmetropolitan Area #1, which includes Crawford and Marion Counties, and a full-scope evaluation of the Columbus Metropolitan Statistical Area (MSA), which includes Franklin, Delaware and Morrow Counties. In addition, limited-scope reviews were conducted on Nonmetropolitan Area #2, consisting of Ashland, Knox and Wayne Counties, and the Mansfield MSA, which includes Richland County.

A detailed description of each assessment area is presented in subsequent sections of this performance evaluation. Additionally, community contacts were conducted to provide perspective on the credit needs of the assessment area in which the bank operates. Details from these interviews are presented within the respective assessment areas of this evaluation.

The following table and charts illustrate the volume and distribution of loans originated during the evaluation period:

Loan Type	Number of Loans	Dollar Amount of Loans (000's)
Small Business Lending	183	\$74,548
Mortgage Lending	202	\$43,626
Consumer Lending	213	\$6,683
Small Farm Lending	87	\$14,676
Total Loans	685	\$139,534



Given the above distribution, small business lending received the greatest weight in this analysis, as these loans comprise 53.0% of the loans originated by dollar volume and 27.0% by number volume during this evaluation period, followed by mortgage lending and consumer lending. While small farm lending comprised 13.0% of originated loans by volume and 11.0% by dollar volume during this review period, there were not enough loans originated in the areas receiving full-scope reviews to conduct a meaningful analysis.

For the purpose of this evaluation, FCB's geographic dispersion of lending and the distribution of lending to borrowers of different income levels and businesses of different revenue sizes were weighted equally. Further, based on a review of FCB's lending levels, small business loans received the greatest weight, with HMDA loans receiving the second-most weight and consumer loans receiving the least weight based on dollar amount and volume.

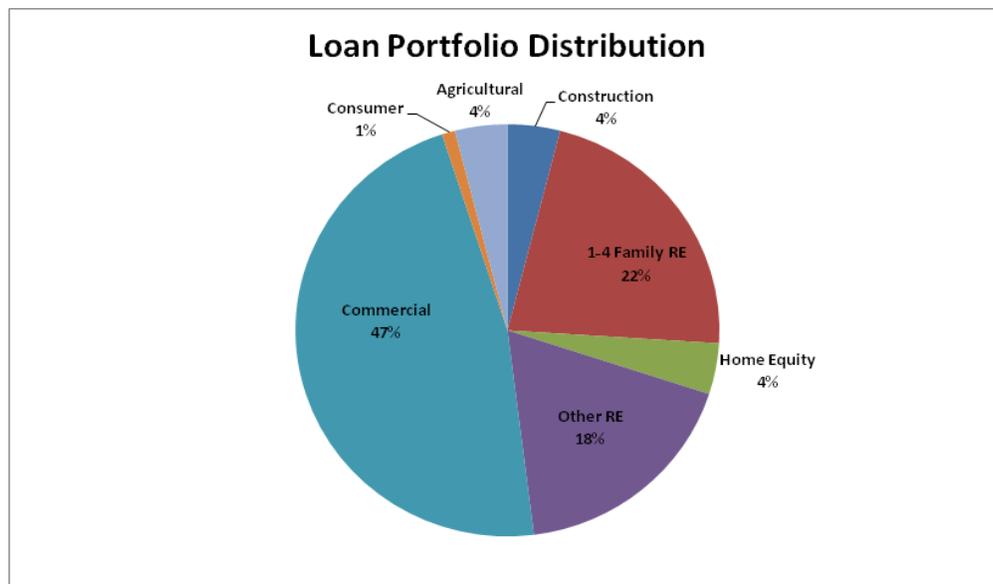
DESCRIPTION OF INSTITUTION

FCB is the sole subsidiary of Farmers Citizens Bancorp. Both the bank and the holding company are located in Bucyrus, Ohio.

According to the December 31, 2010 Uniform Bank Performance Report (UBPR), FCB had total assets of \$356 million, a 93.5% increase from the \$184 million since the previous CRA evaluation in November 2006.

FCB serves its assessment area through one main office and six branch offices. In Bucyrus, the main office and one branch office (each with a full-service ATM) are located in Crawford County. FCB also has branch offices with full-service ATMs in Knox County (Fredericktown), Morrow County (Cardington), and Richland County (Shiloh). FCB also has two offices in Franklin County (Worthington and Upper Arlington). Only the Upper Arlington office has a full-service ATM. Since the previous evaluation, the bank opened one branch each in Worthington and Shiloh, Ohio. FCB has not closed any branches since the previous evaluation.

FCB is a full-service retail bank offering business and consumer deposit accounts and commercial, residential mortgage, and consumer loans. As of December 31, 2010, FCB had \$187 million in net loans and leases, which represents 53.6% of the bank's total assets. The following chart demonstrates the bank's loan portfolio composition as of December 31, 2010:



FCB's investment portfolio as of December 31, 2010 was \$148 million, which represents 41.6% of total assets. Investments in U.S. Treasuries and Agencies account for 87.2% of investments, and municipal securities account for 7.4% of investments, while interest-bearing bank balances and federal funds sold comprise the remaining 5.4% of the bank's total investments.

There are no legal or financial constraints preventing FCB from meeting the credit needs of its' assessment area consistent with its asset size, business strategy, resources and local economy.

DESCRIPTION OF ASSESSMENT AREA

FCB's footprint covers nine counties in the following four assessment areas within the State of Ohio for the purposes of this CRA evaluation:

- Nonmetropolitan Ohio Area #1 is comprised of Crawford and Marion Counties.
- Columbus, Ohio Metropolitan Statistical Area 18140 is comprised of Franklin, Delaware, and Morrow Counties.
- Nonmetropolitan Ohio Area #2 is comprised of Ashland, Knox, and Wayne Counties.
- Mansfield, Ohio Metropolitan Statistical Area 31900 is comprised of Richland County.

The assessment area consists of 417 total census tracts, of which 35 are designated as low-income (8.4%), 93 are moderate-income (22.3%), 190 are (45.6%) middle-income, and 99 (23.7%) are upper-income tracts. Since the previous examination, FCB removed Holmes County from its footprint due to the bank's business strategy and added 269 additional census tracts into its delineated assessment area by including all of Ashland, Marion, and Richland Counties and incorporating the entirety of Franklin County.

There is a significant amount of competition throughout the bank's assessment area from both large- and peer-sized banks. According to the FDIC Deposit Market Share Report,¹ as of June 30, 2010, FCB's market share of deposits accounts for 0.7% of the market. FCB ranks 17th operating 7 offices out of 64 institutions operating 610 offices in the counties included in the bank's assessment area. The following top five institutions, Huntington National Bank, JP Morgan Chase NA, PNC Bank NA, Fifth Third Bank, and KeyBank NA, hold a combined 69.2% market share and account for 49.2% of the offices within this market. In addition, FCB also competes with several peer banks, including Mechanics Savings Bank, Wayne Savings Community Bank, and Fahey Banking Company. These peer banks hold a combined 1.7% of market share and account for 3.0% of the offices within this market.

Population Characteristics

According to the 2000 U.S. Census, the population within FCB's assessment area was approximately 1.7 million people. About 25.5% of the population live in either low- or moderate-income census tracts. In addition, 74.5% of the population is 18 years of age or older, which is the legal age to enter into a contract.

The largest county in the assessment area by population is Franklin County, which includes the city of Columbus within its boundaries. Shown in the following table is the projected population by county in FCB's assessment area and how it is expected to change over the next 20 years. This information was obtained from the Ohio Department of Development's Office of Policy, Research and Strategic Planning.²

1 FDIC/OTS Summary of Deposits Website: www.fdic.gov

2 www.development.ohio.gov/research/CountyTrends.htm

County	Projected Population 2010	Projected Population 2020	Projected Population 2030
Ashland	56,160	59,010	61,050
Crawford	45,450	44,260	43,390
Delaware	161,730	215,480	266,200
Franklin	1,555,910	1,238,250	1,326,180
Knox	60,921	65,940	69,890
Marion	66,210	67,190	68,200
Morrow	34,410	36,890	38,650
Richland	128,900	130,050	132,180
Wayne	119,850	128,670	136,690

Income Characteristics

According to 2000 Census data, the median family income in the bank’s assessment area was \$52,199, compared to Ohio’s median family income at \$50,037. Low- and moderate-income families represent approximately 18.5% and 18.1%, of all families in the assessment area, respectively. In the bank’s assessment area, 7.5% of families were below the poverty level, compared to Ohio’s rate at 7.8%. Ohio’s median family income increased to \$61,400, based on 2009 HUD data. Median family incomes for respective counties within the bank’s assessment are discussed in subsequent sections of this performance evaluation.

In the assessment area, there are 663,221 households, of which 428,318 (64.6%) are designated as families. Of these households, 10.5% were below the poverty level, compared to Ohio’s rate at 10.7%. Poverty rates for respective counties within the bank’s assessment area are discussed in subsequent sections of this performance evaluation.

Housing Characteristics

There were 710,009 housing units in the assessment area, with 66.4% of units (471,016) located in Franklin County, based on the 2000 Census. Within the assessment area, 58.8% of the units were owner-occupied, 34.6% were rental units, 18.5% were multi-family, and 6.6% were vacant. Franklin County had the lowest owner-occupancy rate at 53.0%. Each of the remaining counties in the assessment area had owner-occupancy rates over 67.0%. From an income perspective, 27.3% of housing units and 16.9% of owner-occupied homes were located in either low- or moderate-income census tracts. These figures suggest mortgage credit demand in Franklin County and low- and moderate-income areas might be lower. Additionally, a significant concentration of multi-family homes is located in low- (32.2%) and moderate-income (27.0%) census tracts, with 24.1% of all multi-family housing located in Franklin County.

The median age of housing stock was 33 years as of the 2000 Census, with 23.5% of housing built prior to 1950. Older homes such as these are typically more likely to require repairs and rehabilitation.

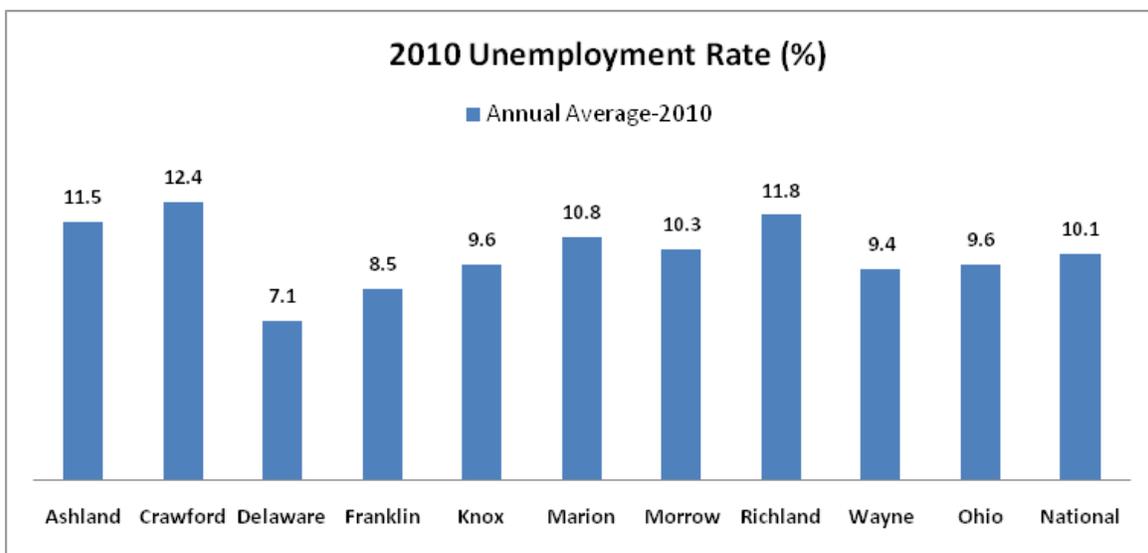
According to the 2000 Census data, the median housing value in the assessment area was \$108,796 with an affordability ratio of 38.0%, as the higher the affordability ratio, the more affordable a home is considered. Affordability ratios fluctuated from a high of 50.0% in Marion County to a low of 35.0% in Delaware County.

From a rental perspective, the median gross rent in the assessment area was \$571, with 12.8% of the rental units having rents of less than \$350 a month, according to the 2000 Census. Another 21.5% of rental units had rents of \$350 to less than \$500 per month. The majority of rents in the assessment area were \$500-\$699 or greater than \$700 at 36.2% and 25.6%, respectively. Additionally, 33.8% of renters have rent costs greater than 30.0% of their income. Franklin County had the highest rent costs, wherein 35.1% of renters have rent costs greater than 30.0% of their income.

Labor, Employment, and Economic Characteristics

According to the Ohio Department of Job and Family Services,³ manufacturing; trade, transportation and utilities; local and state government; education and health services; and leisure and hospitality were the leading employment sectors in the assessment area based on average annual employment for 2008.

The following chart outlines the unemployment rate by county in the bank’s assessment area, according to the Ohio Department of Job and Family Services:



Specifics regarding major employers, other labor, and economic characteristics are discussed in subsequent sections of this performance evaluation.

³ www.lmi.state.oh.us/laus/laus.html

Combined Demographics Report

Farmers Citizens Bank

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	35	8.4	21,060	4.9	6,766	32.1	79,392	18.5
Moderate-income	93	22.3	73,534	17.2	10,759	14.6	76,960	18.0
Middle-income	190	45.6	210,626	49.2	12,094	5.7	98,449	23.0
Upper-income	99	23.7	123,098	28.7	2,409	2.0	173,517	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	417	100.0	428,318	100.0	32,028	7.5	428,318	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	48,257	11,501	2.8	23.8	30,016	62.2	6,740	14.0
Moderate-income	145,575	58,909	14.1	40.5	73,975	50.8	12,691	8.7
Middle-income	332,224	214,757	51.4	64.6	99,150	29.8	18,317	5.5
Upper-income	183,953	132,441	31.7	72.0	42,215	22.9	9,297	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	710,009	417,608	100.0	58.8	245,356	34.6	47,045	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,554	6.7	3,818	6.4	543	9.6	193	9.7
Moderate-income	10,554	15.6	9,246	15.4	969	17.1	339	17.1
Middle-income	30,416	44.9	27,093	45.1	2,409	42.5	914	46.1
Upper-income	22,217	32.8	19,930	33.2	1,750	30.9	537	27.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	67,741	100.0	60,087	100.0	5,671	100.0	1,983	100.0
Percentage of Total Businesses:				88.7		8.4		2.9
	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	2	0.1	1	3.4	0	0.0
Moderate-income	91	3.7	88	3.6	3	10.3	0	0.0
Middle-income	1,842	74.7	1,824	74.8	18	62.1	0	0.0
Upper-income	531	21.5	524	21.5	7	24.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,467	100.0	2,438	100.0	29	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit ratio (LTD) compares the institution's aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend and is derived by adding the quarterly LTD ratios and dividing by the total number of quarters. Compared below is FCB's LTD ratio to both the bank's aggregate peer group, consisting of all insured commercial banks having assets between \$300 and \$1 billion, and three local peer banks selected from the Deposit Market Share Report.

FCB's average LTD ratio was 71.8% over the past 17 quarters since the previous evaluation, which is below the aggregate of all lenders average ratio of 80.5%. Bank management attributed the lower LTD ratio to the number of mortgage loans sold on the secondary market that are not retained in the bank's loan portfolio and the increased number of deposits resulting from direct marketing efforts and current economic conditions, which cause individuals and businesses to reduce overall debt and save more money.

The following table illustrates FCB's quarterly LTD ratios along with the average LTD ratio for the bank and the peer.

Loan-to-Deposit Ratios				
As of Date	Net Loans (000s)	Total Deposits (000s)	Bank Ratio	Peer Ratio
December 31, 2010	186,649	310,649	60.21	78.91
September 30, 2010	186,802	313,461	59.59	79.70
June 30, 2010	185,013	305,557	60.55	80.42
March 31, 2010	187,236	290,660	64.42	80.88
December 31, 2009	178,936	277,339	64.52	82.65
September 30, 2009	179,169	252,522	70.95	79.79
June 30, 2009	168,261	227,990	73.80	80.11
March 31, 2009	155,731	221,139	70.42	79.36
December 31, 2008	154,384	197,892	78.01	82.00
September 30, 2008	146,492	188,577	77.68	82.89
June 30, 2008	138,765	182,641	75.98	81.25
March 31, 2008	129,452	172,833	74.90	79.54
December 31, 2007	128,379	165,844	77.41	80.61
September 30, 2007	121,856	155,218	78.51	81.11
June 30, 2007	118,373	145,730	81.23	80.63
March 31, 2007	109,600	141,172	77.64	79.18
December 31, 2006	103,594	138,515	74.49	79.76
Quarterly Loan-to-Deposit Ratio Average Since Previous Evaluation			71.78	80.52

FCB's LTD ratio was compared to the following local peer banks: Mechanics Savings Bank, Mansfield, Ohio; Wayne Savings Community Bank, Wooster, Ohio; and Fahey Banking Company, Marion, Ohio. Each of the local peer banks had less than 1.0% of the market share. Reviewing the ratios below, it appears FCB is mirroring Mechanics' and Wayne Savings' ratios. Conversely, Fahey Banking's lending has increased, while deposits have decreased, causing the LTD to increase during this same period.

Institution Name	CERT ID	# of Branches	Financial Information As of December 31, 2010		
			Total Assets	Net Loans and Leases	Total Deposits
FCB	10267	7	\$355,839	\$186,649	\$310,018
Mechanics Savings	29011	6	\$360,558	\$274,474	\$323,569
Wayne Savings	29847	8	\$409,393	\$238,724	\$320,136
Fahey Banking	2068	4	\$178,773	\$139,344	\$132,778

As of Date	FCB's Ratio	Mechanics' Ratio	Wayne Savings' Ratio	Fahey Banking's Ratio
December 31, 2010	60.21	84.83	74.57	104.95
September 30, 2010	59.59	87.24	76.38	101.85
June 30, 2010	60.55	86.37	77.91	104.56
March 31, 2010	64.42	87.90	79.47	102.14
December 31, 2009	64.52	89.47	81.36	114.14
September 30, 2009	70.95	91.81	85.09	111.08
June 30, 2009	73.80	91.13	81.97	105.36
March 31, 2009	70.42	92.61	82.48	100.03
December 31, 2008	78.01	93.38	82.42	100.92
September 30, 2008	77.68	95.04	81.49	106.40
June 30, 2008	75.98	93.23	77.87	94.16
March 31, 2008	74.90	92.81	76.56	94.72
December 31, 2007	77.41	93.89	78.80	92.44
September 30, 2007	78.51	94.58	77.79	85.84
June 30, 2007	81.23	91.40	76.60	84.10
March 31, 2007	77.64	89.81	73.43	93.95
December 31, 2006	74.49	88.27	73.17	97.33
Quarterly LTD Average Ratio	71.78	90.81	78.67	99.65

Considering the bank's lending-related activity, size, financial condition, and assessment area credit needs, FCB's LTD ratio is considered reasonable.

Lending in the Assessment Area

The bank's small business lending, mortgage lending, and consumer lending was analyzed to determine the volume of lending inside and outside the bank's assessment area. Of the bank's total loans, 90.5% by volume and 92.3% by dollar amount were made inside the assessment area.

The following table illustrates the percentage of loans made inside and outside the bank's 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 Loans	202	89.4	43,626	88.3	24	10.6	5,789	11.7
Small Business	183	90.6	74,548	96.2	19	9.4	2,937	3.8
Small Farm	87	87.0	14,676	86.7	13	13.0	2,250	13.3
Consumer Loans	213	93.0	6,683	91.7	16	7.0	606	8.3
TOTAL LOANS	685	90.5	139,534	92.3	72	9.5	11,582	7.7

A substantial majority of the bank’s loans by both volume and dollar amount were made inside its assessment area.

Geographic Distribution of Lending

FCB’s geographic distribution of lending is considered a reasonable dispersion of lending throughout the assessment area. This reflects the bank’s lending performance in all assessment areas in conjunction with the demographics of the areas. The respective analysis can be found within each assessment area discussions later in this report.

In addition, during this evaluation period, FCB originated four community development loans (totaling \$2.1 million) supporting affordable housing in the Columbus, Ohio 18140 Metropolitan Statistical Area.

Borrower Distribution of Lending

FCB’s lending to borrowers of different income categories and lending to businesses of different revenue sizes is considered reasonable. This reflects the bank’s performance in all assessment areas in comparison to the demographical data. The respective analysis can be found within each assessment area discussions later in this report.

Response to Consumer Complaints

The bank has not received any CRA-related complaints since the previous examination.

Fair Lending or Other Illegal Credit Practices Review

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

NONMETROPOLITAN ASSESSMENT AREA
(Full-scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN
OH-1 NONMETROPOLITAN AREA**

The Nonmetropolitan Ohio Area #1 of the bank's assessment area consists of Crawford and Marion Counties. This assessment area consists of 31 total census tracts, of which none are designated as low-income, three are moderate-income (9.7%), 22 are middle-income (71.0%), and six are upper-income (19.4%) geographies. The bank's main office and one branch office is located in Crawford County. There are no branches in Marion County.

All ten middle-income census tracts located in Crawford County are listed on the Federal Financial Institutions Examinations Council (FFIEC)'s list of distressed nonmetropolitan middle-income geographies, as defined by the Community Development Financial Institutions (CDFI) for 2008, 2009, and 2010, due to an unemployment rate of at least one-and-one half times greater than the national average.

Crawford County is located in north central Ohio, approximately 28 miles west of Mansfield. The city of Bucyrus is the largest city and county seat in Crawford County and the center of the Bucyrus Micropolitan Statistical Area.

Marion County is also located in north central Ohio and is approximately 50 miles north of Columbus. The city of Marion is the county seat and the largest city in Marion County. It is also the center of the Marion Micropolitan Statistical Area. In addition, Marion County is also part of Ohio's Columbus-Marion-Chillicothe Combined Statistical Area. The Combined Statistical Area has an estimated population of 2.0 million people, according to the 2009 U.S. Census estimates.

According to the FDIC Deposit Market Share Report,⁴ as of June 30, 2010, FCB's market share of deposits accounts for 5.2% of the market and ranks third, operating two offices out of 18 institutions operating 46 offices in this assessment area. The top two institutions in this market are Park National Bank, with 9.97% of the market, and Fahey Banking Company, with 6.12% of the market. Rounding out the top five institutions in this market are Peoples Savings & Loan and PNC Bank NA, with 4.99% and 4.81% of the market share, respectively. By comparison, in Crawford County, where FCB operates both its offices, FCB ranks second out of nine institutions operating 22 offices with 16.41% of the market share.

Two community contacts were conducted to provide additional information regarding credit needs of the local community. One community contact involved with real estate in Crawford and Marion Counties stated that the local housing market remains difficult and foreclosures are increasing, which is largely attributed to high unemployment. Further, while there is a need for affordable housing, it is difficult for banks to lend. However, the contact stated that local financial institutions are active in the community and promote community development through involvement with local organizations.

⁴ FDIC/OTS Summary of Deposits Website: www.fdic.gov

The second contact involved in economic development in Crawford and Marion Counties stated that the local economy began declining prior to the national recession and that national economic problems merely exaggerated local issues. This individual also indicated that over 75.0% of students in the Bucyrus school district receive free or reduced lunch. Further, the local population is aging, as younger persons are forced to leave the area in search of job opportunities, which has subsequently impacted the area's per capita income and the number of residents receiving public assistance has increased substantially. While some local manufacturers such as General Electric, Honda, and Timken are hiring, many local laborers are under-skilled and insufficiently educated to obtain the jobs. Despite a decline in the local economy, the contact stated that the area's agricultural system is still relatively strong. However, the contact stated there are concerns that growth in the agricultural sector does not significantly benefit the local economy and results in agricultural workers having different perspectives regarding the community's economic condition than those working in other sectors. This contact was less familiar with details of the local housing market, but indicated that there were challenges regarding foreclosure levels and that opportunities exist for local financial institutions to provide affordable housing.

Population Characteristics

According to the 2000 U.S. Census, the total population in this market is 113,183. Approximately, 9.1% of the assessment area's population resides in moderate-income tracts, while 71.0% resides in middle-income tracts. In addition, 75.3% of the population is 18 years of age or older, which is the legal age to enter into a contract.

The table below shows the projected population by county in this assessment area and how it is expected to change over the next 20 years.⁵

County	Actual 2000	Projected Population 2010	Projected Population 2020	Projected Population 2030
Crawford	46,966	45,450	44,260	43,390
Marion	66,217	66,210	67,190	68,200

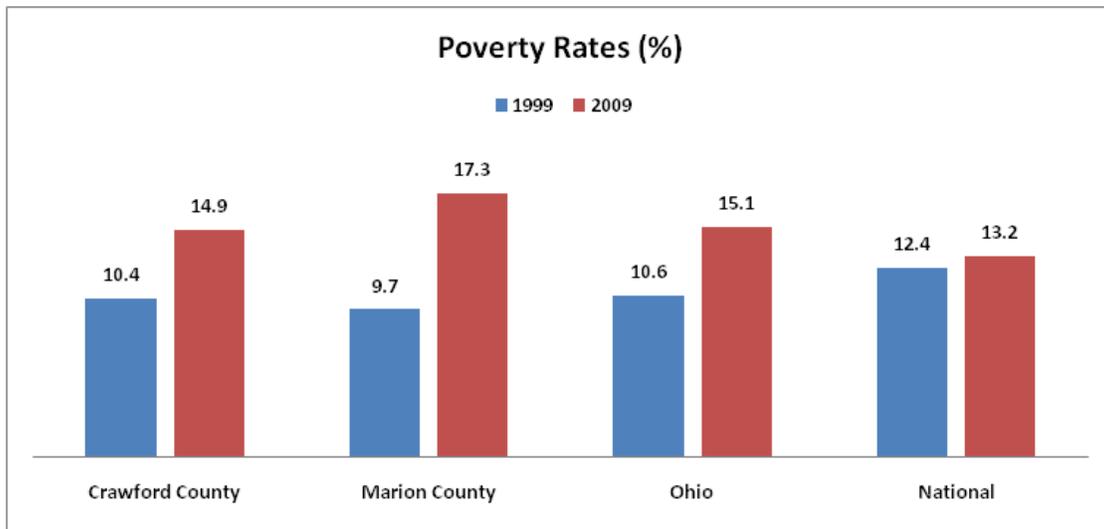
Income Characteristics

According to 2000 Census data, the median family income in this assessment area was lower at \$44,251, compared to the bank's overall assessment area at \$52,199 and Ohio's median family income at \$50,037. Based on 2009 HUD data, Ohio's median family income increased to \$61,400. Low- and moderate-income families represent approximately 16.6% and 19.5% of all families in this assessment area, respectively. In the assessment area, 7.6% of families were below the poverty level, compared to Ohio's rate at 7.8%.

⁵ www.development.ohio.gov/research/CountyTrends.htm

The assessment area contains 43,565 households, of which 30,618 (70.3%) are designated as families, and 10.1% of the households were below the poverty level, compared to Ohio’s rate at 10.7%.

Based on 2009 data from the Economic Research Service of the United States Department of Agriculture (USDA),⁶ household poverty rates for the counties in the assessment area were as follows:



Labor, Employment, and Economic Characteristics

The following table illustrates land use in each county in the assessment area:⁷

	Urban	Cropland	Pasture	Forest
Crawford County	4.8%	79.5%	3.8%	10.7%
Marion County	7.5%	80.1%	2.6%	7.3%

There is limited land available for business and residential use in Crawford and Marion Counties, which indicates that FCB has limited opportunities to make business- and residential-type loans within this assessment area.

⁶ www.ers.usda.gov/Data/PovertyRates

⁷ www.development.ohio.gov/research

Major employers in the bank’s assessment area include:

Crawford County:	Bucyrus Precision Tech, Crawford County Government, Galion City Schools, Galion Community Hospital, General Electric Co., Imasen Bucyrus Technology, PPG Industries, Inc., and Timken Co.
Marion County:	Anderson Corporation, ConAgra Foods, Marion City Schools, Marion County Government, Marion General Hospital, Nucor Corporation, Smith Clinic, State of Ohio, Verizon Communications, Whirlpool Corporation, and Wyandot Inc.

The primary sectors for employment are manufacturing; trade, transportation, and utilities; education and health; leisure and hospitality; and local government. The average weekly wage for these industries in this assessment area is approximately \$575.

The 2010 annual average unemployment rate was 12.4% for Crawford County and 10.8% for Marion County, according to the Ohio Department of Job and Family Services.

Housing Characteristics

There were 46,476 housing units in this assessment area, based on the 2000 Census. Within this assessment area, 68.1% of the units were owner-occupied, 25.6% were rental units, and 6.3% were vacant.

From an income perspective, 47.0% of all housing units are owner-occupied dwellings located in moderate-income census tracts. This figure suggests there is an adequate opportunity for mortgage credit in moderate-income areas.

The median age of housing stock was 46 years as of the 2000 Census, with 42.8% of housing built prior to 1950. Older homes such as these are typically more likely to require repairs and rehabilitation.

According to the 2000 Census data, the median housing value in the assessment area was \$77,765 with an affordability ratio of 47.0%. The higher the affordability ratio, the more affordable a home is considered. The affordability ratio in Crawford and Marion Counties were 46.0% and 50.0%, respectively, whereas Ohio’s affordability ratio was 40.0%. The majority of homes (70.4%) in this assessment area were valued below \$100,000.

According to Sperling’s Best Places,⁸ the 2010 median home cost provided in the following table, demonstrates that housing values have depreciated throughout this assessment area and continued to depreciate from last year:

⁸ www.bestplaces.net

Major City in Each County	2010 Home Values	% Appreciation in Last Year
Bucyrus (Crawford)	\$100,980	- 1.38%
Marion (Marion)	\$89,790	-1.44%

According to RealtyTrac,⁹ foreclosure filings were reported on 9,112 Ohio properties in March 2011. While Ohio's rate has dropped over the past few years, Ohio still had the nation's ninth highest state overall foreclosure total. One in every 559 Ohio households received a foreclosure notice in March 2011. Crawford County ranks 45th and Marion County ranks 82nd in the overall number of foreclosure filings in Ohio. As shown in the table below, Crawford County had a higher foreclosure rate than Marion County. The table also shows the number of foreclosures rates by county in the bank's assessment area as of March 2011:

County Rank by Number of Foreclosures ¹⁰	Number of Foreclosures	Housing Units Received a Foreclosure Filing ¹¹	Rank by Foreclosure Rate
45. Crawford	34	1 in 611	#1
82. Marion	3	1 in 9,296	#2

From a rental perspective, the median gross rent in the assessment area was \$461, with 23.0% of the rental units having rents of less than \$350 a month, according to the 2000 Census. The majority of rents (30.8%) in this assessment area were \$350 to less than \$500 per month and 28.1% of rents were \$500-\$699. Slightly less than 10.0% of rents were greater than \$700. Additionally, 32.9% of renters have rent costs greater than 30.0% of their income. Less than 26.0% of housing units are rental units in this assessment area.

⁹ www.realtytrac.com/trendcenter/oh-trend.html

¹⁰ There are 88 counties in the State of Ohio

¹¹ The foreclosure rate is calculated by dividing the total housing units in the county by the total number of properties that received foreclosure filings during the month and that number is expressed as a ratio (i.e., 1 in 100). The lower the second number in the ratio, the higher the foreclosure rate

Combined Demographics Report

Farmers Citizens Bank

Assessment Area: NonMSA OH 1

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,096	16.6
Moderate-income	3	9.7	2,706	8.8	512	18.9	5,976	19.5
Middle-income	22	71.0	22,139	72.3	1,599	7.2	7,665	25.0
Upper-income	6	19.4	5,773	18.9	207	3.6	11,881	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31	100.0	30,618	100.0	2,318	7.6	30,618	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	4,662	2,189	6.9	47.0	2,026	43.5	447	9.6
Middle-income	33,439	23,299	73.6	69.7	8,008	23.9	2,132	6.4
Upper-income	8,375	6,171	19.5	73.7	1,842	22.0	362	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,476	31,659	100.0	68.1	11,876	25.6	2,941	6.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	540	13.7	472	13.3	49	19.4	19	15.8
Middle-income	2,645	67.3	2,398	67.4	172	68.3	75	62.5
Upper-income	745	19.0	688	19.3	31	12.3	26	21.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,930	100.0	3,558	100.0	252	100.0	120	100.0
Percentage of Total Businesses:				90.5		6.4		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	5	1.0	5	1.0	0	0.0	0	0.0
Middle-income	350	73.1	348	73.0	2	100.0	0	0.0
Upper-income	124	25.9	124	26.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	479	100.0	477	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.6		0.4		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN NONMETROPOLITAN OHIO AREA 1

Geographic Distribution of Lending

Lending activity reflects a poor geographic distribution of lending in this assessment area. However, the aforementioned demographic, logistical, and competitive factors support that the geographic distribution of lending is reasonable.

This evaluation revealed lending gaps in this assessment area. FCB made small business, consumer, and HMDA loans in all 13 (100.0%) census tracts in Crawford County, but only made loans in four (22.2%) of the 18 census tracts in Marion County. There are no low-income census tracts in this assessment area. FCB made loans in one (33.3%) of the three moderate-income tracts in the assessment area. As previously discussed, ten middle-income census tracts are designated as distressed due to unemployment. FCB made 196 loans throughout the distressed middle-income tracts during the review period.

While the lending gaps in Marion County are sizeable, the gaps may be attributed to the branch location and significant banking competition in the area. Further, this assessment area has experienced considerable economic deterioration during recent years. As such, individuals' abilities to obtain credit have reduced considerably, thereby making it more difficult for the bank to provide credit to persons throughout the area. Further, the bank's lending in distressed middle-income tracts indicates efforts to accommodate the diverse credit needs of the community.

Business Lending

FCB made one (2.1%) business loan in a moderate-income tract, which was significantly below the percentage (13.7%) of businesses located in moderate-income tracts and is considered poor.

The bank made 37 (78.7%) of its business loans in middle-income tracts, which exceeded the percentage (67.3%) of businesses located in middle-income tracts. The bank originated nine (19.1%) of its business loans in upper-income census tracts. This level of lending aligned with the percentage (19.0%) of businesses located in upper-income tracts.

HMDA Lending

FCB originated two (2.3%) HMDA loans in moderate-income tracts, which was below the percentage (6.9%) of owner-occupied units in these tracts.

The bank originated 66 (75.0%) and 20 (22.7%) of its HMDA loans in middle- and upper-income tracts, respectively. These levels of lending exceeded the percentages (73.6% and 19.5%) of owner-occupied units in middle- and upper-income tracts, respectively.

Based on this analysis, the bank's geographic distribution of lending for HMDA loans is considered poor.

Consumer Lending

FCB originated no consumer loans in this area's moderate-income tracts during this review period.

The bank originated 90 (72.0%) consumer loans in middle-income tracts, which aligned with the percentage (72.0%) of middle-income households in this area. The bank originated 35 (28.0%) of its consumer loans in upper-income tracts, which was greater than the percentage (18.4%) of upper-income households in the assessment area.

Based on the level of consumer lending, the bank's lending is considered poor.

Borrower Distribution of Lending

FCB's lending performance reflects a reasonable distribution of lending to borrowers of different income levels and an excellent level of lending to businesses of different revenue sizes (particularly to low- and moderate-income borrowers and small businesses).

Business Lending

FCB originated 43 (91.5%) of its business loans to entities with gross annual revenues of \$1 million or less, which exceeded the percentage (90.5%) of small businesses in the assessment area.

The bank originated 33 (70.2%) business loans for amounts less than or equal to \$100,000. Further, 11 (23.4%) of its business loans were for amounts greater than \$100,000, but less than or equal to \$250,000. Lastly, FCB made three (6.4%) business loans for amounts greater than \$250,000, but less than or equal to \$1 million. Business loans for amounts less than or equal to \$100,000 are often indicative of small business credit needs. This information indicates that FCB is appropriately meeting the needs of small businesses in this area.

HMDA Lending

FCB made three (3.4%) of its HMDA loans to low-income borrowers. This was significantly below the percentage (16.6%) of low-income families in this assessment area. The bank made 18 (20.5%) HMDA loans to moderate-income borrowers. This exceeded the percentage (19.5%) of moderate-income families in the assessment area.

The bank originated 23 (26.1%) and 41 (46.6%) HMDA loans to middle- and upper-income borrowers, respectively. These levels of lending exceeded the percentages (25.0% and 38.8%) of middle- and upper-income families in the area, respectively. Lastly, FCB originated three (3.4%) HMDA loans to borrowers where the income levels were unknown.

Based on this analysis, the bank's level of HMDA lending to borrowers of different income categories is considered adequate.

Consumer Lending

FCB made 19 (15.2%) of its consumer loans to low-income borrowers, which was below the percentage (21.0%) of low-income households in the assessment area. The bank made 31 (24.8%) consumer loans to moderate-income borrowers, which exceeded the percentage (17.3%) of moderate-income households in the assessment area.

The bank originated 24 (19.2%) and 44 (35.2%) consumer loans to middle- and upper-income borrowers, respectively. These levels of lending were slightly below the percentages (20.9% and 40.7%) of middle- and upper-income households in the assessment area, respectively. Lastly, FCB originated seven (5.6%) consumer loans to borrowers where the income levels were unknown.

Based on the level of consumer lending to borrowers of different income categories, the bank's lending is considered good.

METROPOLITAN ASSESSMENT AREA
(Full-scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN
COLUMBUS, OHIO MSA 18140**

The Columbus MSA 18140 is comprised of the following eight counties: Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, and Union. However, FCB's assessment area is comprised of Franklin, Delaware, and Morrow Counties. This assessment area consists of 299 total census tracts: 34 low-income (11.4%), 81 moderate-income (27.1%), 104 middle-income (24.8%), and 80 upper-income (26.8%) geographies. There are two branches located in Franklin County and one in Morrow County. There are no branch locations within Delaware County; however, this county is in between Franklin and Morrow Counties, making this assessment area contiguous.

According to the U.S. Census Bureau's annual estimates of population change for metropolitan statistical areas and rankings,¹² the Columbus MSA is the third-largest metropolitan area in the state of Ohio, behind Greater Cincinnati and Greater Cleveland. The Columbus MSA experienced the greatest percent growth from July 1, 2008 to July 1, 2009 at 1.2%. The Columbus MSA is the nation's 32nd largest MSA.

The MSA's population totals 1.8 million residents, of which 1.2 million (66.7%) reside in Franklin County, making it the largest county in the Columbus MSA. The city of Columbus in Franklin County is the largest city in Ohio. However, Columbus dropped from the nation's 15th largest city in 2005 to the 16th largest city in 2009, according to the Census Bureau's most recent population estimates.¹³ Columbus has approximately 769,360 residents, which represents about 65% of Franklin County's total population.

Delaware County is located 20 miles north of Columbus. The city of Delaware is both its largest city and county seat. According to the latest U.S. Census population estimates, Delaware County continues to be the fastest-growing county in Ohio.

Morrow County is located 41 miles north of Columbus. The city of Mt. Gilead is both its largest city and county seat.

According to the FDIC Deposit Market Share Report,¹⁴ as of June 30, 2010, FCB's market share of deposits accounts for 0.4% of the market and FCB ranks 17th operating three offices out of 42 institutions operating 421 offices in this assessment area. The top five institutions in this market are Huntington National Bank, JPMorgan Chase Bank NA, PNC Bank NA, Fifth Third Bank, and KeyBank NA, with 75.57% of the market share and operating 255 offices.

¹² www.census.gov/popest/metro/CBSA-est2009-pop-chg.html

¹³ www.infoplease.com/ipa/A0763098.html

¹⁴ FDIC/OTS Summary of Deposits Website: www.fdic.gov

By comparison, in Franklin County, where FCB operates two offices, FCB ranks 19th out of 37 institutions operating 350 offices with 0.33% of the market share. In Morrow County, where FCB operates one office, FCB ranks fourth out of five institutions operating seven offices with 15.01% of the market share.

Four community contacts were conducted in this assessment area in order to provide additional information regarding the assessment area. The community contacts provided context to the demographic and economic characteristics discussed below. All four of the community contacts serve Franklin County. One community contact was conducted with a non-profit organization that provides affordable housing to low- and moderate-income individuals. The contact stated Columbus has several high-minority, low-income, blighted neighborhoods that tend to have high vacancy rates, very little affordable housing that is livable (up-to-code), high unemployment rates, and high crime rates. The contact indicated that large financial institutions have a presence in the area and have provided funding for the rehabilitation and renovation of existing properties. According to the contact, there is a great need for affordable housing in the Columbus area. The contact also stated that several large financial institutions participate in the organization's affordable housing program. This program assists low-income women and minorities in particular to become first-time homeowners by obtaining access to low-interest loans and homeownership counseling and education.

Two community contacts were conducted with non-profit organizations that develop affordable housing by buying and improving homes for the purpose of resale or rental in blighted areas of Columbus. Both organizations indicated that, at present, their organizations are focusing more on renovating homes for rental versus homeownership based on the current economy. The focus changed as the foreclosure rate increased.

Both organizations provide homeownership counseling for first-time homebuyers and foreclosure assistance. One contact indicated that as a result of the weak economy, more financial institutions are unwilling to make commercial real estate loans to small businesses and underwriting guidelines for both low- and moderate-income homebuyers and small business owners has become more restrictive. The other contact mentioned there is a need for local financial institutions to become more involved in the effort to clean up and renovate the large number of vacant homes in certain neighborhoods and continue to provide first-time homebuyer and foreclosure prevention education. This contact also stated there is a need for financial institutions to provide revolving lines of credit to assist organizations, buy clusters of vacant homes in blighted areas, and redevelop the properties for either resale or rental to low- and moderate-income individuals.

The remaining interview was conducted with an economic development organization in the Columbus area. The contact stated that tax incentives to local businesses are an effective means to create jobs and stimulate economic growth in the area. Tax incentives are also an effective means to encourage local residents to renovate homes in declining areas. The contact said there is a need for down-payment assistance programs for low-income borrowers with steady employment, but funds are limited for these programs. The contact also mentioned there is still a need for first-time homebuyer education and foreclosure prevention counseling.

Population Characteristics

According to the 2000 U.S. Census, the total population in this assessment area is 1.2 million. Approximately, 8.4% of the assessment area’s population resides in low-income tracts, 27.1% of the population resides in moderate-income tracts. The majority of the population (34.8%) resides in middle-income tracts and 26.8% of the population resides in upper-income tracts. In addition, 74.6% of the population is 18 years of age or older, which is the legal age to enter into a contract.

Shown in the table below is the projected population by county in this assessment area and how it is expected to change over the next 20 years. This information was obtained from the Ohio Department of Development’s Office of Policy, Research and Strategic Planning.¹⁵

County	Actual 2000	Projected Population 2010	Projected Population 2020	Projected Population 2030
Delaware	109,989	161,730	215,480	266,200
Franklin	1,068,978	1,155,910	1,238,250	1,326,180
Morrow	31,628	34,410	36,890	38,650

Income Characteristics

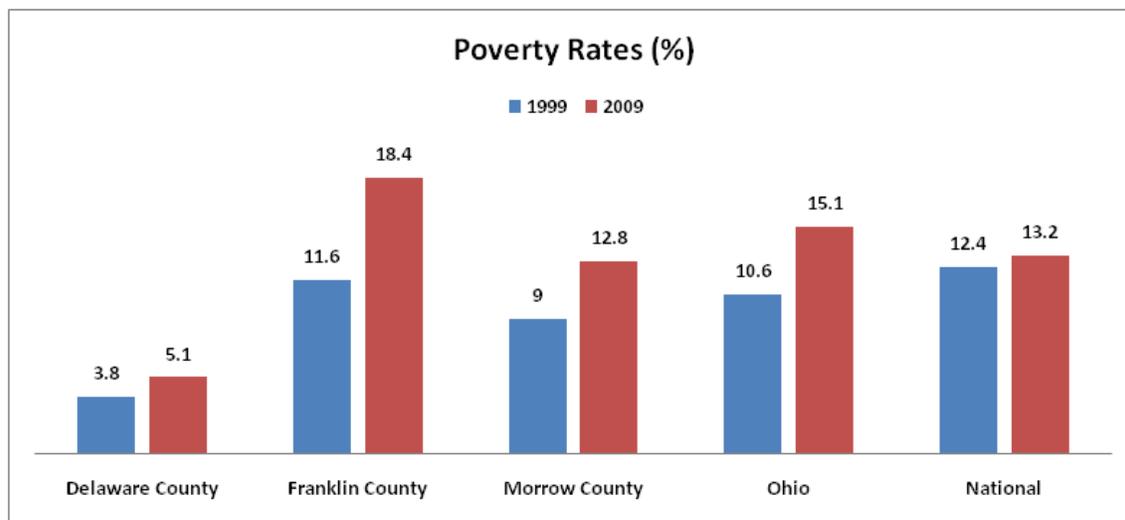
The assessment area was comprised of 490,167 households, of which 305,041 are families. The median family income as of the 2000 Census was \$55,388, with 10.7% of the households having income below the poverty level. The median family income for the counties in the assessment area fluctuated between a high of \$76,453 in Delaware County to \$53,905 in Franklin County and \$45,747 in Morrow County. For comparison, the Columbus MSA’s median income increased to \$68,600 and Ohio’s increased to \$61,400, based on 2009 HUD data.

As of the 2000 Census, low- and moderate-income families represented approximately 19.6% and 17.7% of all families in the assessment area, respectively. The percentages of low- and moderate-income families were approximately the same within Franklin and Morrow Counties. Delaware County was the exception, as the percentage of low- and moderate-income families was only 9.4% and 11.9%, respectively.

Based on 2009 data from the Economic Research Service of the United States Department of Agriculture (USDA),¹⁶ household poverty rates for the counties within this assessment area were:

¹⁵ www.development.ohio.gov/research/CountyTrends.htm

¹⁶ www.ers.usda.gov/Data/PovertyRates



Labor, Employment, and Economic Characteristics

The following table illustrates land use in each county in the assessment area:¹⁷

	Urban	Cropland	Pasture	Forest
Delaware County	16.6%	52.6%	2.6%	25.8%
Franklin County	61.1%	22.7%	1.5%	13.6%
Morrow County	2.9%	65.4%	3.1%	28.4%

FCB is located in close proximity to the land available for business use and residential properties in Franklin and Delaware Counties, which indicates that the bank has more-than-reasonable opportunities to make business- and residential-type loans within this assessment area.

In 2010, Ohio is home to 23 Fortune 500 companies, of which six are located in Central Ohio. Cardinal Health of Dublin, an \$87 billion manufacturer and distributor of medical and surgical supplies and pharmaceuticals, remains the state's biggest company, moving up to No. 18 this year. Nationwide, the Columbus-based insurance company, is No. 124. Other central Ohio companies listed are American Electric Power, Limited Brands, Hexion Specialty Chemicals, and Big Lots¹⁸.

In addition to the Fortune 500 companies listed above, other major employers in the bank's assessment area include:

¹⁷ www.development.ohio.gov/research

¹⁸ www.money.cnn.com/magazines/fortune/fortune500/2009/states/OH.html

Delaware County	Delaware City Schools, McGraw Hill Companies, Ohio Wesleyan University, Olentangy Local Schools, PPG Industries, Shows Corp/American Shows
Franklin County	Abbott Laboratories, Battelle Memorial Institute, Huntington Bank, JP Morgan Chase, Ohio State University, OhioHealth, PNC Financial Services, Schottenstein Stores, Wendy's/Arby's Group
Morrow County	Berkshire Hathaway/Scott-Fetzer/Stahl, Cardington-Lincoln Local Schools, Core Systems, Highland Local Schools, Kroger Co., Morrow County Hospital, Mt. Gilead Exempted Village Schools, Northmor Local Schools, Yutaka Giken/Cardington Yutaka Corp

The 2010 annual average unemployment rate, according to the Ohio Department of Job and Family Services, was 7.1% for Delaware County, 8.5% for Franklin County, and 10.3% for Morrow County.

Housing Characteristics

There were 525,522 housing units in the assessment area, with the vast majority of units (471,016) or 89.6% located in Franklin County, based on the 2000 Census. Within the assessment area, 55.4% of the units were owner-occupied, 37.9% were rental units, 22.5% were multi-family, and 6.8% were vacant. Franklin County had the lowest owner-occupancy rate at 53.0%. Delaware and Morrow Counties each had owner-occupancy rates over 75.0%. For comparison, the owner-occupancy rate in the Columbus MSA was 59.0% and 64.3% in Ohio. From an income perspective, 33.6% of housing units and 21.5% of owner-occupied homes were located in either low- or moderate-income census tracts. These figures suggest mortgage credit demand in Franklin County and low- and moderate-income areas might be lower. Additionally, a significant concentration of multi-family homes is located in low- (32.4%) and moderate-income (28.9%) census tracts, with 24.1% of all multi-family housing located in Franklin County.

The median age of housing stock was 30 years as of the 2000 Census, with 19.2% of housing built prior to 1950. Older homes such as these are typically more likely to require repairs and rehabilitation. In particular, the median age of housing stock was 30 years in Franklin County, 29 years in Morrow County, and 11 years in Delaware County.

According to the 2000 Census data, the median housing value in the assessment area was \$118,697, with an affordability ratio of 36.0%: as the higher the affordability ratio, the more affordable a home is considered. Affordability ratios were 35.0% in Delaware County, 37.0% in Franklin County, and 42% in Morrow County, whereas the affordability ratio for the MSA was 37.0% and 40.0% for Ohio. Only 38.9% of homes in this assessment area were valued below \$100,000. The majority of homes (32.6%) were valued at \$150,000 or more.

According to Sperling’s Best Places,¹⁹ the 2010 median home cost in the following cities in this assessment area is provided in the table below. Even though the Columbus housing market experienced a slight appreciation in the last year, the housing values have depreciated throughout this assessment area since the previous evaluation.

Major City in Each County	2010 Home Values	% Appreciation in Last Year
Delaware (Delaware)	\$147,810	- 2.29%
Columbus (Franklin)	\$114,440	+ 0.83%
Cardington (Morrow)	\$97,910	- 1.06%

According to RealtyTrac,²⁰ Franklin County continues to rank first in the overall number of foreclosure filings in Ohio (in front of Cuyahoga, Hamilton, and Montgomery Counties). The following table shows the number of foreclosures by rank and foreclosure rates by county in this assessment area as of March 2011:

County Rank by Number of Foreclosures ²¹	Number of Foreclosures	Housing Units Received a Foreclosure Filing ²²	Rank by Foreclosure Rate
19. Delaware County	123	1 in 516	#2
01. Franklin County	1,268	1 in 415	#1
57. Morrow County	17	1 in 784	#3

From a rental perspective, the median gross rent in the assessment area was \$596, with 10.6% of the rental units having rents of less than \$350 a month according to the 2000 Census. Another 19.3% of rental units had rents of \$350 to less than \$500 per month. The majority of rents in the assessment area were \$500-\$699 or greater than \$700 at 37.9% and 29.5%, respectively. Additionally, 34.8% of renters have rent costs greater than 30.0% of their income. Franklin County had the highest rent costs in which 35.1% of renters have rent costs greater than 30.0% of their income.

19 www.bestplaces.net

20 www.realtytrac.com/trendcenter/oh-trend.html

21 There are 88 counties in the State of Ohio

22 The foreclosure rate is calculated by dividing the total housing units in the county by the total number of properties that received foreclosure filings during the month and that number is expressed as a ratio (i.e., 1 in 100). The lower the second number in the ratio, the higher the foreclosure rate

Combined Demographics Report

Farmers Citizens Bank

Assessment Area(s): MSA 18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	11.4	20,978	6.9	6,759	32.2	59,814	19.6
Moderate-income	81	27.1	64,260	21.1	8,948	13.9	53,906	17.7
Middle-income	104	34.8	118,319	38.8	5,816	4.9	68,090	22.3
Upper-income	80	26.8	101,484	33.3	1,700	1.7	123,231	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	299	100.0	305,041	100.0	23,223	7.6	305,041	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	48,032	11,443	3.9	23.8	29,895	62.2	6,694	13.9
Moderate-income	128,712	50,988	17.5	39.6	66,930	52.0	10,794	8.4
Middle-income	195,067	119,304	41.0	61.2	65,672	33.7	10,091	5.2
Upper-income	153,711	109,231	37.5	71.1	36,488	23.7	7,992	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	525,522	290,966	100.0	55.4	198,985	37.9	35,571	6.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	4,411	8.6	3,703	8.2	519	11.6	189	12.7
Moderate-income	8,890	17.3	7,770	17.1	828	18.5	292	19.7
Middle-income	18,510	36.1	16,460	36.3	1,514	33.9	536	36.1
Upper-income	19,523	38.0	17,446	38.4	1,610	36.0	467	31.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	51,334	100.0	45,379	100.0	4,471	100.0	1,484	100.0
	Percentage of Total Businesses:			88.4		8.7		2.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	3	0.4	2	0.3	1	6.7	0	0.0
Moderate-income	84	12.4	81	12.3	3	20.0	0	0.0
Middle-income	393	58.1	387	58.5	6	40.0	0	0.0
Upper-income	196	29.0	191	28.9	5	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	676	100.0	661	100.0	15	100.0	0	0.0
	Percentage of Total Farms:			97.8		2.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN COLUMBUS, OHIO MSA 18140

Geographic Distribution of Lending

FCB's geographic distribution of lending throughout this assessment area is adequate. However, the analysis revealed lending gaps in this assessment area. During this evaluation period, FCB made small business and consumer loans in 51 (17.1%) of the area's 299 census tracts and HMDA loans in 44 (14.7%) of the total 299 census tracts. Further, FCB made 16 loans in low-income tracts in this area and 34 loans in moderate-income tracts during this evaluation period.

There are significant lending gaps within the Columbus assessment area due to the location of branch offices. In Franklin County, the two branches are located in the northwestern portion of the county; therefore, the bank's lending is concentrated in that area, leaving gaps in the south and eastern parts of the county. In addition, there is one branch located in Morrow County, which is a considerable distance from Delaware, which makes it difficult for the bank to reach, as well as the considerable competition within the Columbus MSA.

Business Lending

FCB made five (5.4%) business loans in low-income census tracts, which was below the percentage (8.6%) of business located in low-income tracts. The bank made ten (10.9%) of its business loans in moderate-income tracts, which was below the percentage (17.3%) of businesses located in moderate-income tracts.

The bank originated 23 (25.0%) business loans in middle-income tracts, which was below the percentage (36.1%) of businesses located in middle-income tracts. FCB originated 54 (58.7%) business loans in upper-income tracts, which significantly exceeded the percentage (38.0%) of businesses located in upper-income tracts.

Based on this analysis and taking the performance context into consideration, the bank's lending to small businesses is considered adequate.

HMDA Lending

FCB originated 11 (16.2%) HMDA loans in low-income census tracts, which significantly exceeded the percentage (3.9%) of owner-occupied units in low-income tracts. The bank originated 16 (23.5%) HMDA loans in moderate-income tracts, which exceeded the percentage (17.5%) of owner-occupied units in these tracts.

The bank originated 25 (36.8%) and 16 (23.5%) HMDA loans in middle- and upper-income tracts, respectively. These levels of lending were below the percentages (41.0% and 37.5%) of owner-occupied units in middle- and upper-income tracts, respectively.

Based on the percentage of HMDA lending within this assessment area, the bank's lending is considered excellent.

Consumer Lending

FCB originated no consumer loans in this area's low-income tracts during this evaluation period. The bank originated six (14.3%) consumer loans in moderate-income tracts, which was below the percentage (24.1%) of moderate-income households in the assessment area.

The bank originated 29 (69.0%) of its consumer loans in middle-income tracts, which significantly exceeded the percentage (37.7%) of middle-income households in the assessment area. The bank originated seven (16.7%) of its consumer loans in upper-income tracts, which was below the percentage (29.7%) of upper-income households in the assessment area.

The bank's consumer lending within this assessment area is considered poor.

During this evaluation period, FCB originated four community development loans totaling \$2.1 million to support affordable housing in this assessment area. Specifically, the loans were used to purchase and renovate 79 rental units that will provide Section 8 housing to persons meeting the income requirements. These loans helped to enhance the bank's overall geographic distribution of lending.

Borrower Distribution of Lending

FCB's lending performance reflects a reasonable distribution of lending to borrowers of different income levels and business of different revenue.

Business Lending

FCB originated 73 (79.3%) of its business loans to entities with gross annual revenues of \$1 million or less and was below the percentage (88.4%) of small business in the assessment area.

The bank originated 16 (17.4%) business loans for amounts less than or equal to \$100,000. Further, 21 (22.8%) of its business loans were for amounts greater than \$100,000, but less than or equal to \$250,000. FCB made 34 (37.0%) business loans for amounts greater than \$250,000, but less than or equal to \$1 million. Lastly, the bank made 21 (22.8%) business loans for amounts in excess of \$1 million. Business loans for amounts less than or equal to \$100,000 are often indicative of small business credit needs. Based on this analysis, lending to businesses of different revenue size is considered adequate.

HMDA Lending

FCB made three (4.4%) HMDA loans to low-income borrowers. This was significantly below the percentage (19.6%) of low-income families in this assessment area. The bank made six (8.8%) HMDA loans to moderate-income borrowers, which was significantly below the percentage (17.7%) of moderate-income families in the assessment area.

The bank made four (5.8%) HMDA loans to middle-income borrowers. This was significantly below the percentage (22.3%) of middle-income families in the assessment area. FCB made 18 (26.5%) HMDA loans to upper-income borrowers, which was significantly below the percentage (40.4%) of upper-income families in the area. Lastly, FCB originated 37 (54.4%) HMDA loans to borrowers in which the income levels were unknown.

The bank's percentage of HMDA lending within this assessment area to borrowers of different income levels is considered poor.

Consumer Lending

FCB originated six (14.3%) of its consumer loans to low-income borrowers, which was below the percentage (22.4%) of low-income households in the assessment area. The bank made 14 (33.3%) consumer loans to moderate-income borrowers, which significantly exceeded the percentage (17.5%) of moderate-income households in the assessment area.

The bank originated seven (16.7%) and 14 (33.3%) consumer loans to middle- and upper-income borrowers, respectively. These levels of lending were below the percentages (19.3% and 40.8%) of middle- and upper-income households in the assessment area, respectively.

The bank's distribution of consumer loans to borrowers is considered adequate.

NONMETROPOLITAN ASSESSMENT AREA
(Limited-scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN OHIO AREA 2**

The Nonmetropolitan Ohio Area #2 of the bank's assessment area consists of Ashland, Knox, and Wayne Counties. This assessment area consists of 55 total census tracts, of which none are designated as low-income, one moderate-income (1.8%), 47 middle-income (85.5%), and seven upper-income (12.7%) geographies. FCB operates one office in this assessment area, which is located in Fredericktown, Ohio (Knox County). Based on the bank's limited presence and lending volume originated in this area, a limited-scope review was conducted.

According to the FDIC Deposit Market Share Report,²³ as of June 30, 2010, FCB's market share of deposits accounts for 1.3% of the market and FCB ranks 15th operating one office out of 23 institutions operating 93 offices in this assessment area. The top five institutions in this market are PNC Bank NA, Park National Bank, FirstMerit Bank NA, Wayne Savings Community Bank, and First National Bank, with 70.38% of the market share and operating 55 offices. By comparison, in Knox County, where FCB runs one office, FCB ranks sixth out of 11 institutions operating 21 offices with a 5.30% of the market share.

One community contact was conducted to provide additional information regarding the assessment area. This interview was conducted with a representative from a non-profit organization that supports economic development in this area. This individual stated that although Wayne County has been adversely impacted by the recession, it has fared better than some other areas. The contact stated that this area has a notable dairy farming industry that was impacted by recent reductions in the price of milk. However, these losses were offset by record corn and soybean prices. In addition to a successful agricultural environment, this area benefits from having diverse industries, such as metal production and regional medical facilities. The contact also stated that real estate value fluctuations have been more modest in this area than in other parts of the state. The individual also stated that while financial institutions are generally active in the community, there is a need for more affordable housing.

23 FDIC/OTS Summary of Deposits Website: www.fdic.gov

Combined Demographics Report

Farmers Citizens Bank

Assessment Area: NonMSA OH 2

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,316	14.3
Moderate-income	1	1.8	882	1.5	121	13.7	10,440	17.9
Middle-income	47	85.5	50,739	87.0	3,328	6.6	14,664	25.2
Upper-income	7	12.7	6,680	11.5	218	3.3	24,881	42.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	55	100.0	58,301	100.0	3,667	6.3	58,301	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	1,689	709	1.2	42.0	861	51.0	119	7.0
Middle-income	74,316	51,568	86.6	69.4	18,213	24.5	4,535	6.1
Upper-income	8,944	7,262	12.2	81.2	1,331	14.9	351	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	84,949	59,539	100.0	70.1	20,405	24.0	5,005	5.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	160	2.0	139	1.9	14	2.3	7	2.8
Middle-income	7,127	88.2	6,340	87.9	556	91.0	231	91.3
Upper-income	792	9.8	736	10.2	41	6.7	15	5.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,079	100.0	7,215	100.0	611	100.0	253	100.0
Percentage of Total Businesses:				89.3		7.6		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.1	1	0.1	0	0.0	0	0.0
Middle-income	900	84.6	891	84.5	9	90.0	0	0.0
Upper-income	163	15.3	162	15.4	1	10.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,064	100.0	1,054	100.0	10	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN NONMETROPOLITAN OHIO AREA 2

Although the bank's lending performance in this assessment area was consistent with its overall lending performance, there were gaps noted within this assessment area.

The bank made no HMDA or consumer loans in the moderate-income geographies, but did well in lending to businesses within those areas.

The bank's distribution of lending to low-income borrowers was poor, but lending to moderate-income borrowers was considered adequate.

METROPOLITAN ASSESSMENT AREA
(Limited-scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN
MANSFIELD, OHIO MSA 31900**

The Mansfield MSA consists of Richland County and is included within the bank's assessment area. As of the 2010 Census, the MSA had a population of 124,475. The MSA's largest city is Mansfield. This assessment area consists of 32 total census tracts, one low-income (3.1%), eight moderate-income (25.0%), 17 middle-income (53.1%), and six upper-income (18.8%) geographies. FCB operates one office in this assessment area, which is located in Shiloh, Ohio and was opened since the prior evaluation. Based on the bank's newness to the area and lending volume, a limited-scope review was conducted.

According to the FDIC Deposit Market Share Report,²⁴ as of June 30, 2010, FCB's market share of deposits accounts for 0.49% of the market and FCB ranks 13th operating one office out of 14 institutions operating 50 offices in this assessment area. The top five institutions in this market are Park National Bank, Mechanics Savings Bank, KeyBank NA, JPMorgan Chase Bank NA, and Citizens Banking Company with 76.29% of the market share and operating 33 offices.

²⁴ FDIC/OTS Summary of Deposits Website: www.fdic.gov

Combined Demographics Report

Farmers Citizens Bank

Assessment Area(s): MSA 31900

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.1	82	0.2	7	8.5	6,166	17.9
Moderate-income	8	25.0	5,686	16.5	1,178	20.7	6,638	19.3
Middle-income	17	53.1	19,429	56.5	1,351	7.0	8,030	23.4
Upper-income	6	18.8	9,161	26.7	284	3.1	13,524	39.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	34,358	100.0	2,820	8.2	34,358	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	225	58	0.2	25.8	121	53.8	46	20.4
Moderate-income	10,512	5,023	14.2	47.8	4,158	39.6	1,331	12.7
Middle-income	29,402	20,586	58.1	70.0	7,257	24.7	1,559	5.3
Upper-income	12,923	9,777	27.6	75.7	2,554	19.8	592	4.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	53,062	35,444	100.0	66.8	14,090	26.6	3,528	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	143	3.3	115	2.9	24	7.1	4	3.2
Moderate-income	964	21.9	865	22.0	78	23.1	21	16.7
Middle-income	2,134	48.5	1,895	48.2	167	49.6	72	57.1
Upper-income	1,157	26.3	1,060	26.9	68	20.2	29	23.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,398	100.0	3,935	100.0	337	100.0	126	100.0
Percentage of Total Businesses:			89.5		7.7		2.9	
	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	1	0.4	1	0.4	0	0.0	0	0.0
Middle-income	199	80.2	198	80.5	1	50.0	0	0.0
Upper-income	48	19.4	47	19.1	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	248	100.0	246	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.2		0.8		0.0	

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN
MANSFIELD, OHIO MSA 31900**

The bank's lending performance in this assessment area was below the overall lending performance.

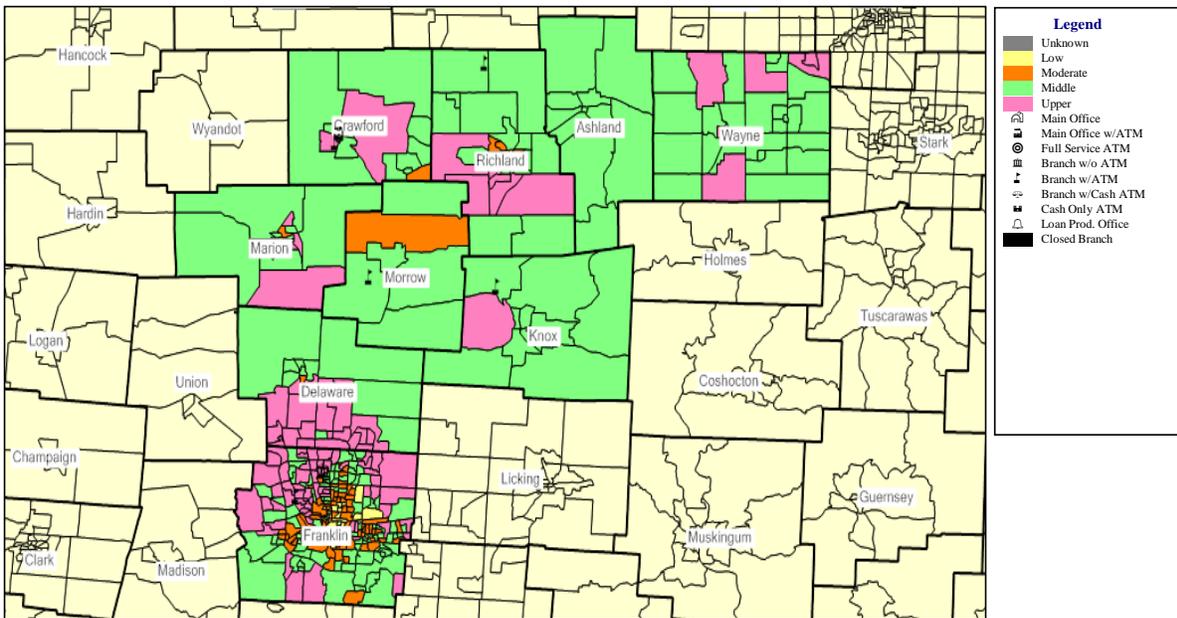
There was no small business, consumer, or HMDA lending in the low-income geographies and no small business or consumer lending in the moderate-income geographies. Although there was some HMDA lending in the moderate-income geographies, it was still considered poor.

The overall borrower distribution of lending was poor with the exception of consumer lending to low-income borrowers, which was considered adequate.

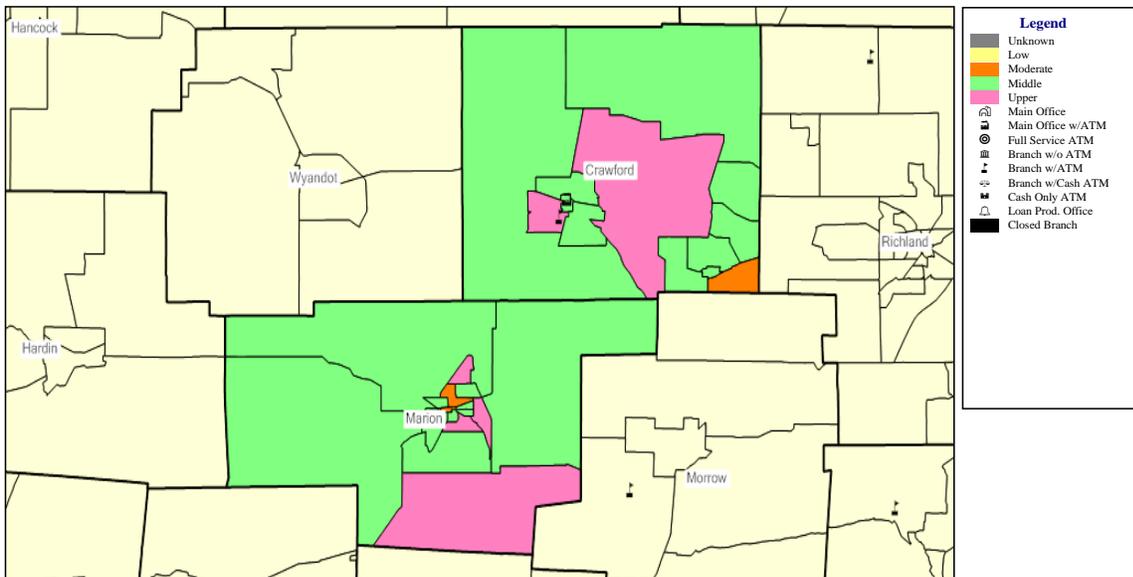
APPENDIX A

ASSESSMENT AREA MAPS

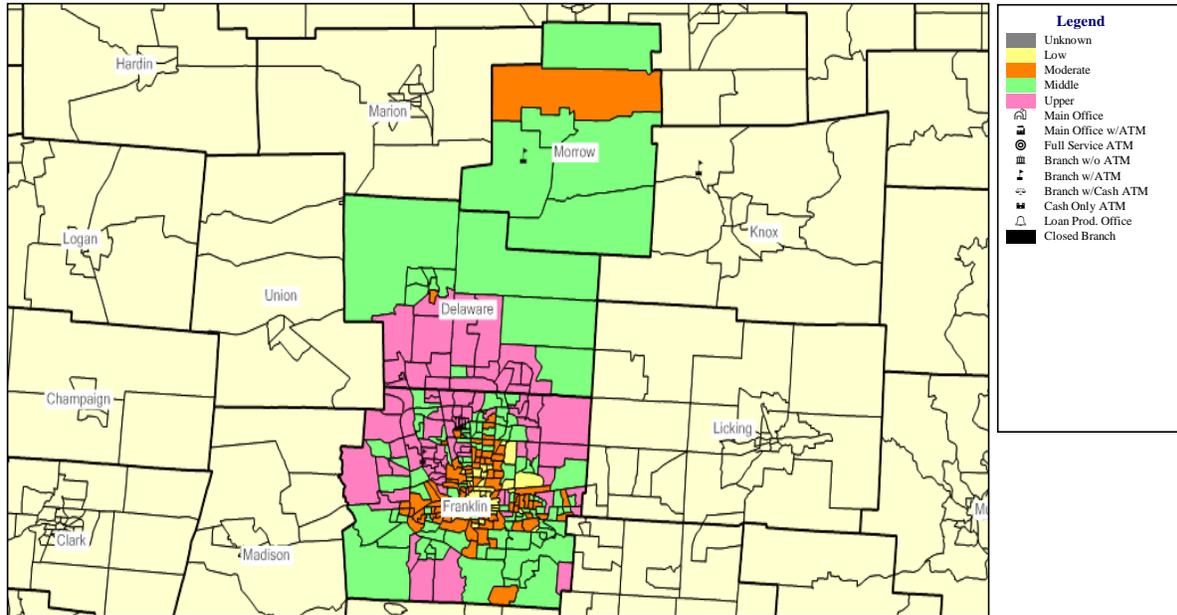
The Farmers Citizens Bank
Assessment Area: Overall



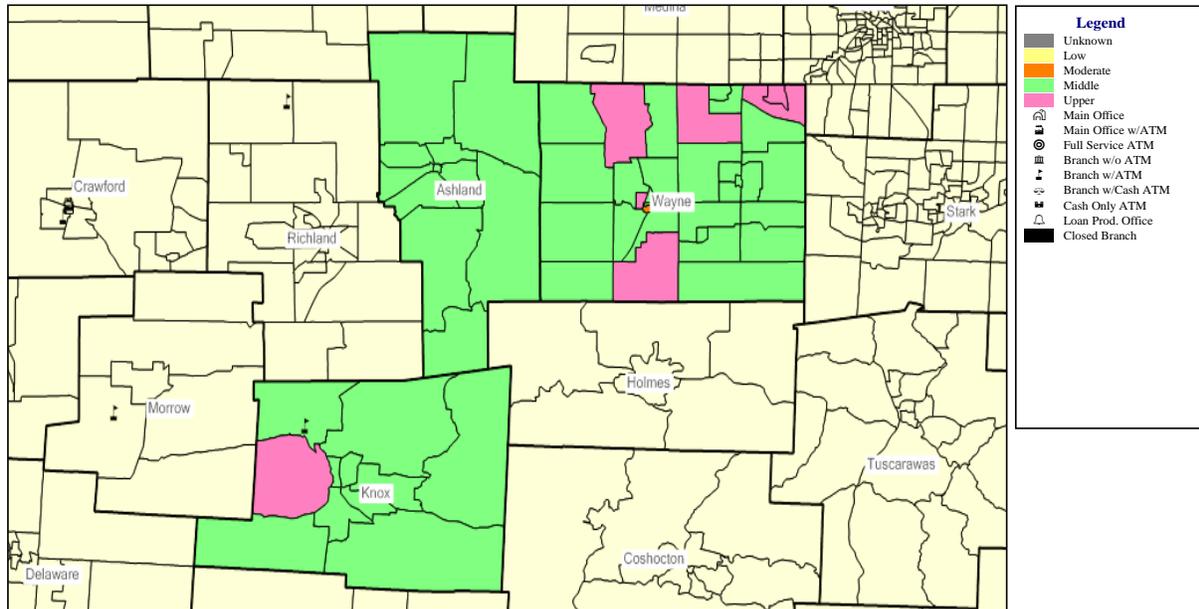
Farmers Citizens Bank
Assessment Area: NonMSA OH 1



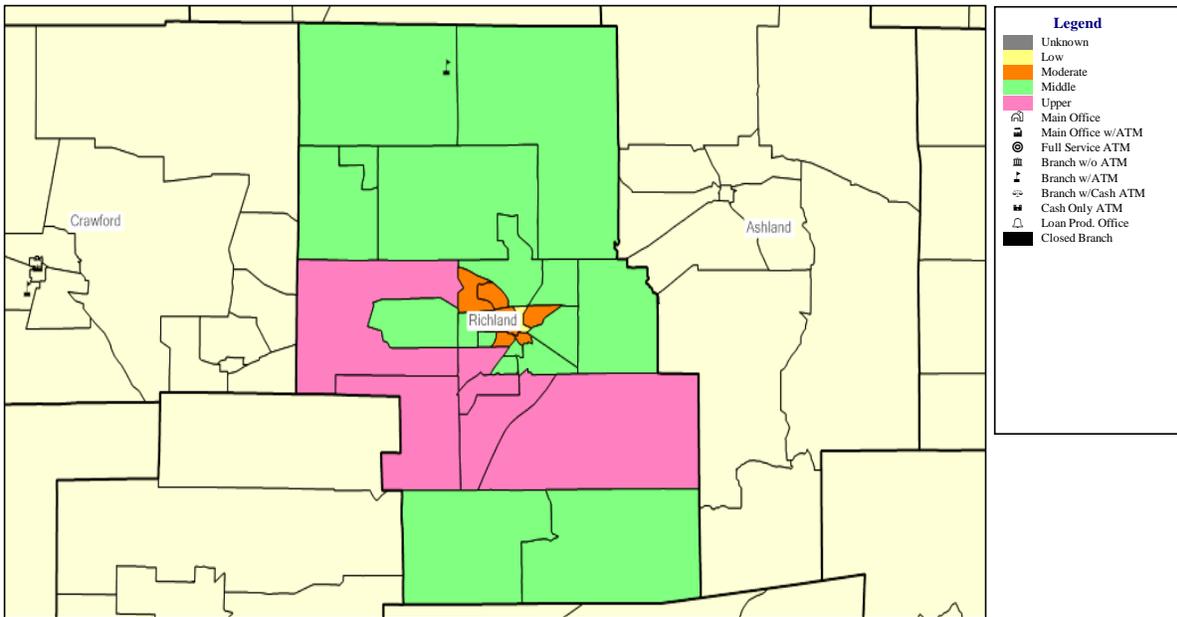
Farmers Citizens Bank
 Assessment Area: MSA 18140



Farmers Citizens Bank
 Assessment Area: NonMSA OH 2



Farmers Citizens Bank
Assessment Area: MSA 31900



APPENDIX B

CORE TABLES

Geographic Distribution of Small Loans to Businesses and Farms										
Assessment Area: Overall										
	Total Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans
Small Business	183	67.8	6.1	2.7	14.7	6.6	45.3	50.8	33.9	39.9
Small Farm	87	32.2	0.2	0.0	3.7	2.3	74.2	90.8	21.9	6.9

Geographic Distribution of Small Loans to Businesses and Farms									
Assessment Area: NonMSA OH 1									
	Total Loans		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	
Small Business	47	72.3	12.2	2.1	67.3	78.7	20.5	19.1	
Small Farm	18	27.7	1.0	0.0	72.4	77.8	26.6	22.2	

Geographic Distribution of Small Loans to Businesses and Farms										
Assessment Area: 18140 - Columbus, OH										
	Total Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans
Small Business	92	97.9	7.8	5.4	16.6	10.9	36.5	25.0	39.2	58.7
Small Farm	2	2.1	0.6	0.0	12.7	100.0	56.8	0.0	19.9	0.0

Geographic Distribution of Small Loans to Businesses and Farms									
Assessment Area: NonMSA OH 2									
	Total Loans		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	
Small Business	12	52.2	1.7	8.3	87.5	75.0	10.8	16.7	
Small Farm	11	47.8	0.1	0.0	84.4	90.9	15.5	9.1	

Geographic Distribution of Small Loans to Businesses and Farms										
Assessment Area: 31900 - Mansfield, OH										
	Total Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans	% of Businesses /Farms	% of Bank Loans
Small Business	32	36.4	2.8	0.0	19.3	0.0	50.3	75.0	27.6	25.0
Small Farm	56	63.6	0.0	0.0	0.7	0.0	79.7	98.2	19.6	1.8

Geographic Distribution of HMDA Loans										
Assessment Area: Overall										
	Total HMDA Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans
HMDA Loans	202	100.0	2.8	5.4	14.1	9.4	51.4	62.4	31.7	22.8

Geographic Distribution of HMDA Loans									
Assessment Area: NonMSA OH 1									
	Total HMDA Loans		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	
HMDA Loans	88	100.0	6.9	2.3	73.6	75.0	19.5	22.7	

Geographic Distribution of HMDA Loans										
Assessment Area: 18140 - Columbus, OH										
	Total HMDA Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans
HMDA Loans	68	100.0	3.9	16.2	17.5	23.5	31.4	36.8	37.5	23.5

Geographic Distribution of HMDA Loans									
Assessment Area: NonMSA OH 2									
	Total HMDA Loans		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	
HMDA Loans	22	100.0	1.2	0.0	86.6	95.5	12.2	4.5	

Geographic Distribution of HMDA Loans										
Assessment Area: 31900 - Mansfield, OH										
	Total HMDA Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans	% of Owner Occ Units	% of Bank Loans
HMDA Loans	24	100.0	0.2	0.0	14.2	4.2	58.1	58.3	27.6	37.5

Geographic Distribution of Consumer Loans										
Assessment Area: Overall										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	213	100.0	6.3	0.0	20.1	2.8	47.3	75.6	26.3	21.6

Geographic Distribution of Consumer Loans										
Assessment Area: NonMSA OH 1										
	Total Consumer Loans		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies			
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	125	100.0	9.6	0.0	72.0	72.0	18.4	28.0		

Geographic Distribution of Consumer Loans										
Assessment Area: 18140 - Columbus, OH										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	42	100.0	8.5	0.0	24.1	14.3	37.7	69.0	29.7	16.7

Geographic Distribution of Consumer Loans										
Assessment Area: NonMSA OH 2										
	Total Consumer Loans		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies			
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	35	100.0	2.0	0.0	87.3	94.3	10.8	5.7		

Geographic Distribution of Consumer Loans										
Assessment Area: 31900 - Mansfield, OH										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	11	100.0	0.4	0.0	18.5	0.0	56.2	81.8	24.9	18.2

Borrower Distribution of Small Loans to Businesses and Farms							
Assessment Area: Overall							
	Total Loans		Businesses/Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Small Business	32	36.4	87.8	84.2	39.9	21.9	26.2
Small Farm	56	63.6	98.8	100.0	58.6	18.4	14.9

Borrower Distribution of Small Loans to Businesses and Farms							
Assessment Area: NonMSA OH 1							
	Total Loans		Businesses/Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Small Business	47	72.3	99.4	91.5	70.2	23.4	6.4
Small Farm	18	27.7	89.7	100.0	72.2	16.7	5.6

Borrower Distribution of Small Loans to Businesses and Farms							
Assessment Area: 18140 - Columbus, OH							
	Total Loans		Businesses/Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Small Business	92	97.9	87.4	79.3	17.4	22.8	37.0
Small Farm	2	2.1	98.0	100.0	50.0	50.0	0.0

Borrower Distribution of Small Loans to Businesses and Farms							
Assessment Area: NonMSA OH 2							
	Total Loans		Businesses/Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Small Business	12	52.2	89.2	58.3	16.7	16.7	58.3
Small Farm	11	47.8	99.0	100.0	45.5	18.2	18.2

Borrower Distribution of Small Loans to Businesses and Farms Assessment Area: 31900 - Mansfield, OH							
	Total Loans		Businesses/Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses /Farms	% of Bank Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Small Business	32	36.4	88.5	79.3	68.8	18.8	12.5
Small Farm	56	63.6	99.0	100.0	57.1	17.9	17.9

Borrower Distribution of HMDA Loans Assessment Area: Overall										
	Total HMDA Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans
HMDA Loans	202	100.0	18.5	4.5	18.0	14.9	23.0	18.3	40.5	41.6

Borrower Distribution of HMDA Loans Assessment Area: NonMSA OH 1										
	Total HMDA Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans
HMDA Loans	88	100.0	16.6	3.4	19.5	20.5	25.0	26.1	38.8	46.6

Borrower Distribution of HMDA Loans Assessment Area: 18140 - Columbus, OH										
	Total HMDA Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans
HMDA Loans	68	100.0	19.6	4.4	17.7	8.8	22.3	5.9	40.4	26.5

Borrower Distribution of HMDA Loans Assessment Area: NonMSA OH 2										
	Total HMDA Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans
HMDA Loans	22	100.0	14.3	4.5	17.9	13.6	25.2	27.3	42.7	54.5

Borrower Distribution of HMDA Loans Assessment Area: 31900 - Mansfield, OH										
	Total HMDA Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans	% of Families	% of Bank Loans
HMDA Loans	24	100.0	18.0	8.3	19.3	12.5	23.4	16.7	39.4	54.2

Borrower Distribution of Consumer Loans										
Assessment Area: Overall										
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	213	100.0	21.8	14.1	17.3	26.3	19.7	18.8	41.3	36.6

Borrower Distribution of Consumer Loans										
Assessment Area: NonMSA OH 1										
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	125	100.0	21.0	15.2	17.3	24.8	20.9	19.2	40.7	35.2

Borrower Distribution of Consumer Loans										
Assessment Area: 18140 - Columbus, OH										
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	42	100.0	22.4	14.3	17.5	33.3	19.3	16.7	40.8	33.3

Borrower Distribution of Consumer Loans										
Assessment Area: NonMSA OH 2										
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	35	100.0	18.4	8.6	16.2	28.6	20.8	22.9	44.6	37.1

Borrower Distribution of Consumer Loans										
Assessment Area: 31900 - Mansfield, OH										
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Consumer Loans	11	100.0	22.3	18.2	17.0	9.1	20.2	9.1	40.6	63.6

APPENDIX C

GLOSSARY OF TERMS

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 refinancing of home improvement and home purchase loans.

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

Limited-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 non-mortgage, commercial loans.

Small loan(s) to farm(s): A loan included in loans to small farms as defined in the instructions for preparation of the 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.