

PUBLIC DISCLOSURE

August 24, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The State Bank and Trust Company RSSD #614313

401 Clinton Street
Defiance, Ohio 43512

Federal Reserve Bank of Cleveland

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

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

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: "Needs to Improve"

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

PERFORMANCE LEVELS	THE STATE BANK AND TRUST COMPANY PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

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

The major factors supporting the institution's rating include:

- A good responsiveness to credit needs;
- An adequate percentage of loans are made in State Bank's assessment areas;
- A good geographic distribution of loans throughout the assessment areas;
- A good distribution of loans among borrowers of different income levels and a good distribution of loans to businesses and farms of different revenue sizes;
- A leader in making community development loans;
- An excellent level of qualified community development investments and grants;
- Retail delivery systems are reasonably accessible to portions of geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- An adequate level of community development services.

Substantive violations of Section 5(a) of the Federal Trade Commission Act involving an unfair and deceptive interest rate rounding practice and a deceptive act related to a disclosure was identified in the concurrent consumer compliance examination as a result of inadequate compliance risk management practices. State Bank's management is committed to correcting the violations. These violations caused State Bank's CRA rating to be adjusted downward from "Satisfactory" to "Needs to Improve."

Previous Performance Evaluation

State Bank received a "Satisfactory" rating as a result of the performance evaluation completed by the Federal Reserve Bank of Cleveland dated June 4, 2012. The lending test was rated "High Satisfactory," the investment test was rated "Outstanding," and the service test was rated "Low Satisfactory."

DESCRIPTION OF INSTITUTION

Overview

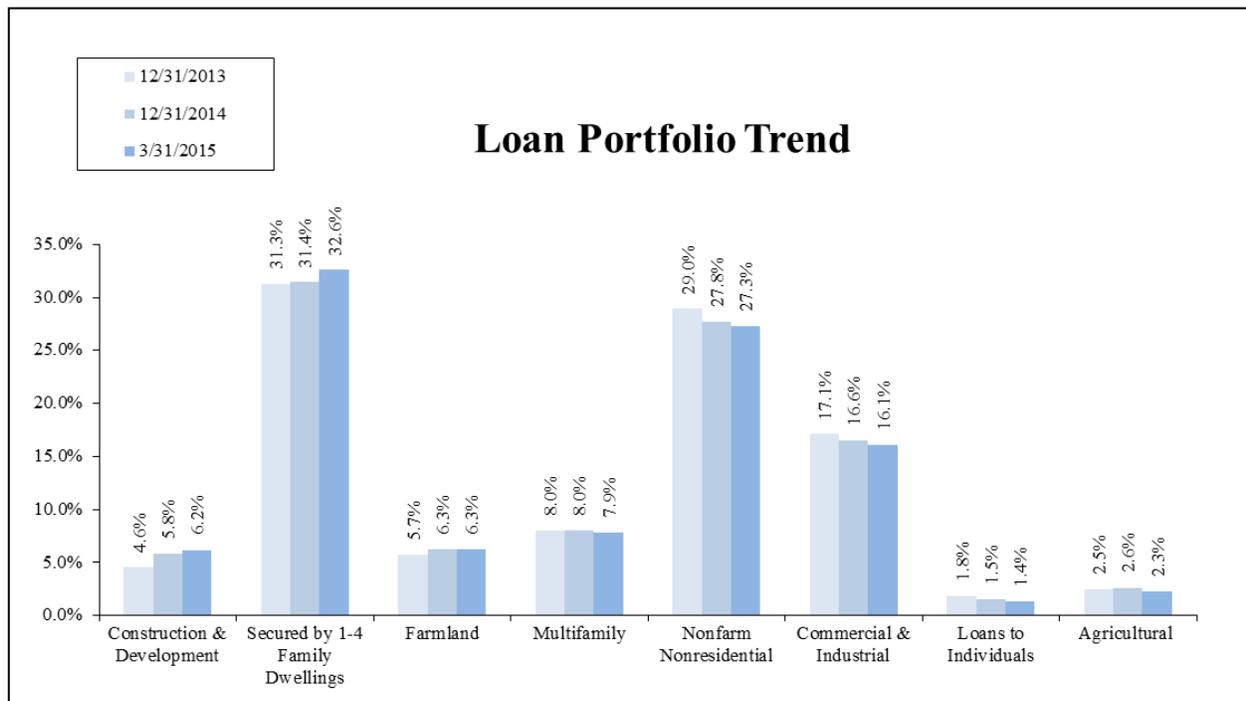
State Bank is the sole banking subsidiary of Rurban Financial Corp. (Rurban) and its main office is located in Defiance, Ohio. As of June 30, 2015, State Bank reported total assets of \$706 million.

State Bank has a total of 16 branches and 21 ATMs, five of which are cash-only. The main office also has a stand-alone drive-thru ATM. State Bank has four non-deposit taking loan production offices (LPOs) located outside its delineated CRA assessment areas, one of which will close upon completion of the new Dublin branch. The other three are located in New Albany and Tiffin, Ohio, and Angola, Indiana. Details of the locations and services provided by State Bank's branches and ATMs are discussed under the service test. A branch in Franklin County (Dublin) is scheduled to open in September 2015.

State Bank is primarily a retail lender, offering a variety of consumer, commercial, and agricultural deposit and credit products. State Bank also offers trust services. Loans products offered include fixed- and variable-rate mortgage loans, construction loans, home equity lines of credit, secured and unsecured consumer loans, and a variety of commercial and agricultural loan products. Information regarding the composition of State Bank's overall loan portfolio is presented in the table and chart below.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	3/31/2015		12/31/2014		12/31/2013	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	32,050	6.2%	30,101	5.8%	21,890	4.6%
Secured by One- to Four- Family Dwellings	168,821	32.6%	163,221	31.4%	149,180	31.3%
Other Real Estate: Farmland	32,410	6.3%	32,583	6.3%	27,375	5.7%
Other Real Estate: Multifamily	40,699	7.9%	41,645	8.0%	38,154	8.0%
Other Real Estate: Nonfarm nonresidential	141,547	27.3%	144,093	27.8%	138,002	29.0%
Commercial and Industrial	83,397	16.1%	85,988	16.6%	81,589	17.1%
Loans to Individuals	7,051	1.4%	7,834	1.5%	8,640	1.8%
Agricultural Loans	11,856	2.3%	13,634	2.6%	11,835	2.5%
Total	\$517,831	100.00%	\$519,099	100.00%	\$476,665	100.00%

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



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

Assessment Areas

State Bank’s assessment areas include portions of Ohio, Indiana, and Michigan. In February 2015, the board approved the addition of Hancock County to the Nonmetropolitan Northwest Ohio assessment area and delineated the Columbus MSA, which is comprised of Delaware, Franklin, Madison, and Union counties (partial counties). The addition of the Columbus MSA was the result of expanding the Columbus LPO into a full retail branch. As of August 2015, all of Franklin County is included in the Columbus MSA. However, Hancock County and the Columbus MSA were not included in this performance evaluation since loan data used in this analysis was only through December 31, 2014.

The following summarizes State Bank’s delineated CRA assessment area for the purpose of this performance evaluation:

Ohio

- **Nonmetropolitan Northwest Ohio** – consisting of Defiance, Henry, Paulding, Putnam, Van Wert, and Williams Counties in Ohio and one contiguous census tract located in Hillsdale County, Michigan. There are no branch offices in Hillsdale County.
- **Toledo, Ohio Metropolitan Statistical Area (MSA) 45780** – consisting of Fulton, Lucas, and Wood Counties in Ohio and two contiguous census tracts located in Lenawee County, Michigan. There are no branch offices in Lenawee County.
- **Lima, Ohio MSA 30620** – consisting of Allen County.

Indiana

- **Fort Wayne, Indiana MSA 23060** – consisting of Allen County in Indiana. In addition, DeKalb County, which is a nonmetropolitan county and contiguous with Allen County, has been included in this assessment area. There are no branch offices in DeKalb County.

State Bank's asset size and financial condition indicate that it has sufficient resources to effectively meet the credit needs of its assessment area. There are no legal or financial impediments hampering State Bank's ability to meet community credit needs.

SCOPE OF EXAMINATION

State Bank's lending performance was evaluated using loan data for the period of January 1, 2012 through December 31, 2014. Full-scope reviews were conducted for Nonmetropolitan Northwest Ohio and the Toledo and Fort Wayne MSAs. A limited-scope review was conducted for the Lima MSA. The loan products reviewed for this evaluation include mortgage loans subject to the reporting requirements of HMDA and consumer loans, small business loans, and small farm loans submitted voluntarily under the CRA data collection requirements.

For this evaluation, HMDA loans consisted of home purchase loans and home refinance loans. Consumer loans were comprised of home equity, motor vehicle, and other secured loans. Small business loans were comprised of small business loans and small business loans secured by real estate. For the remainder of this evaluation, loan products will be discussed using the following categories: HMDA loans, consumer loans, small business loans, and small farm loans.

In all assessment areas, HMDA loans received the most weight based on dollar amount and volume of total loans. Consumer loans received the next greatest weight based on the volume and dollar amount, and small business and small farm lending received the least weight.

There was an insufficient volume of home improvement, multi-family, and other unsecured loans to conduct meaningful analyses for these loan products during this evaluation period. There were also insufficient amounts of consumer, small business, and small farm loans in the Fort Wayne MSA to conduct meaningful analyses; therefore, only HMDA loans were reviewed.

The distribution of lending to borrowers of different income levels and businesses of different revenue sizes and the geographic distribution of lending were relatively equal for low- and moderate-income census tracts and were therefore weighted equally. Nonmetropolitan Northwest Ohio received the greatest weight due to its percentage of deposit share and loan volume concentrations.

The geographic distribution of loans was evaluated using data from the 2010 U.S. Census Bureau report unless otherwise indicated. In addition to the demographic comparisons, State Bank's geographic lending performance in the Toledo MSA was also compared to the 2013 aggregate performance of all lenders required to report HMDA data. This is the most recent data available at the time of this evaluation. State Bank's market share was also reviewed in each area to gain a better understanding of its ranking as a lender in the community.

The level and extent of State Bank's involvement in community development activities (loans, investments, and services) for the period of June 5, 2012 through August 24, 2015 was also reviewed as part of this evaluation. Specifically, community development loans and investments funded by State Bank since the previous evaluation were reviewed for the lending and investment tests. Community development services in which State Bank has been involved since the previous evaluation were also considered for the service test.

State Bank's performance in Nonmetropolitan Northwest Ohio received the most weight, because the majority of branches are located in this area and the volume of loans originated, followed by the Toledo and Fort Wayne MSAs. The following table illustrates the branch, deposit, and lending distributions for each assessment areas.

Assessment Area	Number of Branches	Percent of Branches	Deposit Share	Loan Share
NonMSA Ohio	7	43.8%	64.4%	54.3%
Toledo, Ohio MSA 45780	7	43.8%	27.4%	27.8%
Lima, Ohio MSA 30620	1	6.2%	7.0%	9.0%
Fort Wayne, Indiana MSA 23060	1	6.2%	1.2%	8.9%
Totals	16	100.0%	100.0%	100.0%

Seven community contact interviews were conducted to provide perspective on the credit needs of the assessment area in which State Bank operates. Details from these interviews are presented within each of the respective assessment areas of this evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

State Bank's overall performance under the lending test is rated "High Satisfactory." State Bank's performance is considered "High Satisfactory" in Ohio, which received the greatest weight and good in Nonmetropolitan Northwest Ohio and the Toledo MSA. State Bank's lending performance in Indiana is also considered "High Satisfactory" and lending in the Fort Wayne MSA is considered good.

Lending Activity

Given the number and dollar amounts of HMDA, consumer, small business, and small farm loans originated in its CRA-delineated footprint, as well as its strategic objectives, economic conditions, and competitive factors, State Bank demonstrates a good responsiveness to local credit needs. Although State Bank operates in a highly competitive market, it was among the major HMDA lenders in Ohio. For the most part, State Bank did not rank among the largest CRA reporters in its footprint, as the top CRA lenders in most areas were major credit card issuers.

Assessment Area Concentration

The table below shows the distribution of loans inside and outside State Bank's assessment areas. An adequate percentage of State Bank's loans were made inside the respective assessment areas. A contributing factor to the number of loans made outside of State Bank's assessment areas is the presence of the Dublin, Ohio LPO.

Lending Inside and Outside the Assessment Area

Exam: State Bank and Trust Defiance

Loan Type - Description	Inside				Outside				Total			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
AC - Other Loan Data	38	97.4	13,604	87.2	1	2.6	2,000	12.8	39	100.0	15,604	100.0
HE - Home Equity	725	69.9	23,943	61.8	312	30.1	14,819	38.2	1,037	100.0	38,762	100.0
MV - Motor Vehicle	526	94.3	6,836	93.1	32	5.7	507	6.9	558	100.0	7,343	100.0
OS - Other - Secured	349	95.6	3,335	92.4	16	4.4	274	7.6	365	100.0	3,609	100.0
OU - Other - Unsecured	128	97.0	508	95.5	4	3.0	24	4.5	132	100.0	532	100.0
Total Consumer related	1,766	82.9	48,226	73.2	365	17.1	17,624	26.8	2,131	100.0	65,850	100.0
CV - Home Purchase - Conventional	503	26.2	63,318	17.8	1,419	73.8	291,405	82.2	1,922	100.0	354,723	100.0
FH - Home Purchase - FHA	191	30.0	17,816	22.2	445	70.0	62,414	77.8	636	100.0	80,230	100.0
HI - Home Improvement	21	48.8	2,352	46.6	22	51.2	2,696	53.4	43	100.0	5,048	100.0
MF - Multi-Family Housing	11	45.8	5,307	33.5	13	54.2	10,552	66.5	24	100.0	15,859	100.0
RF - Refinancing	1,121	51.3	143,746	40.6	1,063	48.7	210,116	59.4	2,184	100.0	353,862	100.0
VH - Home Purchase - VA	30	25.0	3,942	18.5	90	75.0	17,393	81.5	120	100.0	21,335	100.0
Total HMDA related	1,877	38.1	236,481	28.5	3,052	61.9	594,576	71.5	4,929	100.0	831,057	100.0
SB - Small Business	448	84.1	83,437	81.5	85	15.9	18,921	18.5	533	100.0	102,358	100.0
SR - Small Bus. - Secured by Real Estate	26	81.3	5,278	79.1	6	18.8	1,397	20.9	32	100.0	6,675	100.0
Total Small Bus. related	474	83.9	88,715	81.4	91	16.1	20,318	18.6	565	100.0	109,033	100.0
SF - Small Farm	232	98.3	28,136	96.8	4	1.7	919	3.2	236	100.0	29,055	100.0
Total Small Farm related	232	98.3	28,136	96.8	4	1.7	919	3.2	236	100.0	29,055	100.0
TOTAL LOANS	4,349	55.3	401,558	38.8	3,512	44.7	633,437	61.2	7,861	100.0	1,034,995	100.0

Geographic and Borrower Distribution

Overall, the geographic distribution of loans is considered good. Geographic distribution is considered adequate in the Toledo MSA, adequate in the Fort Wayne MSA, and is considered excellent in Nonmetropolitan Northwest Ohio. Overall, distribution of lending among borrowers of different income levels is considered good and the distribution to businesses of different revenue sizes is considered good. The borrower distribution is considered good in Nonmetropolitan Northwest Ohio and the Toledo and Fort Wayne MSAs; however, there were lending gaps noted in some assessment areas. Please refer to the respective assessment area analyses for further details.

Community Development Loans

During this review period, State Bank originated 15 community development loans totaling approximately \$13.3 million, which is considered to be an outstanding level of community development lending. State Bank is considered to be a leader in making community development loans in Nonmetropolitan Northwest Ohio and the Toledo and Fort Wayne MSAs. Community development loans supported affordable housing, community services to low- and moderate-income individuals, and economic development.

State Bank participates in other community development lending programs such as the USDA programs, Ohio GrowNOW program, the Rural Rental Housing Loan Program, and other local programs.

Please refer to the respective assessment area analyses for further details regarding community development lending.

Investment Test

State Bank's performance under the investment test is rated "Outstanding." Performance was assessed using a number of factors, including demographic and economic information, the number and dollar amount of investments in relation to investment opportunities and needs, and other relevant factors. State Bank's investments totaled \$12.3 million during this evaluation period; approximately \$8.3 million of such was the unamortized balance from 16 investments made during previous evaluation periods. In addition to the new investments of \$4 million, charitable contributions donations totaled \$55,625. The investments supported affordable housing, community services to low- and moderate- income individuals, economic development, and revitalization/stabilization.

There are extensive community development initiatives and the responsiveness to credit and community development needs is good. Investments reflect an excellent level of qualified community development investments in Nonmetropolitan Northwest Ohio and the Fort Wayne MSA. Investments reflect a significant level of qualified community development investments in the Toledo MSA. Refer to the respective assessment area analyses for further details.

Service Test

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

Retail Services

Retail delivery systems are reasonably accessible to Nonmetropolitan Northwest Ohio and unreasonably inaccessible to portions of the Toledo and Fort Wayne MSAs. These areas include low-income and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes. The distribution of bank branches and market competition in the Toledo and Fort Wayne MSAs could make it difficult for State Bank to fully reach all portions of the assessment areas.

State Bank closed two banking offices in Nonmetropolitan Northwest Ohio during the review period. Branches were opened in Hancock County in March 2015 and in Franklin County in September 2015. The institution's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals.

Banking services and business hours do not vary in a way that inconveniences any portion of State Bank's assessment area. Banking centers are generally open six days a week, with full days Monday through Friday and half days on Saturday. The institution also provided services through Internet banking, mobile banking, and telephone banking.

Community Development Services

State Bank provided an adequate of community development services. The community development service performance in Nonmetropolitan Northwest Ohio was relatively high and adequate in the Toledo and Fort Wayne MSAs.

State Bank's directors, officers, and staff members provided their financial expertise to the community by engaging in activities that promoted or facilitated affordable housing, services for low- and moderate-income individuals, and economic development.

Although not part of this evaluation, the Columbus MSA was delineated in February 2015 and State Bank also provided community development services in this MSA.

Financial Education

State Bank provided financial education through partnerships with local schools, organizations, government agencies, and businesses. Examples of topics taught were financial literacy, deposit account opening, investing, risk management, and the loan application process.

Board and Committee Memberships

State Bank's employees provided financial expertise through their involvement with community development organizations throughout the assessment areas. Examples of board and committee membership positions held include directors, presidents, vice presidents, treasurers, trustees, and members.

Technical Assistance

The institution's employees provided technical assistance to community development and non-profit organizations. Examples of technical assistance included tax preparation, economic development, and providing financial literacy training.

Fair Lending or Other Illegal Credit Practices Review

Substantive violations of Section 5(a) of the Federal Trade Commission Act involving an unfair and deceptive interest rate rounding practice and a deceptive act related to a disclosure was identified in the concurrent consumer compliance examination as a result of inadequate compliance risk management practices. State Bank's management is committed to correcting the violations. These violations caused State Bank's CRA rating to be adjusted downward from "Satisfactory" to "Needs to Improve."

STATE OF OHIO

CRA RATING FOR OHIO: “Satisfactory”
The Lending Test is rated: “High Satisfactory”
The Investment Test is rated: “Outstanding”
The Service Test is rated: “Low Satisfactory”

The major factors supporting this rating include:

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

SCOPE OF EXAMINATION

The scope of this evaluation for Ohio includes Nonmetropolitan Northwest Ohio and the Toledo MSA, which received full-scope reviews, and the Lima MSA, which received a limited-scope review. The time period, products, and weighting for Ohio are consistent with the scope discussed in the institution section of this evaluation for the three assessment areas.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN OHIO

Lending activity accounted for 91.1% of State Bank’s total lending activity, while deposits accounted for 98.8% of its total deposits. As of June 30, 2014, State Bank ranked 37th among 249 insured institutions in deposit market share with 0.2% of the deposits within Ohio. During this evaluation period, State Bank had a total of 15 banking center locations and 17 ATMs located within Ohio.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

Lending Test

State Bank's performance in Ohio under the lending test is rated "High Satisfactory." State Bank's lending reflects a good responsiveness to the credit needs of its assessment areas.

Lending Activity

Lending activity in Ohio is good representing 91.1% of loans originated. Within Ohio, State Bank originated 637 home purchase, 981 refinance, 20 home improvement, 11 multi-family, 669 home equity, 513 motor vehicle, 337 other secured, 123 other unsecured, 416 small business loans, 225 small farm loans, and 13 community development loans.

Geographic and Borrower Distribution

Overall, the distribution of loans among geographies is good. The geographic distribution was considered adequate in the Toledo MSA and excellent in Nonmetropolitan Northwest Ohio.

Overall, the distribution of loans by borrowers of different income levels is considered good and the distribution of loans by businesses and farms of different revenue sizes is considered good. The borrower distribution was considered good in Nonmetropolitan Northwest Ohio and the Toledo MSA.

There were lending gaps noted in each of the assessment areas. Please refer to the respective assessment area analyses for further details.

Community Development Loans

Within Ohio, State Bank originated 13 community development loans totaling approximately \$10.1 million in Ohio, which represented 75.8% of State Bank's community development lending by dollar volume. State Bank is considered a leader in making community development loans in Ohio.

Refer to the respective assessment area analyses for further details regarding community development lending.

Investment Test

State Bank's performance under the investment test within Ohio is rated "Outstanding." Investment and Grant activity was excellent as evidenced by the eight qualified investments totaling \$3.6 million from prior periods in the Nonmetropolitan Northwest Ohio assessment area.

State Bank funded \$5.1 million in community development investments in Ohio during this evaluation period. There were 23 donations for a total of \$45,000. State Bank is often in a leadership position due to extensive community development initiatives and responsiveness to credit and community development needs is good. Please refer to the respective assessment area analyses for further details.

Service Test

State Bank's performance under the service test in Ohio is rated "Low Satisfactory." Please refer to the respective assessment area analyses for further details.

Retail Services

Retail delivery systems are reasonably accessible to all geographies, including low-income and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes. Retail delivery systems are accessible in Nonmetropolitan Northwest Ohio and unreasonably inaccessible in the Toledo MSA. See details in the assessment areas.

State Bank closed a branch in Williams County (2013) and a closed a branch in Defiance County (2014) during the review period. A branch was opened in Hancock County in 2015 and the Franklin County branch is scheduled to open in September 2015. The institution's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals.

Banking services and business hours do not vary in a way that inconveniences any portion of State Bank's assessment area and are consistent with the services and hours discussed in the institution assessment.

Community Development Services

State Bank provided an adequate level of community development services in Ohio. The community development service performance in Nonmetropolitan Northwest Ohio was relatively high and adequate in the Toledo MSA.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN NORTHWEST OHIO**
(Full-scope Review)

Nonmetropolitan Northwest Ohio consists of the entireties of Defiance, Henry, Paulding, Putnam, Van Wert, and Williams Counties in Ohio. State Bank also has designated one contiguous census tract in Hillsdale County, Michigan as part of the assessment area. There are no branches located within Michigan.

State Bank has seven branches in this area, two of which are located in Defiance. Specifically, one branch is located in a moderate-, four are located in middle-, and two are in upper-income census tracts. Nonmetropolitan Northwest Ohio contains 47 census tracts, of which none are low-, four are moderate-, 30 are middle-, and 13 are upper-income tracts. There are no distressed middle-income tracts.

According to the FDIC's Deposit Market Share Report, State Bank had 8.5% of the deposits in the assessment area as of June 30, 2014, which ranked State Bank third out of 31 institutions. First Federal Bank of the Midwest and The Huntington National Bank had 18.8% and 9.5% of deposits, respectively.

Between January 1, 2012 and December 31, 2014, State Bank originated 1,037 consumer, 892 HMDA, and 307 CRA loans, which represented 60.6%, 47.5%, and 68.1% of loans during the evaluation period, respectively.

The 2014 HMDA Market Peer Report indicates that State Bank ranked third out of 173 HMDA-reporting financial institutions in the area. During that year, State Bank ranked seventh out of 45 CRA reporters in the assessment area.

Population Characteristics

The population in the assessment area was 191,562 in 2010. There are no low-income tracts; therefore, approximately 6.1% of the population lived in moderate-income tracts. In addition, 78.3% of the population was 18 years of age or older.

The following table shows the population in the assessment area by county for 2010 and 2014¹ with the percentage of the population decrease; overall, Nonmetropolitan Northwest Ohio's population decreased 1.2% during the time period. Paulding County experienced the greatest amount of decline, while Defiance County and Putnam Counties in Ohio and Hillsdale County in Michigan also saw moderate declines. Relatively small population declines were experienced in Henry, Van Wert, and Williams Counties.

¹ <http://www.census.gov/population>

County Name	2010 Population	2014 Population	Percentage Change from 2000 to 2010
Defiance County, OH	39,107	38,510	-1.5%
Henry County, OH	28,102	27,937	-.6%
Paulding County, OH	19,583	18,989	-3.0%
Putnam County, OH	34,448	34,171	-1.7%
Van Wert County, OH	28,673	28,462	-.7%
Williams County, OH	37,529	37,291	-.6%
Hillsdale County, MI	46,600	45,830	-1.7%
Totals	234,042	231,190	-1.2%

Income Characteristics

Based on the 2010 U.S. Census data, the median family income in the assessment area was \$56,303, which was lower than the median family income for Ohio at \$59,680. The median family incomes ranged from a low of \$50,546 in Hillsdale County, Michigan to a high of \$65,882 in Putnam County, Ohio. As shown in the following table, the median family income for Nonmetropolitan Northwest Ohio was \$53,600 in 2012, which increased slightly in 2014. Although HUD-estimated median family is not classified by county, given the 2010 U.S. Census information, it is evident that this nonmetropolitan area has a slightly higher median family income than many other nonmetropolitan areas in Ohio.

Borrower Income Levels Ohio State Non-Metro

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2012	\$53,600	0 - \$26,799	\$26,800 - \$42,879	\$42,880 - \$64,319	\$64,320 - & above
2013	\$53,000	0 - \$26,499	\$26,500 - \$42,399	\$42,400 - \$63,599	\$63,600 - & above
2014	\$55,700	0 - \$27,849	\$27,850 - \$44,559	\$44,560 - \$66,839	\$66,840 - & above

In 2010, the assessment area contained 74,708 households, of which 53,584 (71.7%) were families. Of the total families in the assessment area, 15.4% were low-, 17.6% were moderate- 23.3% were middle-income, and 43.7% were upper-income.

Poverty rates increased substantially in each county in the assessment area from 1999 to 2013. Hillsdale County had the highest poverty rate in 1999 and 2013. Van Wert County had the largest increase, followed by Hillsdale County. Although the poverty rate in the assessment area grew much more than the statewide figures, Hillsdale County was the only county that had a poverty rate higher than a state's 2013 rate. All counties except for Hillsdale County were below the 2013 national poverty rate.

County	1999 Poverty Rate	2013 Poverty Rate	Change
Defiance, OH	5.6%	11.4%	103.6%
Henry, OH	7.0%	11.2%	60.0%
Paulding, OH	7.7%	12.3%	59.7%
Putnam, OH	5.6%	7.2%	28.6%
Van Wert, OH	5.5%	13.3%	141.8%
Williams, OH	6.0%	12.1%	101.7%
Hillsdale, MI	8.2%	18.2%	122.0%
Ohio	10.6%	15.9%	50.0%
Michigan	10.5%	17.0%	61.9%
United States	12.4%	14.5%	16.9%

Housing Characteristics

There were 82,416 housing units in the assessment area as of the 2010 U.S. Census. The owner-occupancy rate was 72.8%, with a high of 73.6% in Henry County and a low of 65.9% in Hillsdale County. From an income perspective, 6.9% of housing units and 4.9% of owner-occupied units were located in a moderate-income tract. Multi-family dwellings only comprised 4.1% of the housing within the assessment area, with 11.8% of multi-family dwellings in moderate-income tracts. These numbers indicate that most demand for home mortgage lending would be in middle- and upper-income tracts.

As of the 2010 U.S. Census, the median age of the housing stock in the assessment area was 48 years old, with 36.8% of the stock built before 1950. The oldest housing stock was in Van Wert County with a median of 57 years and the newest was 42 years in Hillsdale County. Since most of the housing stock was more than 25 years old, there could be a need for home improvement and rehabilitation loans.²

Based on the 2014 median family income for the assessment area, about 48.3% of the homes valued up to \$104,596 would be considered affordable for low-income individuals and approximately 77.1% of the homes valued up to \$167,354 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 3.80% fixed rate, 30-year loan.

The following table contains information about foreclosure filings and the number of properties in foreclosure.

² <http://www.ffiec.gov/census.gov>, <http://and www.ers.usda.gov>

Geography Name	Ratio of Properties Receiving Foreclosure Filings in July 2015
Defiance County, OH	1:2,506
Henry County, OH	1:5,959
Paulding County, OH	1:1,245
Putnam County, OH	1:2,744
VanWert County, OH	1:4,208
Williams County, OH	1:1,038
Hillsdale County, MI	1:1,971
Michigan	1:1,170
Ohio	1:932
United States	1:1,057

Hillsdale County had a lower ratio of foreclosed properties than Michigan and the United States in July 2015. Defiance, Henry, Paulding, Putnam, and Van Wert Counties had a lower ratio of foreclosed properties than Ohio and the United States in July 2015 and Williams County had a lower ratio of foreclosed properties than Ohio and a slightly higher ratio than the United States.³

Building permits⁴ in the assessment area, Ohio, Michigan, and the United States are included in the following table for 2013 and 2014.

Geography	2012	2013	Percent of Change 2012-2013
Defiance County, OH	15	25	66.7
Henry County, OH	14	16	14.3
Paulding County, OH	9	5	-44.4
Putnam County, OH	47	57	21.3
Van Wert County, OH	21	11	-47.6
Williams County, OH	29	21	-27.6
Hillsdale County, MI	34	38	11.8
Ohio	20,940	21,310	1.8
Michigan	15,656	15,934	1.8
United States	1,038,509	976,369	-6.0

Generally, building permits increased in the assessment area at a higher rate than the states and nation, which might indicate a need for loans, although declines were noted in three of the counties.

³ <http://www.realtytrac.com/trendcenter/>

⁴ <http://censtats.census.gov/bldg/bldgprmt.shtml>

Labor, Employment, and Economic Characteristics

The table below displays the assessment area’s major employers by county, according to 2010 data for Ohio⁵ and Michigan.⁶

County	Major Employers
Defiance County, OH	Defiance City Schools, Defiance Clinic, Defiance College, Defiance Metal Products Co, Defiance Regional Medical Center, General Motors Company, Johns Manville Corp, Meijer Inc, Parker Hannifin Corp
Henry County, OH	Alex Products, Campbell Soup Co, Filling Memorial Home of Mercy, Henry County Hospital, Liberty Center Schools, Lutheran Home at Napoleon, Napoleon Area City Schools, Silgan Holdings Inc, Tenneco Inc, Wal-Mart Stores Inc
Paulding County, OH	Alex Products, Atwood, Cooper Farms Inc, H E Orr Co, LaFarge SA, Paulding County Hospital, Paulding Exempted Village Schools, Spartech Corp, Tem-Pace / Paragon Tempered Glass, Wayne Trace Local Schools
Putnam County, OH	Kalida Manufacturing Inc, Midway Products/Progressive Stamping, Ottawa-Glandorf Local Schools, Mars Inc. / Iams Co, Pro-Tec Coating Co Inc, Putnam County Government, Schnipke Engraving Co Inc, Silgan Plastics Corp, Unverferth Manufacturing Co Inc, Wal-Mart Stores Inc, Whirlpool Corp
Van Wert County, OH	Braun Industries Inc, Central Mutual Insurance Co, Cooper Farms Inc, Eaton Corp, Federal-Mogul Corp, Greif Inc, Toledo Molding & Die, Van Wert City Schools, Van Wert County Hospital Association, Wal-Mart Stores Inc
Williams County, OH	Allied Moulded Products, Bryan City Schools, Chase Brass & Copper, Community Hospitals, ITW/Tomco Plastics, Johnson Controls Interior, Kumi Kasei/KAMCO Industries, Letts Industries/Powers & Sons, Ohio Art Co, Spangler Candy Co, Titan Tire Corp, Wal-Mart Stores Inc
Hillsdale County, MI	Hillsdale College, Hillsdale Community Health Center, Hillsdale Medical Care Facility, Hillsdale Community Schools, Hillsdale County, Hillsdale Intermediate School District, City of Hillsdale, The Shane Group, Bob Evans Farm, Inc., Fairway Products.

In Defiance County, the Ohio Department of Development indicated the largest employment industries were manufacturing, trade/transportation/utilities, education/health services, and leisure/hospitality. The average weekly wage for these industries was \$1,317 for manufacturing, \$563 for trade/transportation/utilities, \$678 for education/health services, and \$220 for leisure/hospitality.

⁵ <http://development.ohio.gov/reports/reports>

⁶ <http://www.cityofhillsdale.org/media/7453/budget%202012-13revised.pdf>

In Henry County, the Ohio Department of Development indicated the largest employment industries were manufacturing, trade/transportation/utilities, and education/health services. The average weekly wage for these industries was \$1,022 for manufacturing, \$563 for trade/transportation/utilities, and \$516 for education/health services.

In Paulding County, the Ohio Department of Development indicated the largest employment industries were manufacturing, trade/transportation/utilities, natural resources/mining, and education/health services. The average weekly wage for these industries was \$745 for manufacturing, \$477 for trade/transportation/utilities, \$647 for natural resources/mining, and \$381 for education/ health services.

In Putnam County, the Ohio Department of Development indicated the largest employment industries were manufacturing, trade/transportation/utilities and local government. The average weekly wage for these industries was \$957 for manufacturing, \$569 for trade/transportation/utilities, and \$618 for local government.

In Van Wert County, the Ohio Department of Development indicated the largest employment industries were manufacturing, trade/transportation/utilities, and education/health services. The average weekly wage for these industries was \$830 for manufacturing, \$549 for trade, and \$593 for education and health services.

In Williams County, the Ohio Department of Development indicated the largest employment industries were manufacturing, trade/transportation/utilities, and local government. The average weekly wage for these industries was \$842 for manufacturing, \$555 for trade/transportation/utilities, and \$635 for local government.

The industry and average weekly wage data was not available for Hillsdale County.

Unemployment Rates Non Metro Northwest OH (not seasonally adjusted)			
County	2012	2013	2014
Defiance	7.4	6.2	4.4
Henry	9.0	7.7	5.5
Paulding	7.4	6.3	4.3
Putnam	5.6	5.2	3.6
Van Wert	8.0	5.8	3.9
Williams	7.8	6.3	4.3
Hillsdale, MI	9.1	7.9	5.3
Ohio	7.3	6.4	4.7
Michigan	8.8	7.7	5.6

Unemployment rates declined in all of the counties in the assessment area from 2012 and 2013 and from 2013 to 2014⁷. Most of the decreases were substantial. The highest unemployment rates were in Henry County. Putnam County had the lowest unemployment rate in 2012, 2013, and 2014. All of the other counties in Ohio and Hillsdale County had lower unemployment than the Ohio and Michigan in 2014. The majority of the Ohio counties had a lower rate of unemployment than Ohio in 2012 and 2013. Hillsdale County had a comparable rate Michigan for 2012 and 2013.

Community Contacts

Three community contact interviews were conducted, including an organization that assists low- and moderate-income individuals and families and two organizations that support economic development. These interviews revealed that economy is improving and most job growth is from small manufacturing. Also, unemployment is lower, but credit is not available to all. The local financial institutions have generally provided adequate financial services and financial literacy programs; however, there is continued need for credit for the financing of affordable housing and businesses.

The following table illustrates the demographics for this assessment area.

⁷ <http://data.bls.gov/cgi-bin/dsrv?la>

Combined Demographics Report

Assessment Area(s): Non Metro Northwest OH 2014

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	8,260	15.4
Moderate-income	4	8.5	3,232	6	664	20.5	9,412	17.6
Middle-income	30	63.8	33,531	62.6	2,846	8.5	12,489	23.3
Upper-income	13	27.7	16,821	31.4	971	5.8	23,423	43.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	47	100.0	53,584	100.0	4,481	8.4	53,584	100.0
	Housing	Housing Types by Tract						
	Units by Tract	Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,645	2,944	4.9	52.2	1,930	34.2	771	13.7
Middle-income	52,355	38,267	63.7	73.1	8,837	16.9	5,251	10
Upper-income	24,416	18,819	31.3	77.1	3,911	16	1,686	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	82,416	60,030	100.0	72.8	14,678	17.8	7,708	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	443	6.1	377	6	46	7.8	20	6
Middle-income	4,402	60.7	3,846	60.8	340	57.9	216	64.7
Upper-income	2,402	33.1	2,103	33.2	201	34.2	98	29.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,247	100.0	6,326	100.0	587	100.0	334	100.0
Percentage of Total Businesses:			87.3		8.1		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10	0.6	10	0.6	0	0	0	0
Middle-income	1,075	62.7	1,066	62.6	9	81.8	0	0
Upper-income	629	36.7	627	36.8	2	18.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,714	100.0	1,703	100.0	11	100.0	0	.0
Percentage of Total Farms:			99.4		.6		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN NORTHWEST OHIO

Lending Test

State Bank's performance under the lending test in this assessment area is excellent. The geographic distribution of lending in the assessment area is excellent. The borrower distribution for small business loans is adequate. The borrower distribution for HMDA, consumer, and small farm loans is good. The overall borrower distribution is good within the assessment area. State Bank has demonstrated good responsiveness to the credit needs of the community. State Bank was a leader in community development lending in the area.

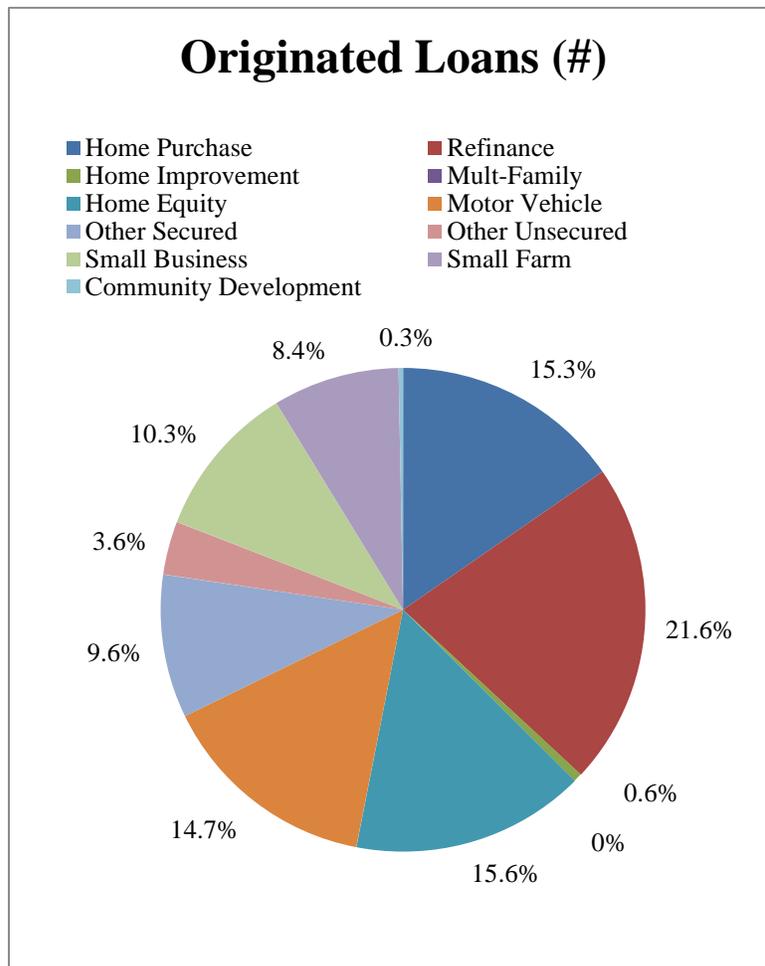
Details of State Bank's HMDA, consumer, small business, and small farm lending can be found in Appendix C.

Lending Activity

State Bank's lending activity reflects a good responsiveness to the credit needs within the assessment area. The table below displays the number of originated loans by loan type within the assessment area during this evaluation period.

Loan Type	Number of Originated Loans
Home Purchase	365
Refinance	513
Home Improvement	14
Multi-Family	0
Home Equity	371
Motor Vehicle	349
Other Secured	228
Other Unsecured	85
Small Business	246
Small Farm	201
Community Development	7

The chart below depicts the loan composition in this assessment area.



The percentage of State Bank’s total lending at 54.3% is less than the percentage of total deposits at 64.4% in this area. During the evaluation period, State Bank originated loans in 91.5% of the census tracts within the assessment area.

During this review period, State Bank penetrated all four of the moderate-income tracts. Additionally, State Bank originated loans in 27 of 30 (90.0%) middle-income tracts and 12 of 13 (92.3%) upper- income tracts.

Geographic Distribution

State Bank’s geographic distribution of lending is considered excellent in the assessment area, given the low number of owner-occupied units, households, and businesses in the four moderate-income tracts. As there are no low-income tracts and only four moderate-income tracts in this assessment area, State Bank’s geographic distribution of lending received less weight in this assessment area than borrower distribution.

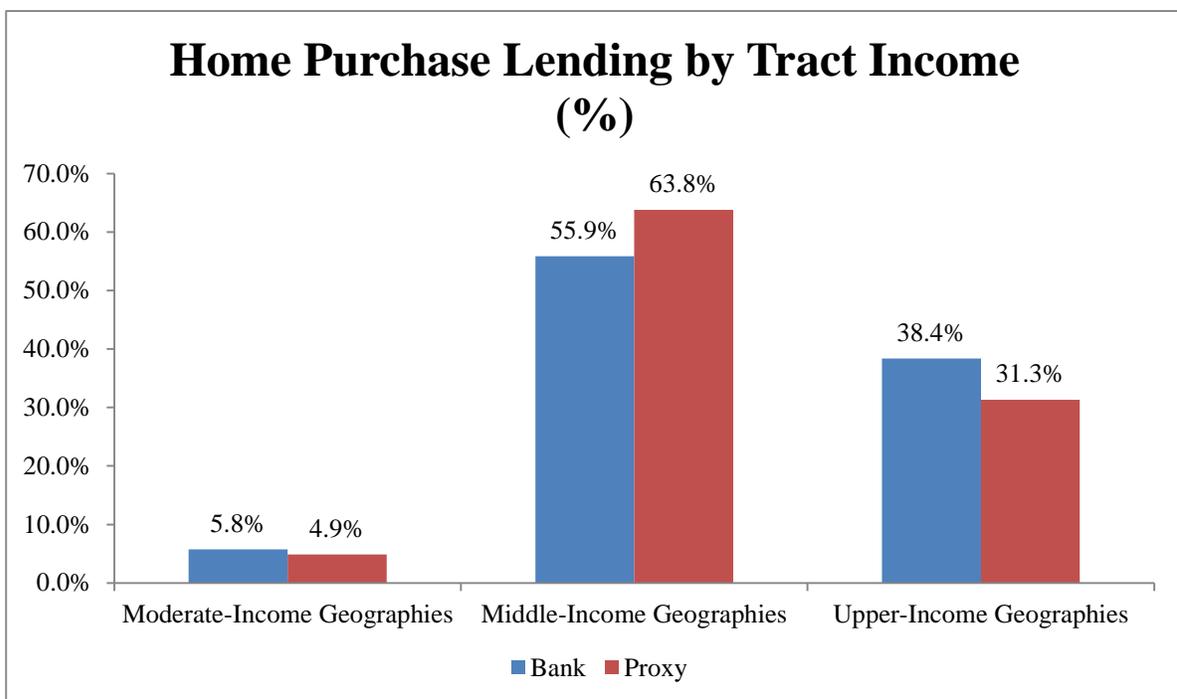
HMDA Loans

Home Purchase Loans

State Bank originated 5.8% of the home purchase loans in the area's moderate-income tracts, which was above the percentage (4.9%) of owner-occupied units. This reflects an excellent level of home purchase lending in the moderate-income tracts.

State Bank made 204 (55.9%) and 140 (38.4%) of its home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages of owner-occupied units at 63.8% and 31.3%, respectively.

Overall, the geographic distribution for home purchase loans is excellent.

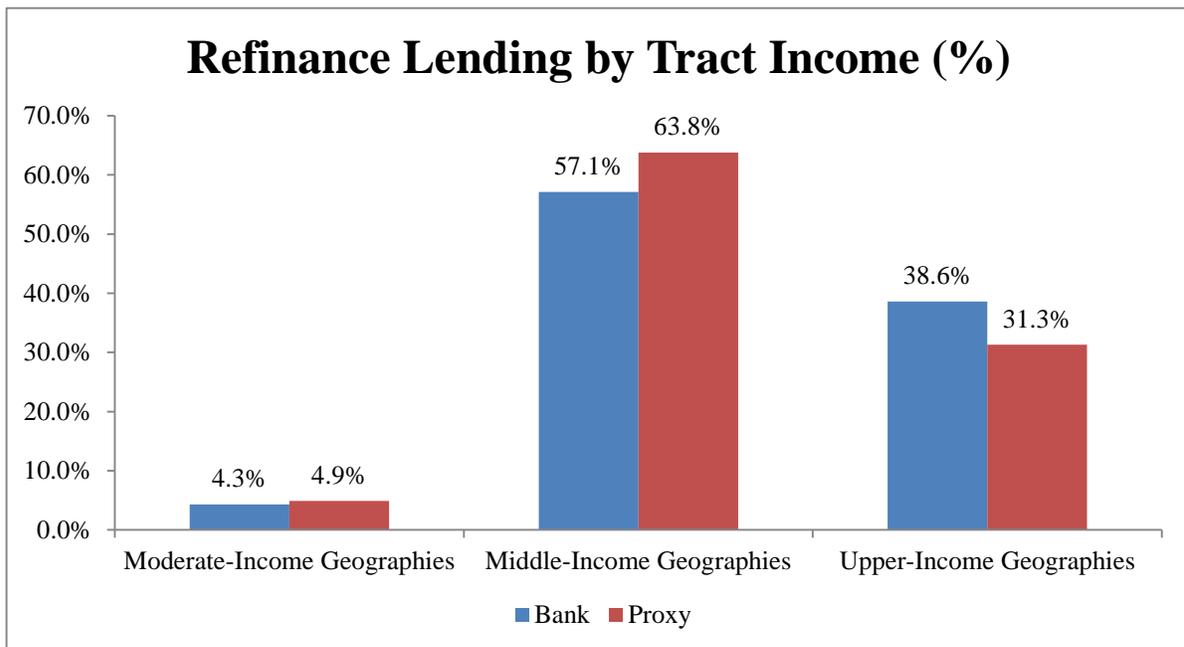


Home Refinance Loans

State Bank originated 4.3% of the refinance loans in the area’s moderate-income tracts, which was slightly below the percentage (4.9%) of owner-occupied units. This reflects a good level of home refinance lending in the moderate-income tracts.

State Bank made 293 (57.1%) and 198 (38.6%) of its refinance loans in middle- and upper-income tracts, compared to the percentages of owner-occupied units in middle- and upper-income tracts at 63.8% and 31.3%, respectively.

Overall, the geographic distribution for home refinance loans is good.



Consumer Loans

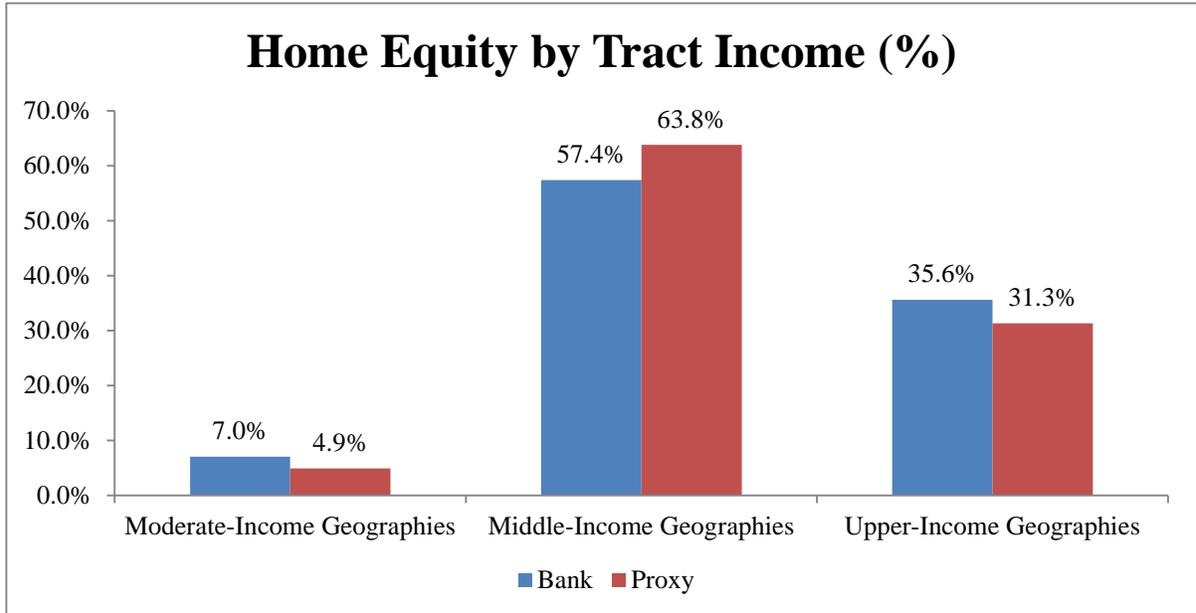
The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures; therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank originated 7.0% of the home equity loans in the area’s moderate-income tracts, which was above the percentage (4.9%) of owner-occupied units. This reflects an excellent geographic distribution of home equity lending in moderate-income tracts.

State Bank made 213 (57.4%) and 132 (35.6%) of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (63.8% and 31.3%, respectively) of owner-occupied units in those tracts.

Overall, the geographic distribution for home equity loans is excellent.

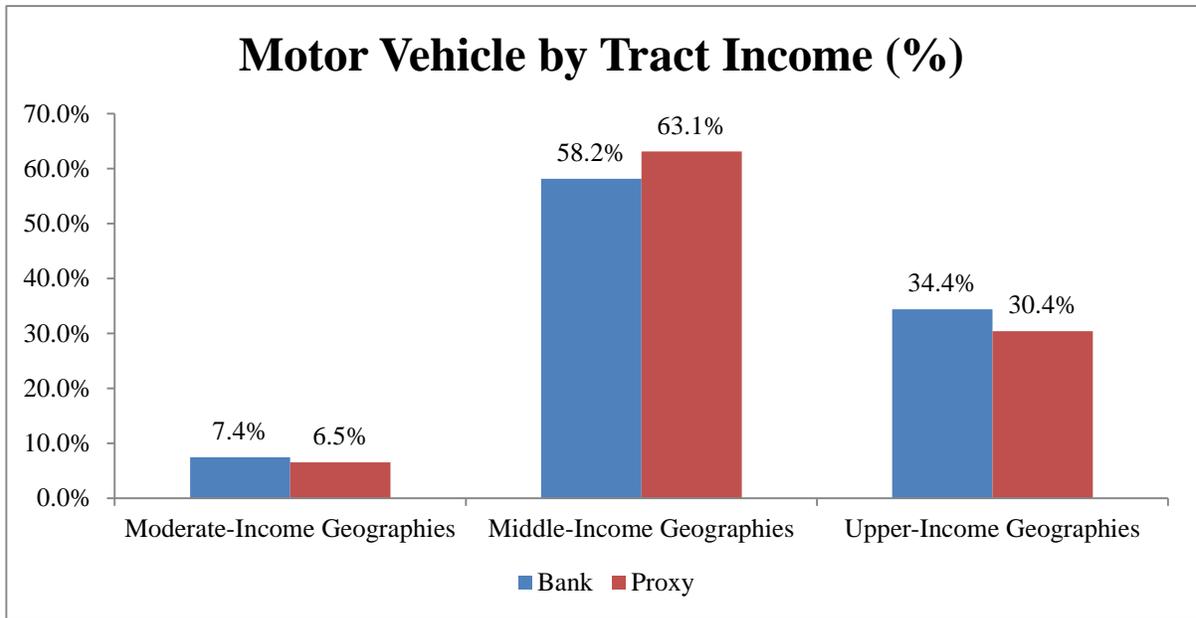


Motor Vehicle Loans

State Bank originated 7.4% of the motor vehicle loans in the area's moderate-income tract, which was slightly above the percentage (6.5%) of moderate-income households in this tract. This reflects an excellent geographic distribution of motor vehicle lending in moderate-income tracts.

State Bank made 203 (58.2%) and 120 (34.4%) of its motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (63.1% and 30.4%, respectively) of middle- and upper-income households in those tracts.

Overall, the geographic distribution for motor vehicle loans is excellent.

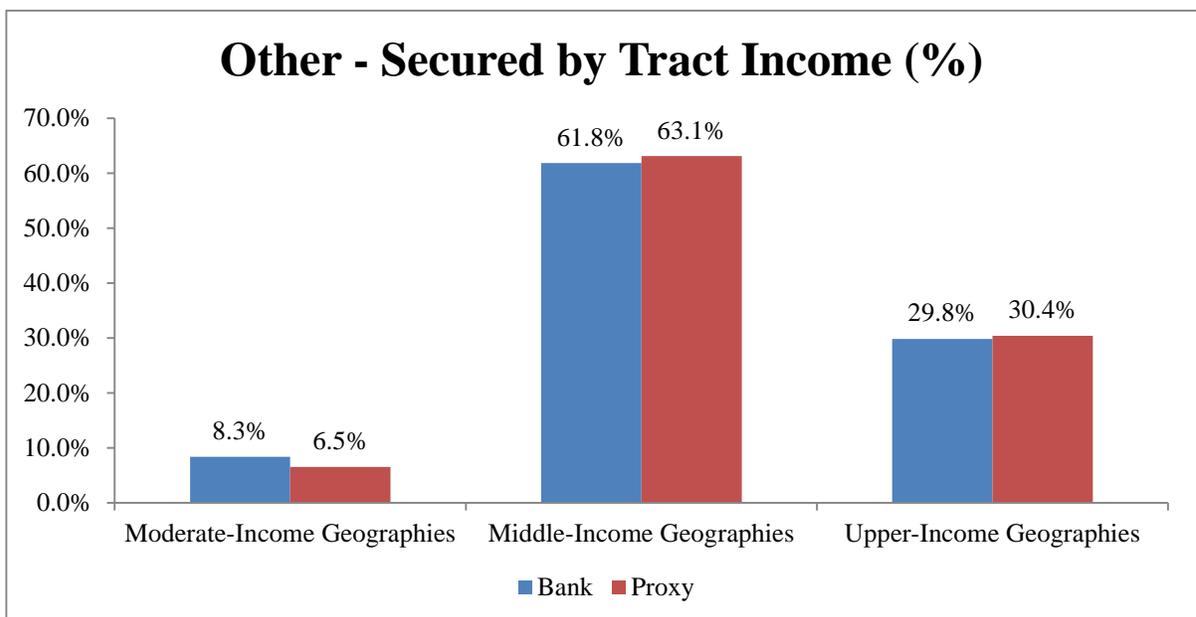


Other Secured Loans

State Bank originated 8.3% of other secured loans in the area’s moderate-income tract, which was above the percentage (6.5%) of moderate-income households in this tract. This reflects an excellent geographic distribution of other secured lending in moderate-income tracts.

State Bank made 141 (61.8%) and 68 (29.8%) of its other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (63.1% and 30.4%, respectively) of middle- and upper-income households in those tracts.

Overall, the geographic distribution for other secured loans is excellent.

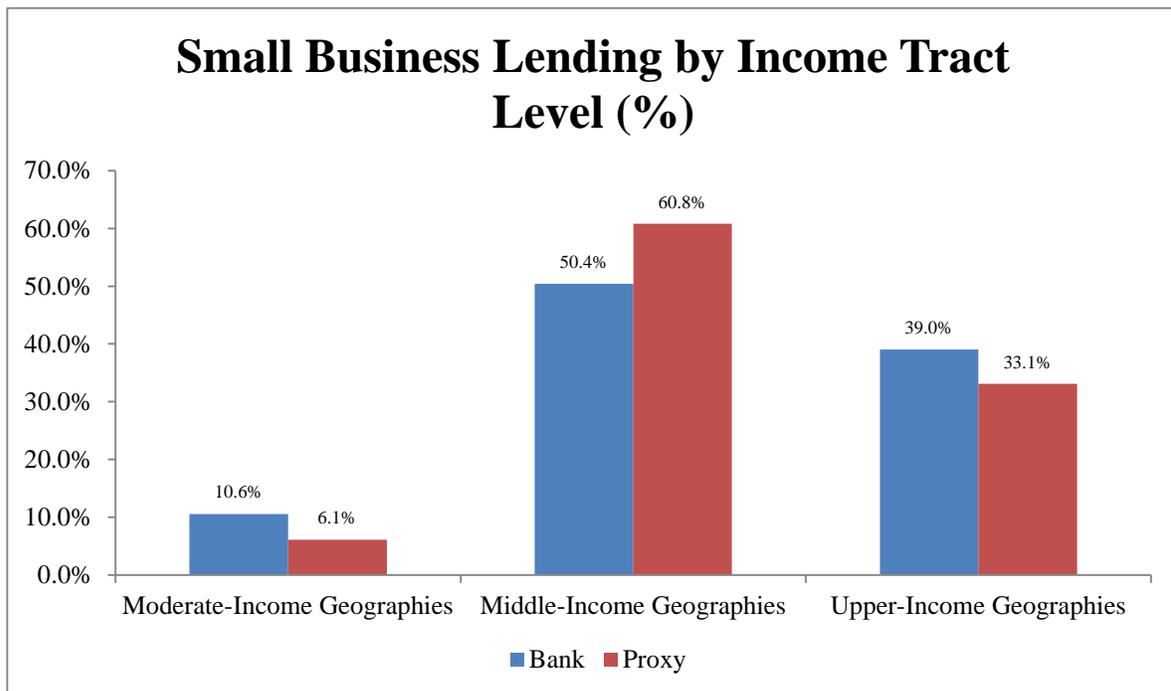


Small Business Loans

State Bank originated 10.6% of small business loans in the area’s moderate-income tracts, which was well above the percentage (6.1%) of businesses located in these tracts. This reflects an excellent geographic distribution of small business lending.

State Bank made 124 (50.4%) and 96 (39.0%) of its small business loans in middle- and upper-income tracts, respectively, compared to the percentages (60.8% and 33.1%, respectively) of businesses located in middle- and upper-income tracts.

Overall, the geographic distribution for small business loans is excellent.

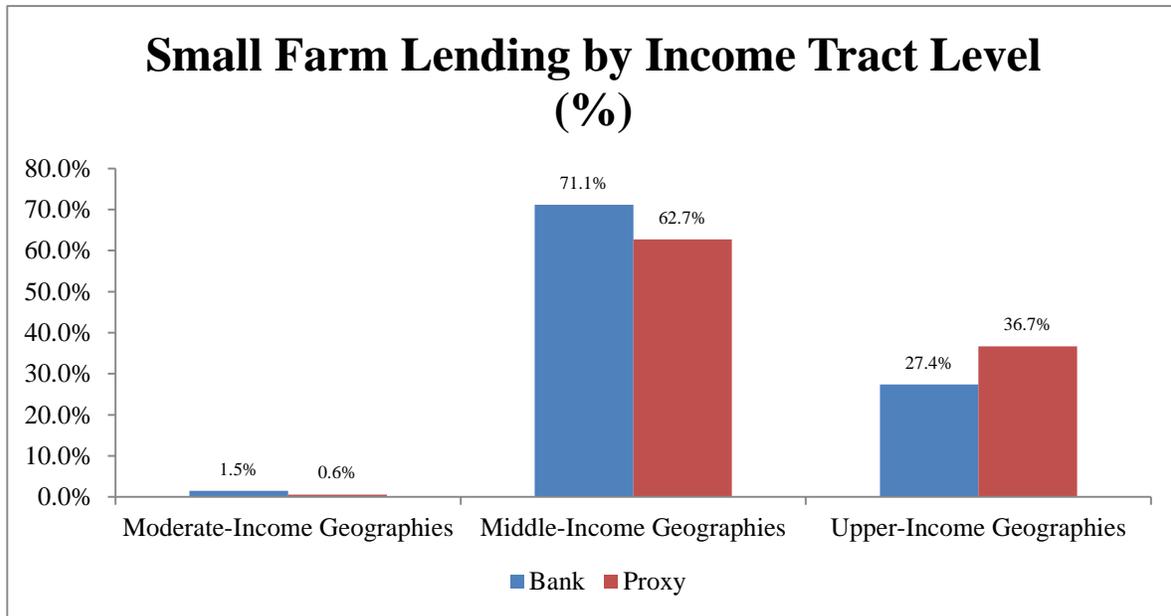


Small Farm Loans

State Bank originated 1.5% of the small farm loans in the area’s moderate income tracts, which was above the percentage (0.6%) of farms located in these tracts. This reflects an excellent geographic distribution of small farm lending, taken into consideration the limited number of farms in the moderate-income tracts.

State Bank made 143 (71.1%) and 55 (27.4%) of its small farm loans in middle- and upper-income tracts, respectively, compared to the percentages (62.7% and 36.7%, respectively) of small farms located in middle- and upper-income tracts.

Overall, the geographic distribution for small farm loans is excellent.



Distribution by Borrower Income and Revenue Size of Business/Farm

Overall, the distribution of loans based on borrower income and businesses and farms of different revenue sizes is good. Specifically, the borrower distribution for motor vehicle and other secured loans is excellent and the borrower distribution for home purchase, home equity, and small farm is good. Refinance and small business lending is adequate.

HMDA Loans

Home Purchase Loans

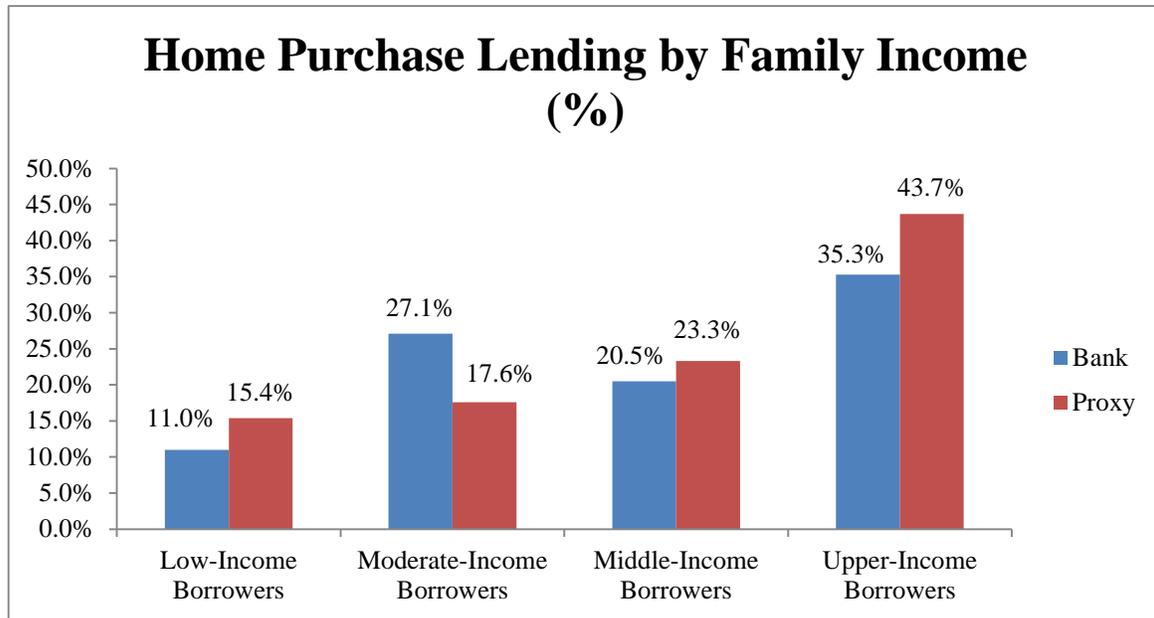
State Bank originated 40 (11.0%) home purchase loans to low-income borrowers, compared to the percentage (15.4%) of low-income families in the assessment area. This reflects an adequate distribution of lending to low-income borrowers.

State Bank originated 99 (27.1%) home purchase loans to moderate-income borrowers, compared to the percentage (17.6%) of moderate-income families in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 75 (20.5%) and 129 (35.3%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (23.3% and 43.7%) of middle- and upper-income families in the assessment area.

State Bank made 22 (6.0%) of its home purchase loans to borrowers where the income levels were unknown.

Overall, the borrower distribution of home purchase loans is good.



Home Refinance Loans

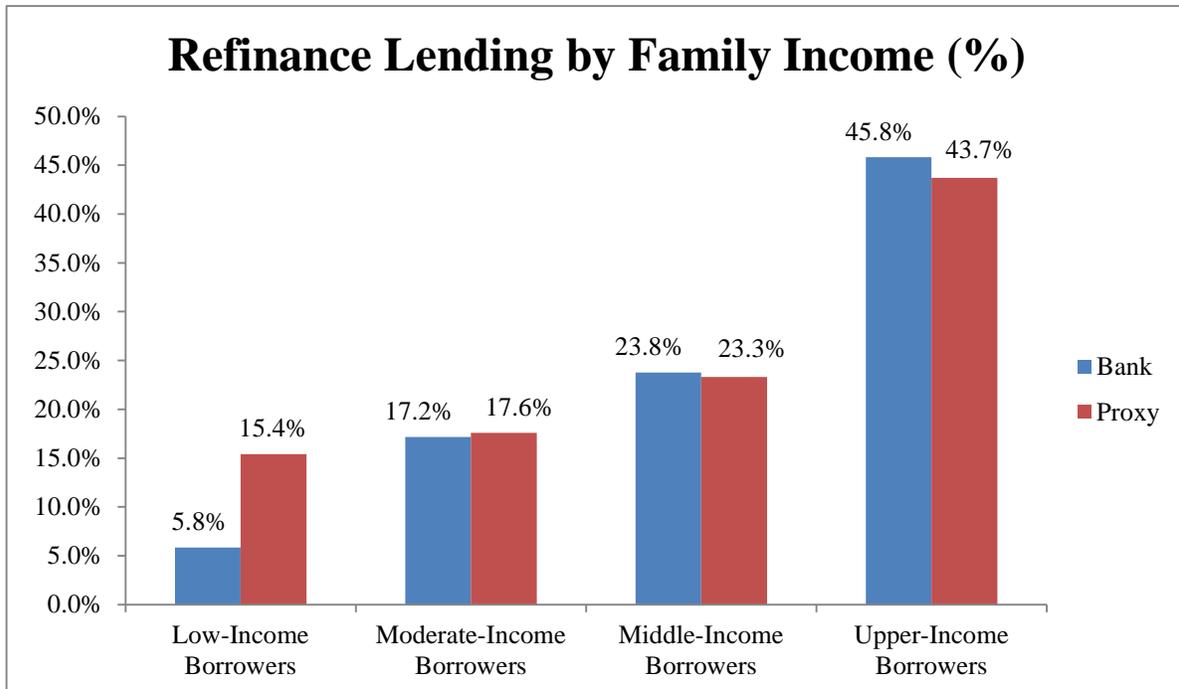
State Bank originated 30 (5.8%) refinance loans to low-income borrowers, compared to the percentage (15.4%) of low-income families in the assessment area. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 88 (17.2%) refinance loans to moderate-income borrowers, compared to the percentage (17.6%) of moderate-income families in the assessment area. This reflects a good distribution of lending to moderate-income borrowers.

State Bank made 122 (23.8%) and 235 (45.8%) of its refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (23.3% and 43.7%) of middle- and upper-income families in the assessment area.

State Bank made 38 (7.4%) of its refinance loans to borrowers where the income levels were unknown.

Overall, the borrower distribution of refinance loans is adequate.



Consumer Loans

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

Home Equity Loans

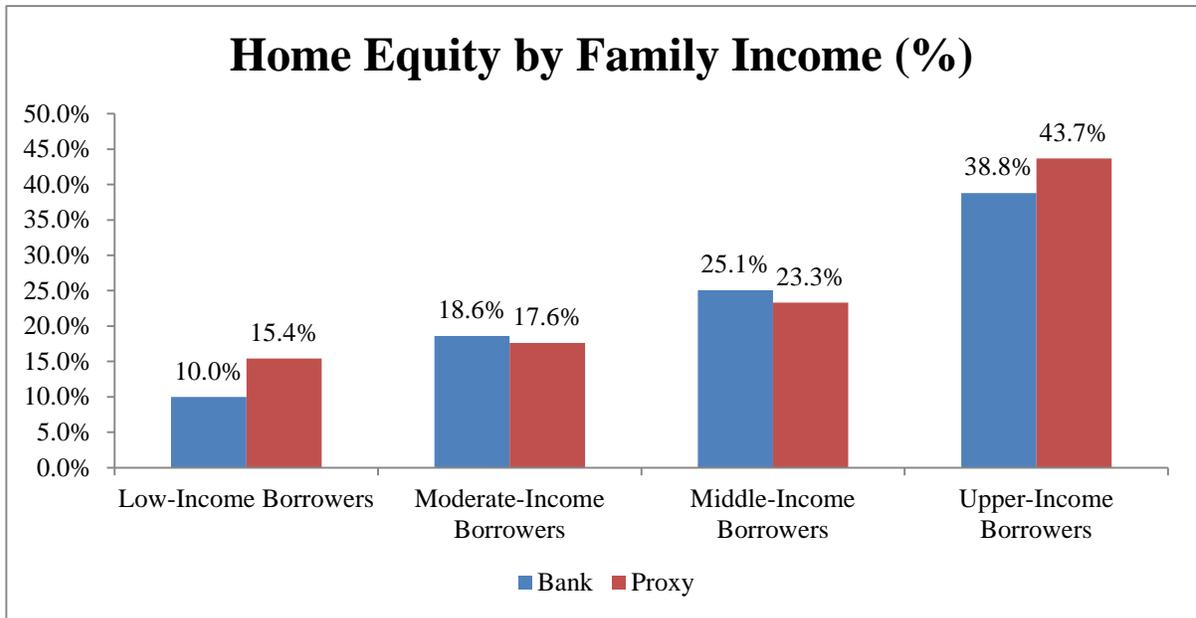
State Bank originated 37 (10.0%) home equity loans to low-income borrowers, compared to the percentage (15.4%) of low-income families in the assessment area. This reflects an adequate distribution of lending to low-income borrowers.

State Bank originated 69 (18.6%) home equity loans to moderate-income borrowers, compared to the percentage (17.6%) of moderate-income families in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 93 (25.1%) and 144 (38.8%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (23.3% and 43.7%) of middle- and upper-income families in the assessment area.

State Bank made 28 (7.5%) of its home equity loans to borrowers where the income levels were unknown.

Overall, the borrower distribution of home equity loans is good.



Motor Vehicle Loans

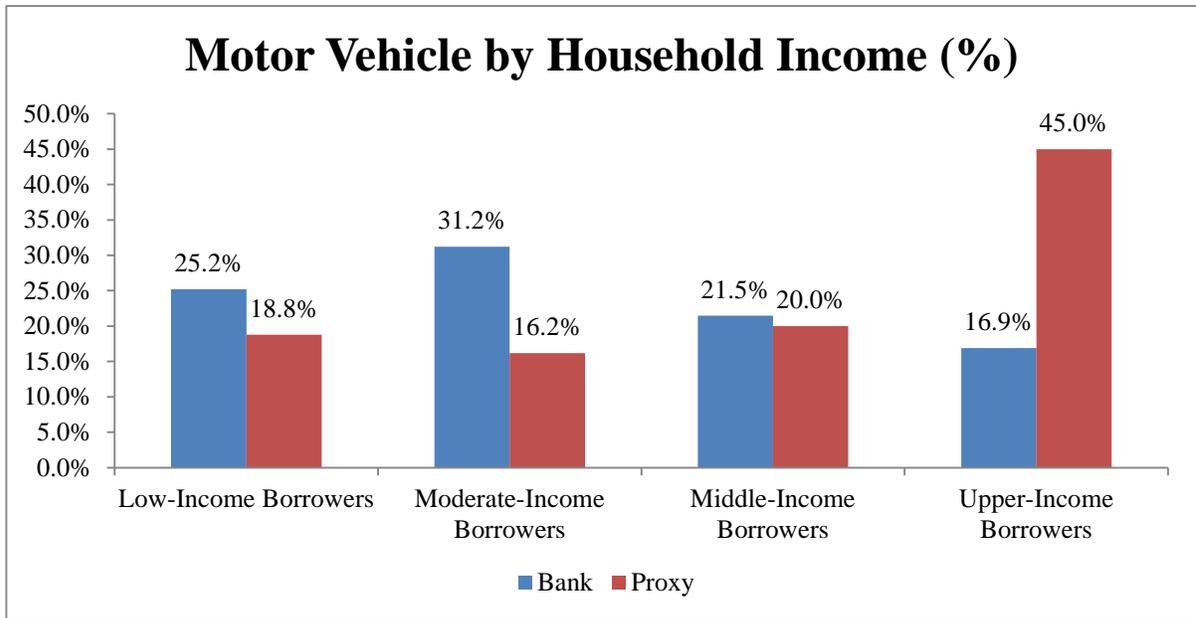
State Bank originated 88 (25.2%) of its motor vehicle loans to low-income borrowers, compared to the percentage (18.8%) of low-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

State Bank originated 109 (31.2%) of its motor vehicle loans to moderate-income borrowers, compared to the percentage (16.2%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 75 (21.5%) and 59 (16.9%) of its motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.0% and 45.0%) of middle- and upper-income households in the assessment area.

State Bank made 18 (5.2%) of its motor vehicle loans to borrowers where the income levels were unknown.

Overall, the borrower distribution of motor vehicle loans is excellent.



Other Secured Loans

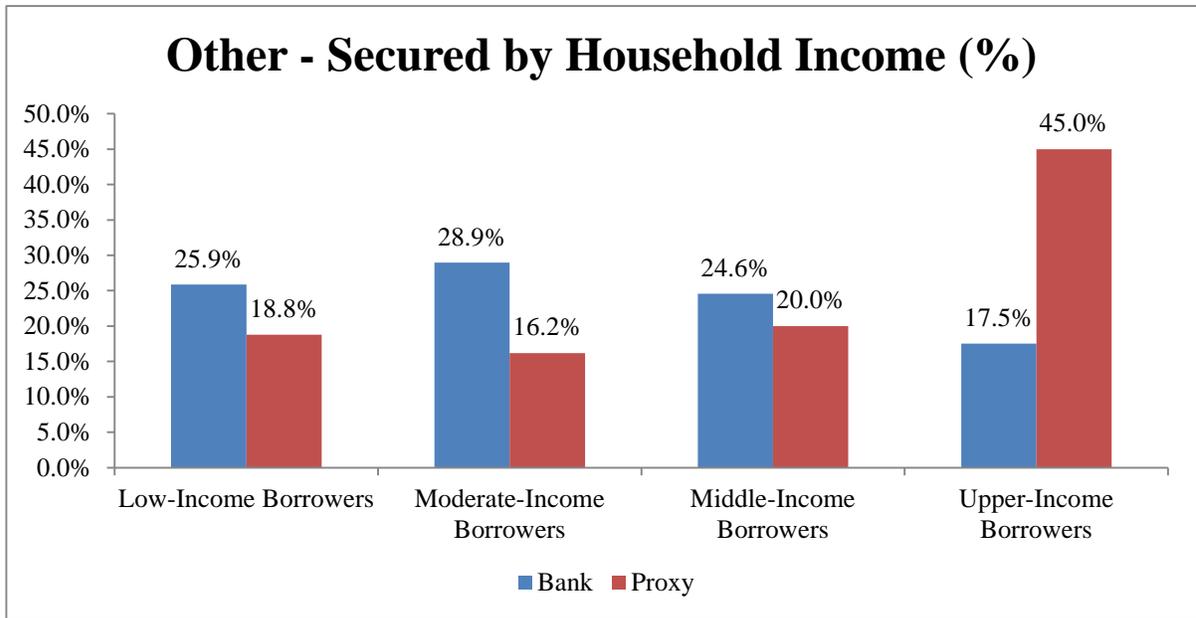
State Bank originated 59 (25.9%) of its other secured loans to low-income borrowers, compared to the percentage (18.8%) of low-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

State Bank originated 66 (28.9%) of its other secured loans to moderate-income borrowers, compared to the percentage (16.2%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 56 (24.6%) and 40 (17.5%) of its other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.0% and 45.0%) of middle- and upper-income households in the assessment area.

State Bank made 7 (3.1%) of its other secured loans to borrowers where the income levels were unknown.

Overall, the borrower distribution of other secured loans is excellent.

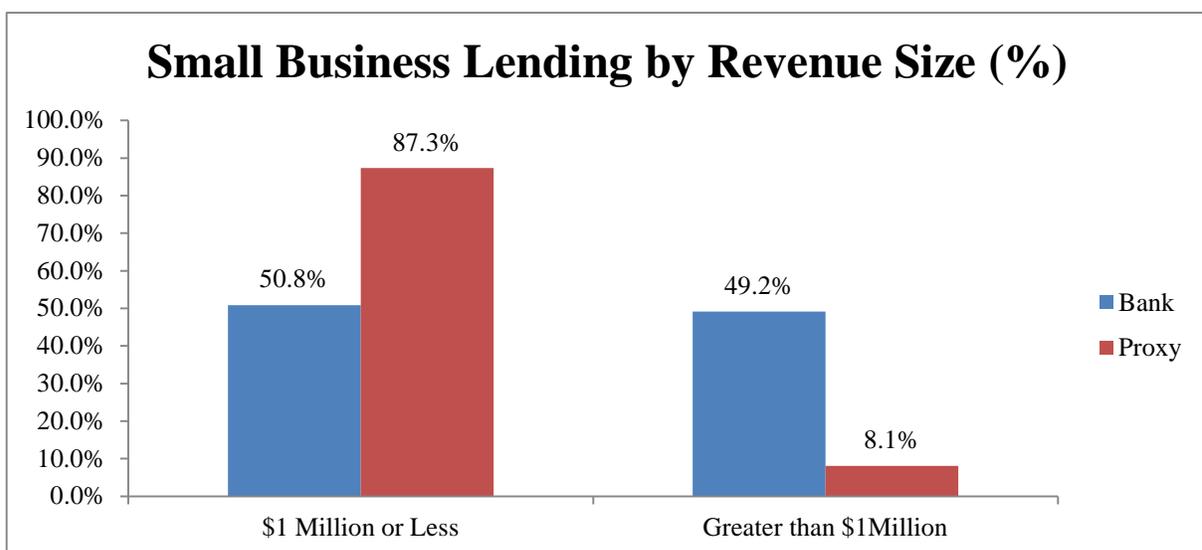


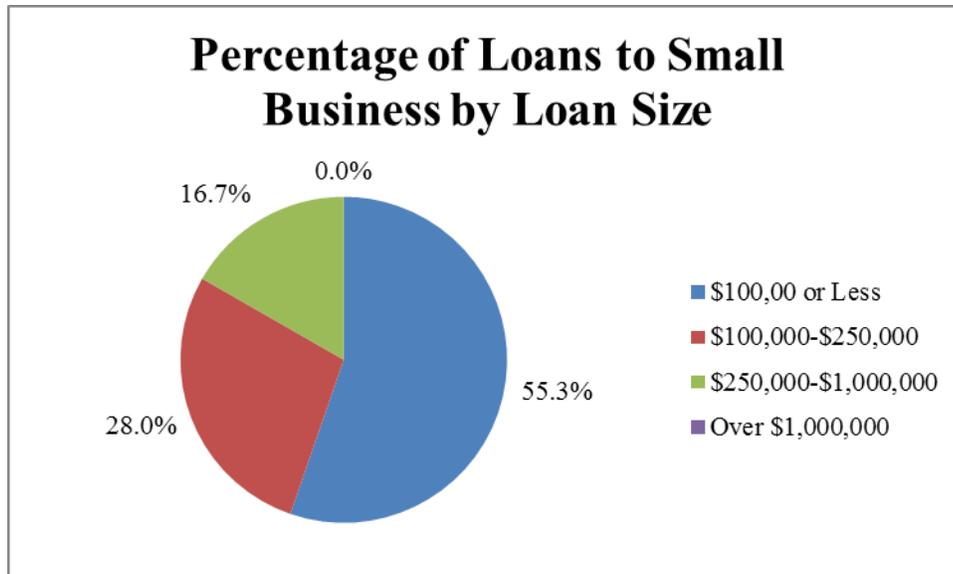
Small Business Loans

State Bank originated 125 (50.8%) loans to businesses with gross annual revenues of \$1 million or less. This was below the percentage (87.3%) of small businesses in the assessment area.

State Bank originated 136 (55.3%) loans for amounts less than or equal to \$100,000. State Bank originated 69 (28.0%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000. Lastly, State Bank made 41 (16.7%) business loans for amounts greater than \$250,000, but less than or equal to \$1 million.

State Bank’s level of lending to small businesses is considered adequate.



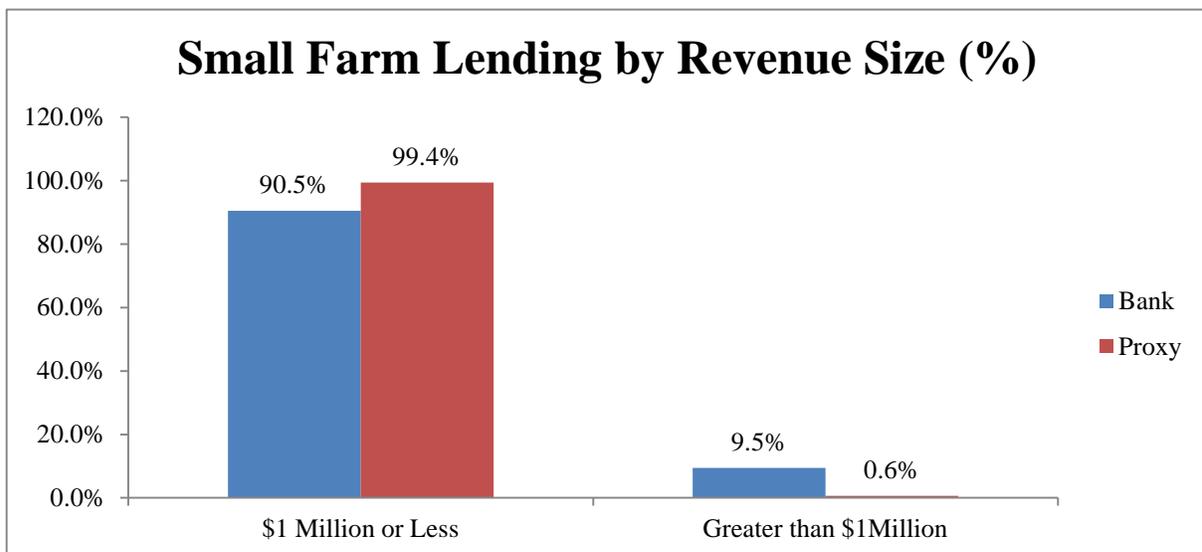


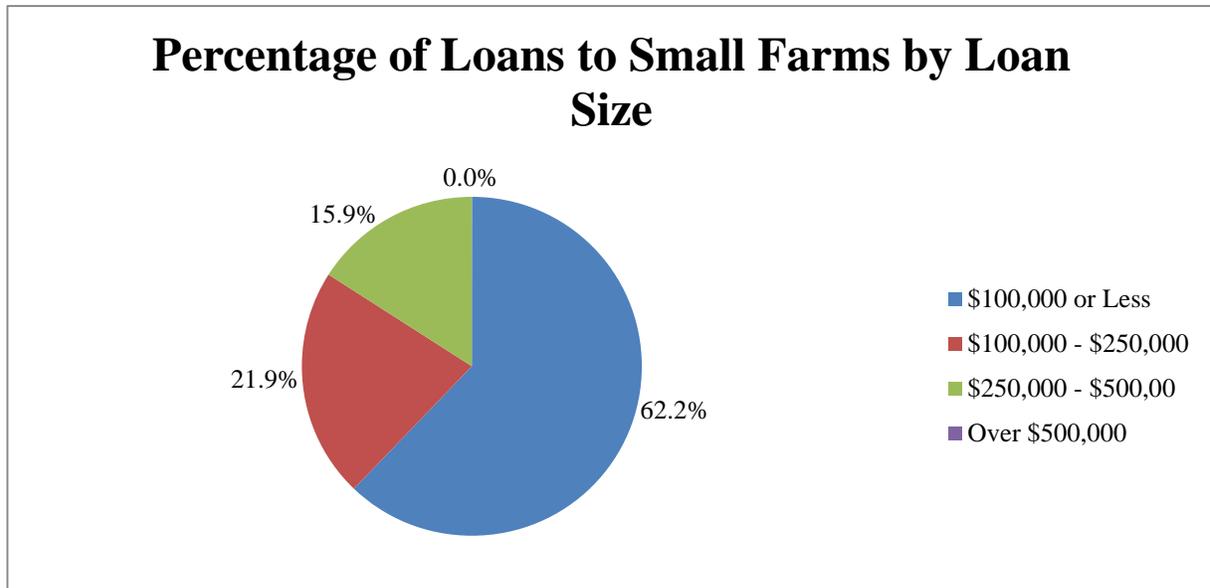
Small Farm Loans

State Bank originated 182 (90.5%) loans to farms with gross annual revenues of \$1 million or less, which was comparable to the percentage (99.4%) of small farms in the assessment area.

State Bank originated 125 (62.2%) loans for amounts less than or equal to \$100,000. State Bank originated 44 (21.9%) farm loans for amounts greater than \$100,000, but less than or equal to \$250,000. Lastly, State Bank made 32 (15.9%) farm loans for amounts greater than \$250,000, but less than or equal to \$500,000.

This reflects a good level of lending to small farms.





Community Development Loans

State Bank is a leader in making community development loans in this assessment area. During this evaluation period, State Bank originated seven community development loans in this assessment area totaling approximately \$3.3 million. Community development lending in this assessment area represented 24.9% of the total dollar volume of community development loans originated by State Bank during this evaluation period. One loan was for economic development to a company located in a moderate-income tract and created jobs. Another loan was made to a developer for affordable housing in collaboration with a non-profit organization to benefit moderate-income tracts. Another loan was made to revitalize a moderate-income tract with upgrades to the water treatment facility.

Investment Test

State Bank has an excellent level of qualified community development investments in this assessment area. State Bank made 18 new donations totaling approximately \$46,925 and received credit for eight bond investments made during previous evaluation periods totaling \$3,620,763.

One bond purchased in 2002 (with an unamortized balance of \$564,399) continues to provide funding for an 80-unit affordable housing complex and another bond purchased in 2006 (with an unamortized balance of \$324,564) continues to support the Defiance City School District, in which more than 50.0% of the student body is eligible for the government's free lunch program. The 18 new investments were in the form of donations. These donations helped to fund various organizations that support economic development or provide community services to low- and moderate-income individuals

Service Test

State Bank’s performance under the service test for the assessment area is good.

Retail Services

Delivery services are accessible to State Bank’s geographies and individuals of different income levels in the assessment area. State Bank’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate- income geographies and to low- and moderate-income families. State Bank closed a branch in Williams County (2013) and closed a branch in Defiance County (2014) during the review period.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families.

During this evaluation period, State Bank had a total of seven banking centers within the assessment area, including one in moderate-income, four in middle-income, and two in upper-income census tracts. The banking centers in this assessment area represent 43.8% of all the institution’s banking centers.

During this evaluation period, State Bank had a total of 13 ATMs within this assessment area, including two in moderate-income, seven in middle-income, and four in upper-income census tracts. The ATMs in this assessment area represent 61.9% of all the institution’s ATMs.

Shown in the following table is the percentage of banking centers and ATMs in moderate- income, middle-income, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Moderate	14.3	15.4	8.5	6.0
Middle	57.1	53.8	63.8	62.6
Upper	28.6	30.8	27.7	31.4

There are no low-income census tracts in this assessment area. The data reflects a good distribution within moderate-income tracts; however, the percentage of moderate-income tracts and families living in those tracts is minimal.

Community Development Services

State Bank provided a relatively high level of community development services within this assessment area during this evaluation period. Listed below are a few examples of qualified services from the twenty-seven events for which State Bank received CRA consideration:

Agricultural Management Seminars – State Bank hosted three agricultural seminars in this area. The seminars were for farmers throughout northwest Ohio and northeast Indiana and focused on risk management, insurance management, marketing, and financial planning specific to farmers.

Defiance City Revolving Loan Fund – A bank employee is a board member and provides financial expertise to this organization, which promotes business development and job creation through lending.

Defiance City Schools Finance Committee – Two bank employees are members of this committee and provide financial expertise to assist in the reviewing of financial information.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
TOLEDO, OHIO MSA 45780**
(Full-scope Review)

The Toledo, Ohio MSA 45780 assessment area includes the entireties of Fulton, Lucas, Wood, and Ottawa Counties in Ohio. MSA changes in 2014 removed Ottawa County from the Toledo MSA. State Bank's assessment area includes Fulton, Lucas, and Wood Counties. State Bank also designated two contiguous census tracts in Lenawee County in Michigan as part of this assessment area, but there are no branch locations in Michigan.

State Bank has seven branches in this area that are located in both rural and suburban areas of Toledo. Specifically, three branches are in Fulton County (all in middle-income census tracts), three branches are in Wood County (two in middle- and one in an upper-income census tract) and one branch is in an upper-income census tract in Lucas County. This assessment area contains 167 census tracts, of which 27 are low-, 30 are moderate-, 72 are middle-, and 36 are upper-income tracts. Nearly all of the low- and moderate-income tracts are located in Lucas County. Classification of two of the census tracts is unknown. There are no census tracts classified as distressed/underserved middle-income tracts.

According to the FDIC's Deposit Market Share Report, State Bank had 1.4% of the deposits in the assessment area as of June 30, 2014, which ranked State Bank 11th out of 26 institutions. The Huntington National Bank, Fifth Third Bank, and KeyBank N.A. had 22.91%, 21.23%, and 11.79% of deposits, respectively.

Between January 1, 2012 and December 31, 2014, State Bank originated 493 consumer, 542 HMDA, and 104 CRA loans, which represented 25.6%, 28.9%, and 23.3%, respectively of loans during the evaluation period.

The 2014 HMDA Market Peer Report indicates that State Bank ranked 27th out of 284 HMDA-reporting financial institutions in the area. During that year, State Bank ranked 22nd out of 69 CRA reporters in the assessment area.

Population Characteristics

The population in the assessment area was 617,481 in 2010. Approximately one quarter (25.8%) of the population lived in low- and moderate-income tracts. In addition, 79.1% of the population was 18 years of age or older.

The following table shows the population in the assessment area by county for 2010 and 2014⁸ with the percentage of the population increase or decrease; overall, the assessment area's population decreased 0.5% during the time period. Wood County experienced the greatest increase, while Lucas County's population declined. Relatively small population changes were experienced in Fulton County, Ohio and Lenawee County, Michigan.

⁸ <http://www.census.gov/population>

County Name	2010 Population	2014 Population	Percentage Change from 2010 to 2014
Fulton County, OH	42,660	42,500	-.1%
Lucas County, OH	441,815	435,286	-1.5%
Wood County, OH	125,488	129,590	3.3%
Lenawee County, MI	99,892	99,047	.8%
Totals	709,855	706,503	-.5%

Income Characteristics

Based on the 2010 U.S. Census data, the median family income in the assessment area was \$58,109, which is comparable to the median family income for Ohio at \$59,680. The median family incomes ranged from a low of \$54,855 in Lucas County to a high of \$69,768 in Wood County. As shown in the following table, the median family income for the Toledo MSA was \$62,600 in 2012 and slightly lower in 2013 and 2014. Although the HUD-estimated median family income is not classified by county, given the 2010 U.S. Census Information, it is evident that this metropolitan area has higher income than Ohio.

Borrower Income Levels Toledo, OH - MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2012	\$62,600	0 - \$31,299	\$31,300 - \$50,079	\$50,080 - \$75,119	\$75,120 - & above
2013	\$57,100	0 - \$28,549	\$28,550 - \$45,679	\$45,680 - \$68,519	\$68,520 - & above
2014	\$60,800	0 - \$30,399	\$30,400 - \$48,639	\$48,640 - \$72,959	\$72,960 - & above

In 2010, the assessment area contained 246,681 households, of which 155,967 (63.2%) were families. Of the total families in the assessment area, 21.8% were low-, 17.0% were moderate-, 20.5% were middle-, and 40.7% were upper-income.

Poverty rates⁹ increased substantially in each county in the assessment area from 1999 to 2013. Lucas County had the highest poverty rate in 1999 and 2013. Lenawee County had the largest increase, followed by Fulton County. Although the poverty rate in the assessment area grew much more than the statewide figures, Lucas County was the only county that had a poverty rate higher than Ohio's overall rate for both years. Fulton County was well below the national poverty rate for both years.

⁹ <http://www.ffiec.gov/census.gov>, <http://and www.ers.usda.gov>

County	1999 Poverty Rate	2013 Poverty Rate	Change
Fulton, OH	5.4%	10.8%	100.00%
Lucas, OH	13.9%	21.6%	55.40%
Wood, OH	9.6%	13.0%	35.42%
Lenawee, MI	6.7%	16.0%	138.81%
Ohio	10.6%	15.9%	50.00%
Michigan	10.5%	17.0%	61.90%
United States	12.4%	14.5%	16.94%

Housing Characteristics

There were 275,950 housing units in the assessment area as of the 2010 U.S. Census. The owner-occupancy rate was 60.0%, with a high of 69.7% in Lenawee County and a low of 57.4% in Lucas County. From an income perspective, 29.0% of housing units and 18.4% of owner-occupied units were located in either a low-or moderate-income tract. Multi-family dwellings only comprised 16.2% of the housing within the assessment area, with 39.4% of multi-family dwellings in low-or moderate-income tracts. Also, in the low-income tracts, there are 47.1% rental and 21.2% vacant properties. In the moderate-income tracts, there are 43.3% rental and 14.5% vacant properties. This data indicates a reduced need for housing loans. The data also indicates that most of the demand for home mortgage lending would be in middle-and upper-income tracts.

As of the 2010 U.S. Census, the median age of the housing stock in the assessment area was 50 years old, with 34.2% of the stock build before 1950. The oldest housing stock was in Lucas County with a median of 52 years and the newest was 36 years in Wood County. Since most of the housing stock is more than 25 years old, there could be a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$129,595 with an affordability ratio of 34.7%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The ratios in all counties are approximately the same as the assessment area, with the exception of Fulton County, which was slightly higher at 37.8%.

Based on the 2014 median family income for the assessment area, about 41.1% of the homes valued up to \$114,173 would be considered affordable for low-income individuals and approximately 73.2% of the homes valued up to \$182,678 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 3.80% fixed-rate, 30-year loan.

The following table contains information about foreclosure filings and the number of properties in foreclosure.¹⁰

¹⁰ <http://www.realtytrac.com/trendcenter/>

Geography Name	Ratio of Properties Receiving Foreclosure Filings in July 2015
Fulton County, OH	1:1,242
Lucas County, OH	1:654
Wood County, OH	1:1,619
Lenawee County, MI	1:1,496
Ohio	1:932
Michigan	1:1170
United States	1:1,057

The foreclosure ratio was higher in Lucas County than the Ohio and nationally. The other Ohio counties in the assessment area had a lower foreclosure rate than Ohio and Nationally for July 2015. Lenawee County also had a lower foreclosure rate than the Michigan and National for July 2015.

Building permits in the assessment area, Ohio, Michigan, and the United States are included in the following table for 2013 and 2014¹¹

Geography	2012	2013	Percent of Change 2012-2013
Fulton County, OH	39	47	20.5%
Lucas County, OH	375	405	8.0%
Wood County, OH	214	194	-9.3%
Lenawee County, MI	56	28	-50.0%
Ohio	20,940	21,310	1.8%
Michigan	15,656	15,934	1.8%
United States	1,038,509	976,369	-6.0%

Fulton and Lucas Counties in Ohio experienced modest growth in building permits, while Wood and Lenawee Counties saw declines.

¹¹ <http://censtats.census.gov/bldg/bldgprmt.shtml>

Labor, Employment, and Economic Characteristics

The following table displays the assessment area’s major employers by county according to 2013 data^{12 13}

County	Major Employers
Fulton County, OH	ConAgra, Fulton County Government, Fulton County Health Center, International Automotive Components, North Star BlueScope Steel LLC, Sanoh American Inc., Sauder Woodworking Co, , TRW Automotive, and Worthington Industries.
Lucas County, OH	Andersons Inc, BP, Carlyle Group/HCR Manor Care, Chrysler Group LLC, City of Toledo, Dana Corp, General Motors Company, Libbey Inc, Lucas County Government, Mercy Health Partners, Owens Corning, Promedica Health System, Toledo City Schools, United Parcel Service Inc, University of Toledo
Wood County, OH	Bowling Green State University, Chrysler Group LLC, First Solar Inc, Great Lakes Window Inc, Magna Int'l/Norplas Inc, Owens Community College, Owens Illinois Inc, Perrysburg Exempted Village Schools, Walgreen Co, Wood County Government, Wood County Hospital Assoc, WPP PLC/TNS Custom Research
Lenawee County, MI	Wal-Mart, Lenawee County, Gus Harrison, ProMedica North Region, Michigan International Speedway,

In Fulton County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade/transportation/utilities, local government, and education/health services. The average weekly wage for these industries was \$886 for manufacturing, \$624 for trade/transportation/utilities, \$622 for local government, and \$645 for education and health services.

In Lucas County, the Ohio Department of Development indicates the largest employment industries were education/health services, trade/transportation/utilities, professional and business services, leisure/hospitality, and manufacturing. The average weekly wage for these industries was \$856 for education and health services, \$651 for trade/transportation/utilities, \$842 for professional and business services, \$285 for leisure/ hospitality, and \$1,314 for manufacturing.

¹² <http://development.ohio.gov/research/files/s0.htm>

¹³ <http://www.theledc.org/business/top.html>

In Wood County, the Ohio Department of Development indicates the largest employment industries were trade/transportation/utilities, manufacturing, local government, and leisure/hospitality. The average weekly wage for these industries was \$654 for trade/transportation/utilities, \$1,232 for manufacturing, \$733 for local government, and \$242 for leisure/hospitality.

The industry and average weekly wage data was not available for Lenawee County.

Unemployment Rates Toledo, OH MSA (not seasonally adjusted)			
County	2012	2013	2014
Fulton	8.1	6.7	5.0
Lucas	8.6	7.3	5.3
Wood	6.7	5.8	4.2
Lenawee, MI	8.0	6.8	4.9
Toledo MSA	8.1	6.9	5.0
Ohio	7.3	6.4	4.7
Michigan	8.8	7.7	5.6

Unemployment rates declined in all of the counties in the assessment area from 2012 and 2013 and from 2013 to 2014.¹⁴ Most of the decreases were substantial. The highest unemployment rates were in Lucas County. Wood County had the lowest unemployment rate in 2012, 2013, and 2014. All of the counties in Ohio except Wood had unemployment rates greater than Ohio in 2012, 2013, and 2014. The Toledo MSA unemployment was slightly greater than Ohio’s unemployment rate for years 2012, 2013, and 2014. Lenawee County had a lower unemployment rate than Michigan in 2012, 2013, and 2014.

Community Contacts

Three community contact interviews were conducted with organizations that support economic development and affordable housing for low-income individuals. These interviews revealed that the assessment area includes generally older housing stock. In general, there exists a need of affordable housing and local financial institutions have potential to serve the community, including low- and moderate-income tracts in Toledo.

The following table illustrates the demographics for this assessment area.

¹⁴ <http://data.bls.gov/cgi-bin/dsrv?la>

Combined Demographics Report

Assessment Area(s): Toledo MSA 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	27	16.2	13,612	8.7	5,839	42.9	34,017	21.8
Moderate-income	30	18	22,795	14.6	4,869	21.4	26,514	17
Middle-income	72	43.1	73,207	46.9	6,201	8.5	32,024	20.5
Upper-income	36	21.6	46,344	29.7	1,800	3.9	63,412	40.7
Unknown-income	2	1.2	9	0	9	100	0	0
Total Assessment Area	167	100.0	155,967	100.0	18,718	12.0	155,967	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	29,729	9,428	5.7	31.7	14,002	47.1	6,299	21.2
Moderate-income	50,186	20,988	12.7	41.8	21,748	43.3	7,450	14.8
Middle-income	126,707	82,152	49.6	64.8	33,423	26.4	11,132	8.8
Upper-income	69,199	52,928	32	76.5	11,902	17.2	4,369	6.3
Unknown-income	129	0	0	0	110	85.3	19	14.7
Total Assessment Area	275,950	165,496	100.0	60.0	81,185	29.4	29,269	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,597	6.5	1,354	6.3	195	9.4	48	5
Moderate-income	3,393	13.8	2,892	13.4	344	16.5	157	16.4
Middle-income	11,258	45.8	9,896	46	928	44.6	434	45.4
Upper-income	8,296	33.8	7,367	34.2	613	29.4	316	33.1
Unknown-income	19	0.1	15	0.1	3	0.1	1	0.1
Total Assessment Area	24,563	100.0	21,524	100.0	2,083	100.0	956	100.0
Percentage of Total Businesses:			87.6		8.5		3.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.4	3	0.3	1	6.7	0	0
Moderate-income	11	1.2	9	1	2	13.3	0	0
Middle-income	684	73.9	675	74.1	9	60	0	0
Upper-income	227	24.5	224	24.6	3	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	926	100.0	911	100.0	15	100.0	0	.0
Percentage of Total Farms:			98.4		1.6		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

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

Lending Test

State Bank’s performance under the lending test in this assessment area is adequate. The overall geographic distribution of lending in the assessment area is adequate, as the geographic distribution for HMDA and small farm loans is adequate, poor for consumer loans, and good for small business loans. The overall borrower distribution of lending is considered good, as the borrower distribution for consumer loans, HMDA, and small farm loans is good and adequate for small business loans. Within the assessment area, State Bank has demonstrated an adequate level of responsiveness to the credit needs of the community and is a leader in making community development loans in the area.

During this review period, there were not enough other unsecured, home improvement, or multi-family loans originated in this assessment area to conduct a meaningful analysis.

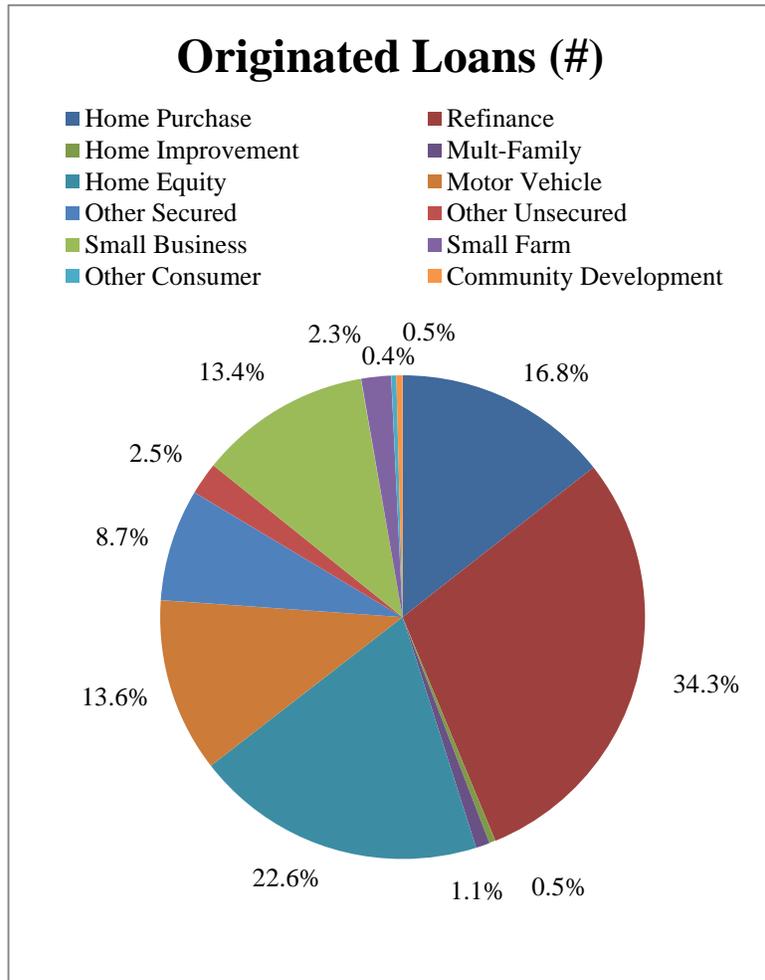
Details of State Bank’s HMDA, consumer, small business, and small farm lending can be found in Appendix C.

Lending Activity

Lending activity reflects an adequate responsiveness to the credit needs within the assessment area. The table below displays the number of originated loans by loan type within the assessment area during this evaluation period.

Loan Type	Number of Originated Loans
Home Purchase	173
Refinance	353
Home Improvement	5
Multi-Family	11
Home Equity	233
Motor Vehicle	140
Other Secured	90
Other Unsecured	26
Small Business	138
Small Farm	24
Other Consumer	4
Community Development	5

The following chart depicts the loan composition in this assessment area.



The percentage of State Bank’s total lending at 27.8% is similar to the percentage of total deposits at 27.4% in this area. Significant gaps in lending were noted in the low- and moderate-income tracts, but this could be due to the distance of bank branches from the majority of low- and moderate-income tracts in the area and banking competition. During the evaluation period, State Bank originated loans in 65.9% of the census tracts within the assessment area.

Of the tracts without lending, low- and moderate-income tracts had a higher percentage of tracts without lending compared to middle-income and upper-income tracts, but again could be due to the distance from bank branches from the majority of low- and moderate-income tracts in the area, as well as banking competition.

Geographic Distribution

The geographic distribution of lending is considered adequate in the assessment area, as the geographic distribution for home purchase, refinance, and small farm loans is adequate; consumer loans are poor; and small business loans are good. However, given the low number of owner-occupied units, households, and businesses, there were fewer opportunities to make loans in these geographies.

As previously discussed, State Bank branches are not located in close proximity to the majority of the low- and moderate-income tracts and there is significant banking competition present.

HMDA Loans

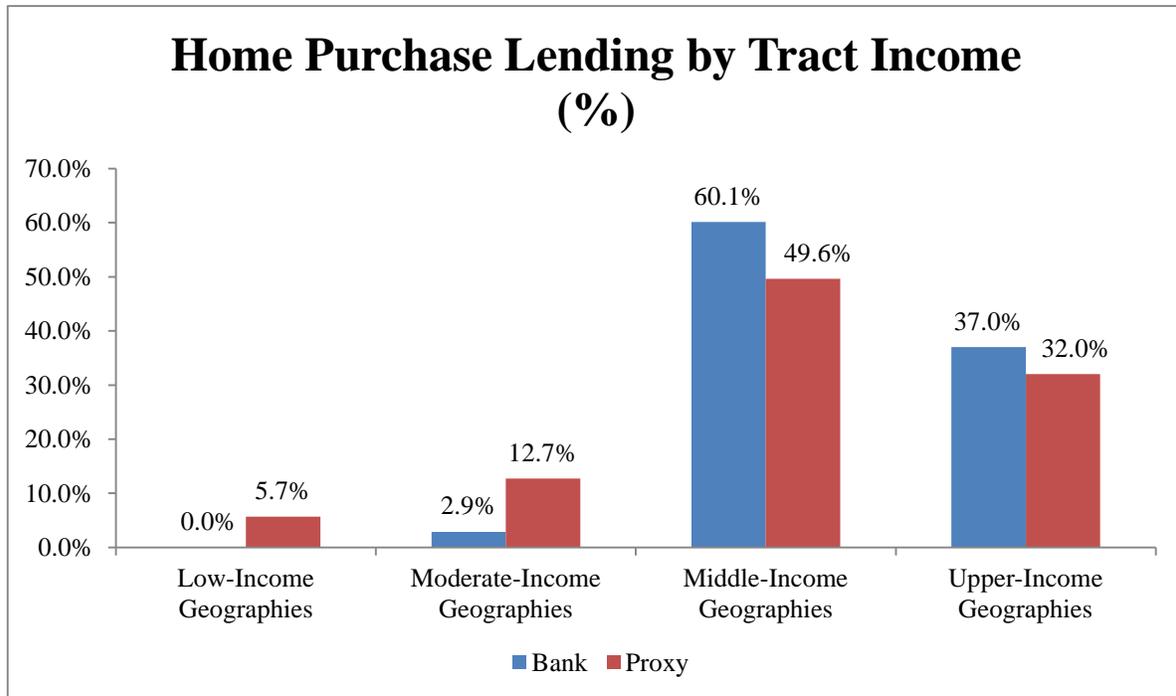
Home Purchase Loans

State Bank originated no home purchase loans in low-income tracts, but only 5.7% of the owner-occupied units are in low-income tracts. However, 42.9% of families living below the poverty level are in low-income tracts. Also, 68.3% of rental and vacant properties are located in low-income tracts. Finally, unemployment in low-income tracts is 25.7%. Therefore, lending in low-income tracts may be limited, which reflects an adequate geographic distribution of home purchase lending in low-income tracts.

State Bank originated five (2.9%) home purchase loans in moderate-income tracts, but only 12.7% of the owner-occupied units are in moderate-income tracts. However, 21.4% of families living below the poverty level are in moderate-income tracts. Also, 57.5% of rental and vacant properties are located in moderate-income tracts. Finally, unemployment in moderate-income tracts is 16.7%. Therefore, this reflects an adequate geographic distribution of home purchase lending in moderate-income tracts.

State Bank made 104 (60.1%) and 64 (37.0%) of its home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages (49.6% and 32.0%, respectively) of owner-occupied units.

One of the community contacts stated the need for more affordable housing. Due to the lack of affordable housing, the demographics discussed above, and State Bank's penetration in moderate-income tracts, its geographic distribution of home purchase loans is adequate.



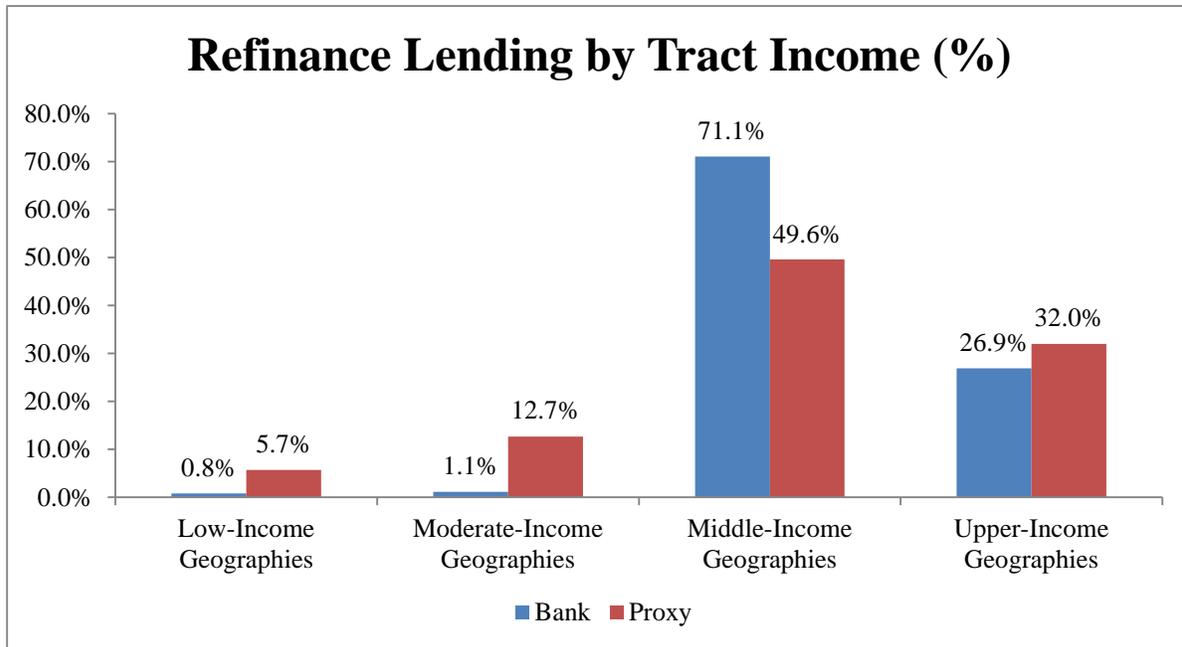
Home Refinance Loans

State Bank originated three (0.8%) refinance loan in a low-income tract, but only 5.7% of owner-occupied units are in low-income tracts. However, 42.9% of families living below the poverty level are in low-income tracts. Also, 68.3% of rental and vacant properties are located in low-income tracts. Finally, unemployment in low-income tracts is 25.7%. Therefore, lending in low-income tracts may be limited, which reflects an adequate geographic distribution of refinance lending in low-income tracts.

State Bank originated four (1.1%) refinance loans in moderate-income tracts, but only 12.7% of owner-occupied units are in moderate-income tracts. However, 21.4% of families living below poverty are in moderate-income tracts. Also, 57.5% of rental and vacant properties are located in moderate-income tracts. Finally, unemployment in moderate-income tracts is 16.7%. Therefore, this reflects an adequate geographic distribution of home purchasing lending in moderate-income tracts.

State Bank made 251 (71.1%) and 95 (26.9%) of its refinance loans in middle- and upper-income tracts, respectively, compared to the percentages (49.6% and 32.0%, respectively) of owner-occupied units.

Overall, the geographic distribution of refinance loans is adequate.



Consumer Loans

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

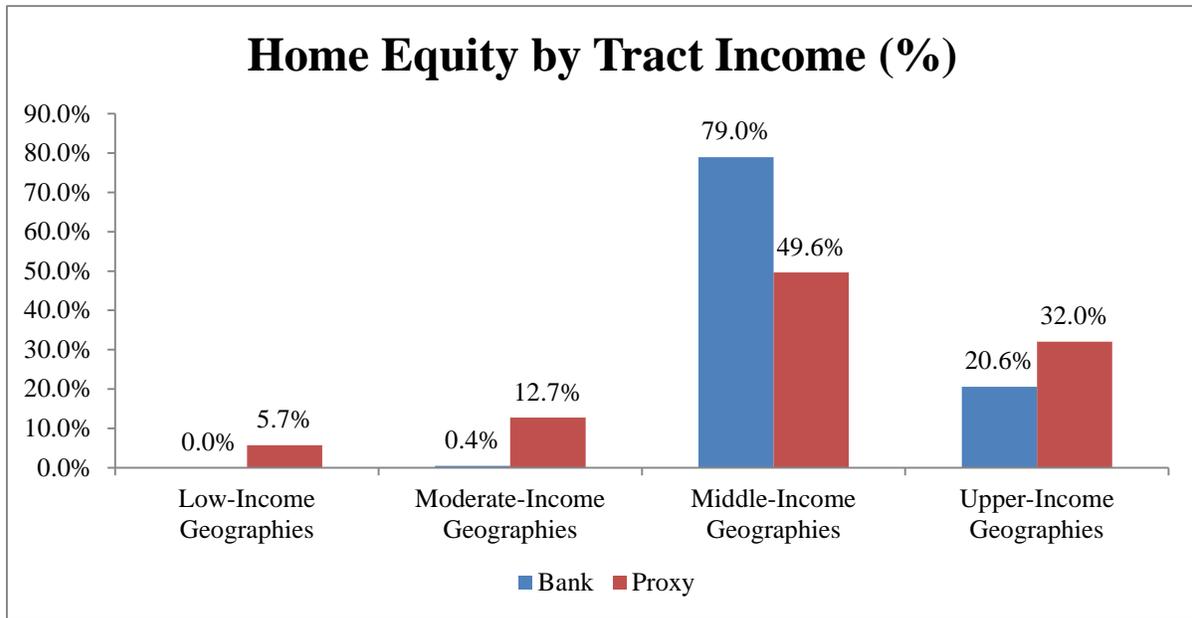
Home Equity Loans

State Bank originated no home equity loans in low-income tracts, which was below the percentage (5.7%) of owner-occupied units in these tracts. Therefore, the geographic distribution of home equity loans in low-income tracts is poor.

State Bank originated one (0.4%) home equity loans in moderate-income tracts, which was below the percentage (12.7%) of owner-occupied units in these tracts and reflects a poor geographic distribution of home equity loans in moderate-income tracts.

State Bank made 184 (79.0%) and 48 (20.6%) of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (49.6% and 32.0%, respectively) of owner occupied units in middle- and upper-income tracts.

Overall, the geographic distribution of home equity loans is poor.



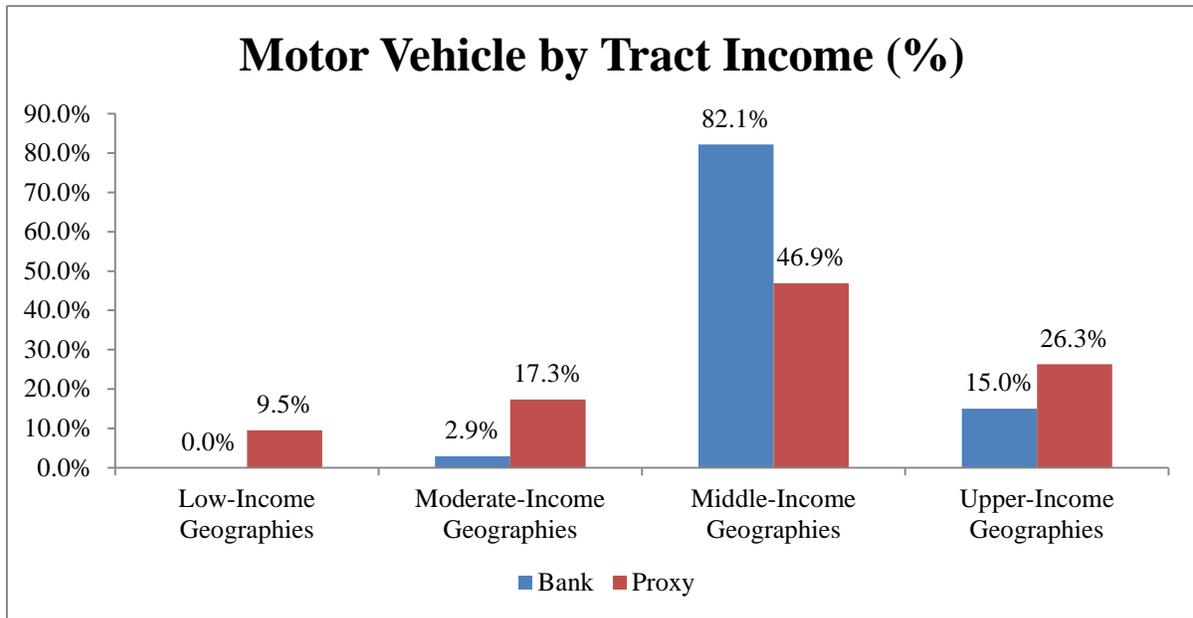
Motor Vehicle Loans

State Bank originated no motor vehicle loans in low-income tracts, which was below the percentage (9.5%) of low-income households in these tracts. Therefore, the geographic distribution of motor vehicle loans in low-income tracts is poor.

State Bank originated four (2.9%) motor vehicle loans in moderate-income tracts, which was below the percentage (17.3%) of moderate-income households in these tracts and reflects a poor geographic distribution of motor vehicle loans in moderate-income tracts.

State Bank made 115 (82.1%) and 21 (15.0%) of its motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (46.9% and 26.3%, respectively) of middle- and upper-income households in those tracts.

Overall, the geographic distribution of motor vehicle loans is poor.



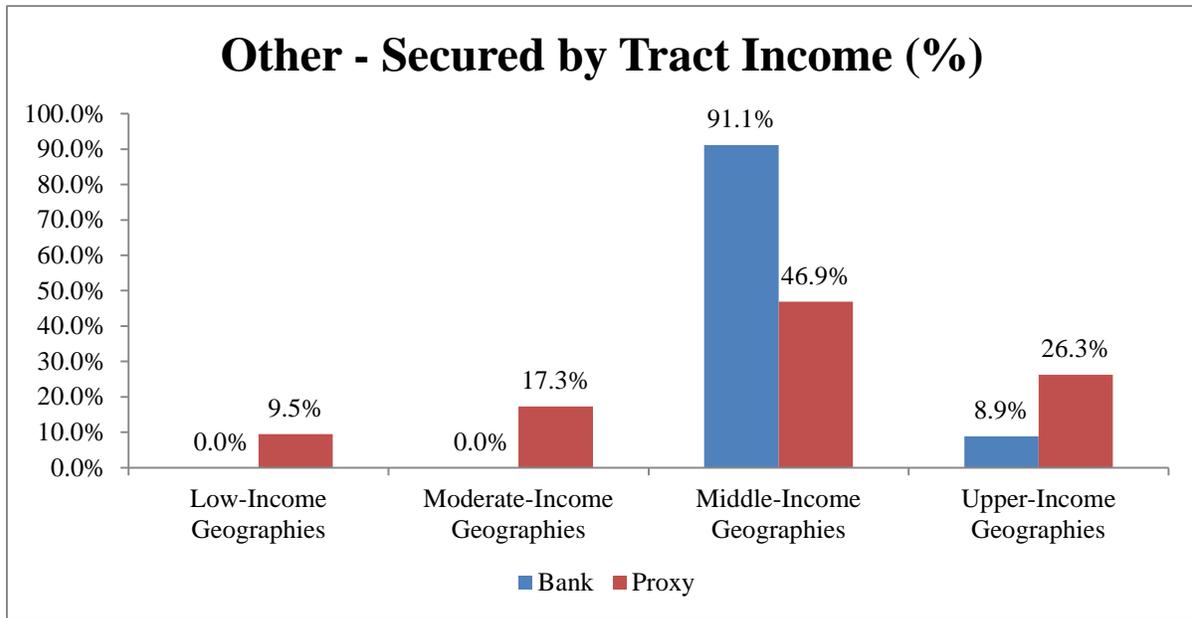
Other Secured Loans

State Bank originated no other secured loans in low-income tracts, which was below the percentage (9.5%) of low-income households in these tracts. Therefore, the geographic distribution of other secured loans in low-income tracts is poor.

State Bank originated no other secured loan in moderate-income tracts, which was below the percentage (17.3%) of moderate-income households in these tracts and reflects a poor geographic distribution of other secured loans in moderate-income tracts.

State Bank made 82 (91.1%) and eight (8.9%) of its other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (46.9% and 26.3%, respectively) of middle- and upper-income households in those tracts.

Overall, the geographic distribution of other secured loans is poor.



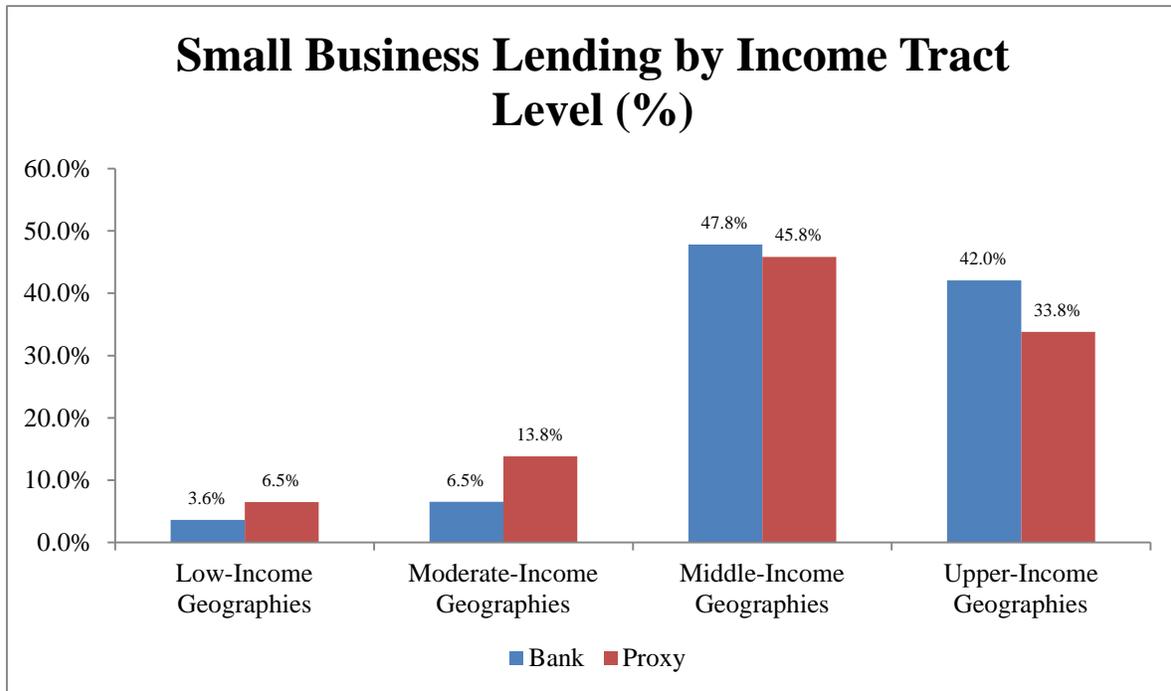
Small Business Loans

State Bank originated five (3.6%) small business loans in low-income tracts, which was below the percentage (6.5%) of businesses located in these tracts. This reflects a good geographic distribution of small business lending in low-income tracts.

State Bank originated nine (6.5%) small business loans in moderate-income tracts, which was below the percentage (13.8%) of businesses located in these tracts. This reflects an adequate geographic distribution of small business lending.

State Bank made 66 (47.8%) and 58 (42.0%) of its small business loans in middle- and upper-income tracts, respectively, compared to the percentages (45.8% and 33.8%, respectively) of businesses located in middle- and upper-income tracts.

Overall, the geographic distribution of small business loans is good.



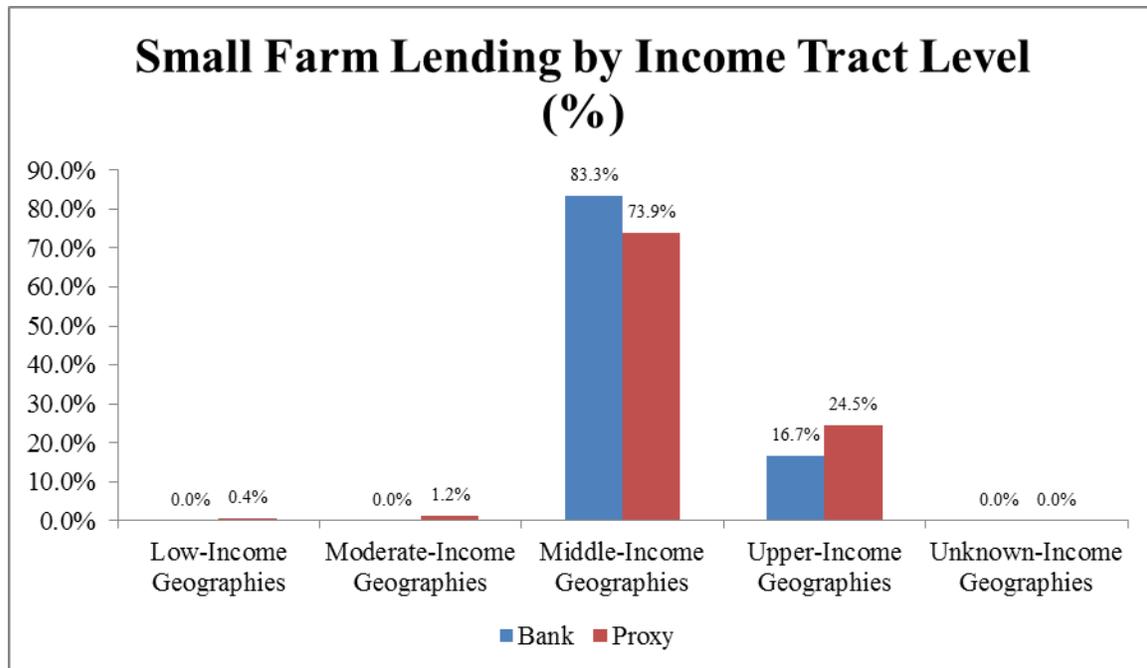
Small Farm Loans

State Bank originated no small farm loans in low-income tracts. By volume, only 0.4% of small farms are located in low-income tracts, which reflects an adequate geographic distribution of small farm lending.

State Bank originated no small farm loans in moderate-income tracts. Only 1.2% of small farm loans are located in moderate-income tracts, which reflects an adequate geographic distribution of small farm lending.

State Bank made 20 (83.3%) and four (16.7%) of its small farm loans in middle- and upper-income tracts, respectively, compared to the percentages (73.9% and 24.5%, respectively) of small farms located in middle- and upper-income tracts.

Overall, the geographic distribution of small farm loans is adequate.



Distribution by Borrower Income and Revenue Size of Business/Farm

Overall, the distribution of loans based on borrower income and business and farms of different revenue sizes is good. Specifically, the borrower distribution for consumer, HMDA, and small farm loans are good. The borrower distribution for small business lending is adequate.

HMDA Loans

Home Purchase Loans

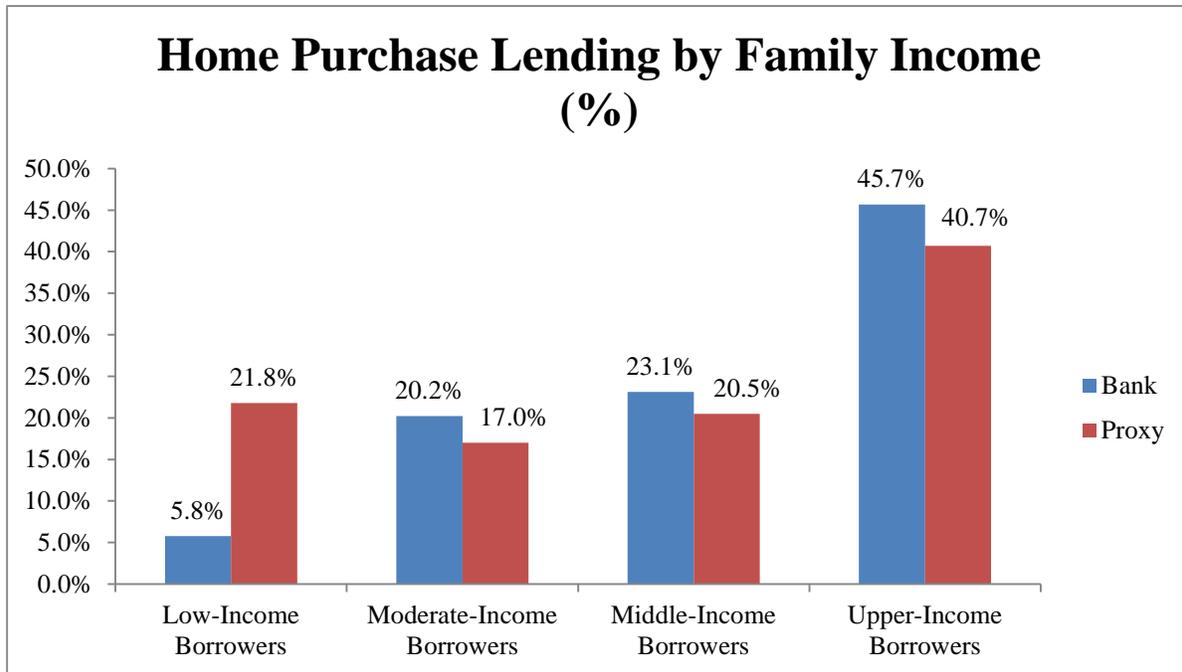
State Bank originated 10 (5.8%) home purchase loans to low-income borrowers, compared to the percentage (21.8%) of low-income families in the assessment area. This reflects a poor distribution of lending to low-income families.

State Bank originated 35 (20.2%) home purchase loans to moderate-income borrowers, compared to the percentage (17.0%) of moderate-income families in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 40 (23.1%) and 79 (45.7%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.5% and 40.7%) of middle- and upper-income families in the assessment area.

State Bank made nine (5.2%) of its home purchase loans to borrowers where the income levels were unknown.

Overall, the borrower distribution for home purchase loans is good.



Home Refinance Loans

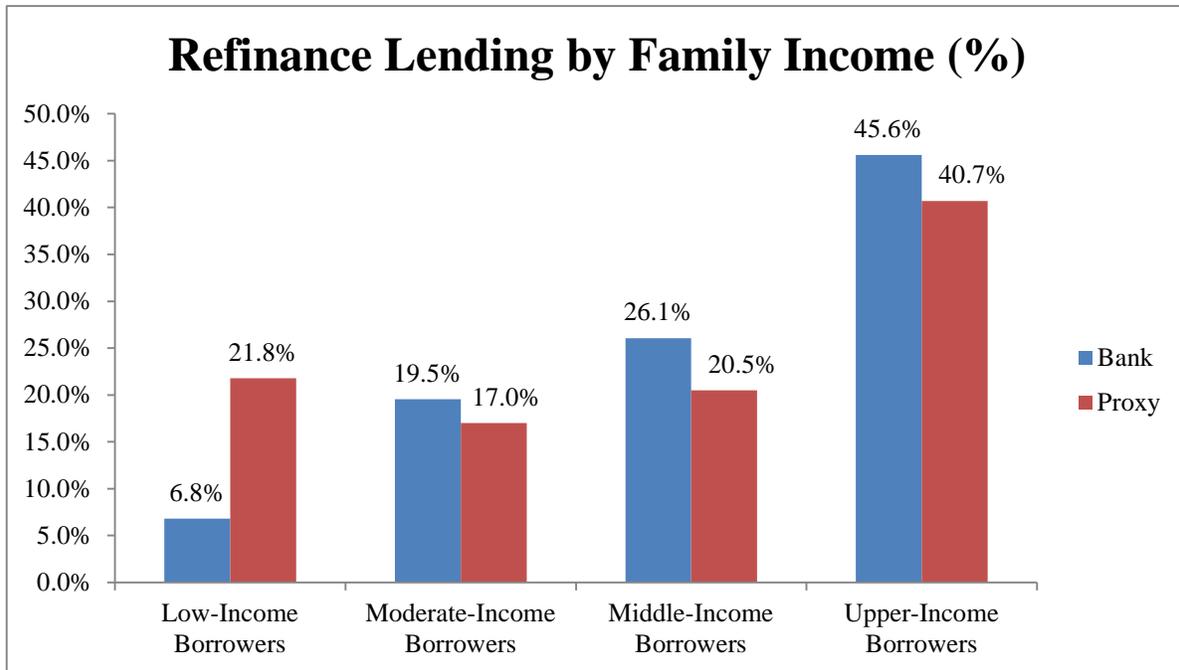
State Bank originated 24 (6.8%) refinance loans to low-income borrowers, compared to the percentage (21.8%) of low-income families in the assessment area. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 69 (19.5%) refinance loans to moderate-income borrowers, compared to the percentage (17.0%) of moderate-income families in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 92 (26.1%) and 161 (45.6%) of its refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.5% and 40.7%) of middle- and upper-income families in the assessment area.

State Bank made seven (2.0%) of its refinance loans to borrowers where the income levels were unknown.

Overall, the borrower distribution for home refinance loans is good.



Consumer Loans

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

Home Equity Loans

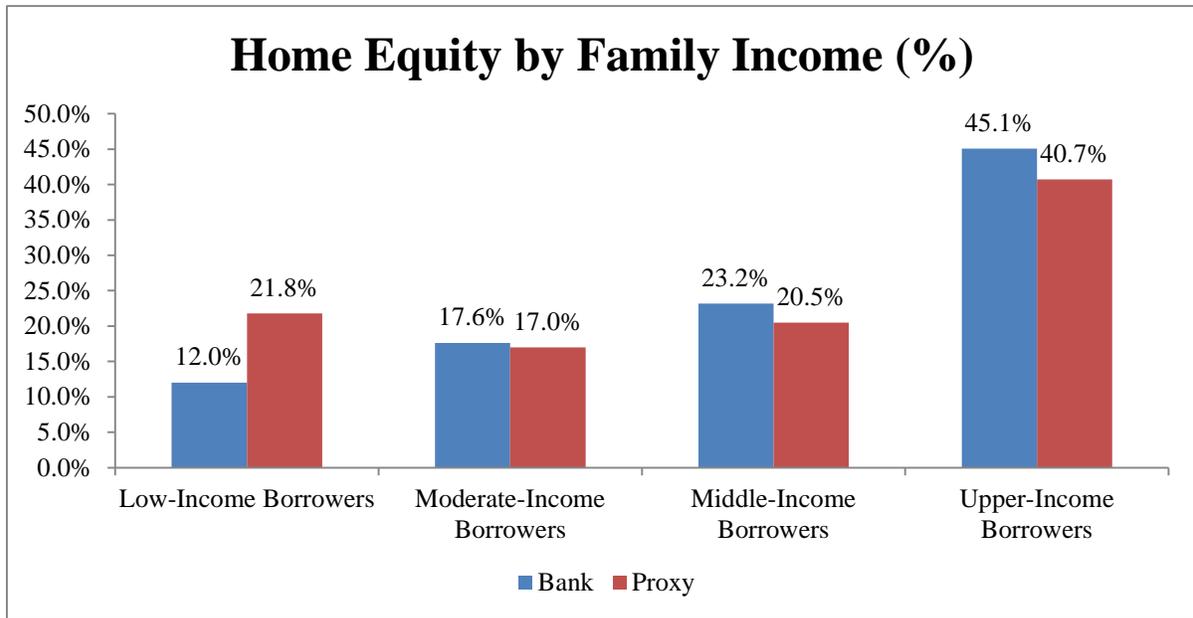
State Bank originated 28 (12.0%) home equity loans to low-income borrowers, compared to the percentage (21.8%) of low-income families in the assessment area. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 41 (17.6%) home equity loans to moderate-income borrowers, compared to the percentage (17.0%) of moderate-income families in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 54 (23.2%) and 105 (45.1%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.5% and 40.7%) of middle- and upper-income families in the assessment area.

State Bank made five (2.1%) of its home equity loans to borrowers where the income levels were unknown.

Overall, the borrower distribution for home equity loans is good.



Motor Vehicle Loans

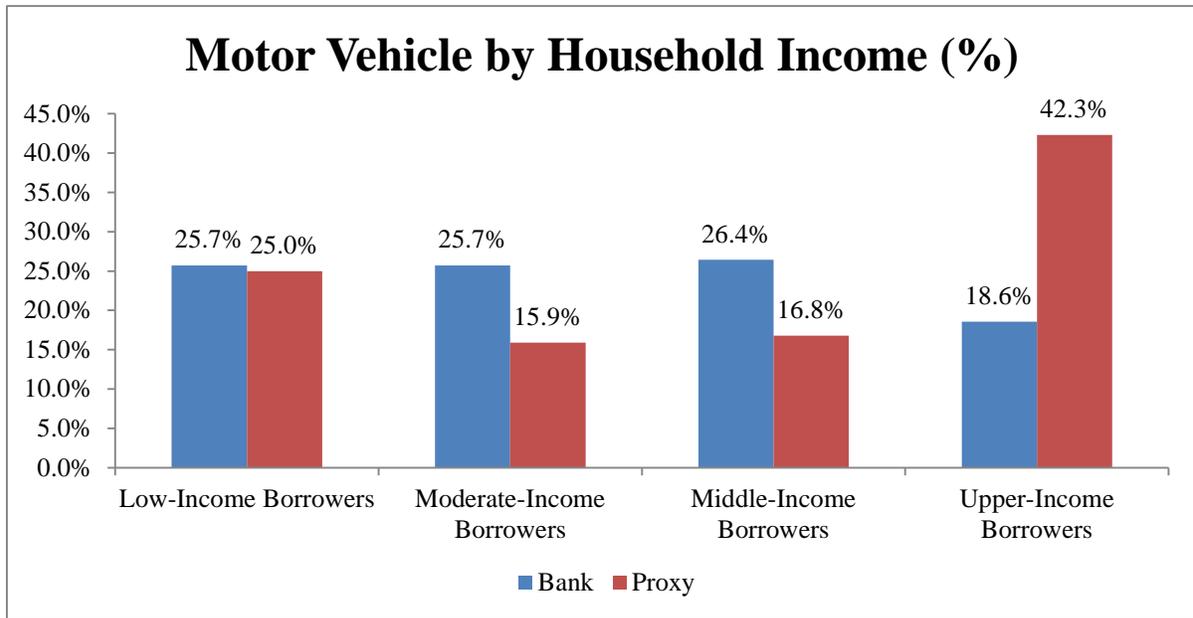
State Bank originated 36 (25.7%) of its motor vehicle loans to low-income borrowers, compared to the percentage (25.0%) of low-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

State Bank originated 36 (25.7%) of its motor vehicle loans to moderate-income borrowers, compared to the percentage (15.9%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 37 (26.4%) and 26 (18.6%) of its motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (16.8% and 42.3%) of middle- and upper-income households in the assessment area.

State Bank made five (3.6%) of its motor vehicle loans to borrowers where the income levels were unknown.

Overall, the borrower distribution for motor vehicle loans is excellent.



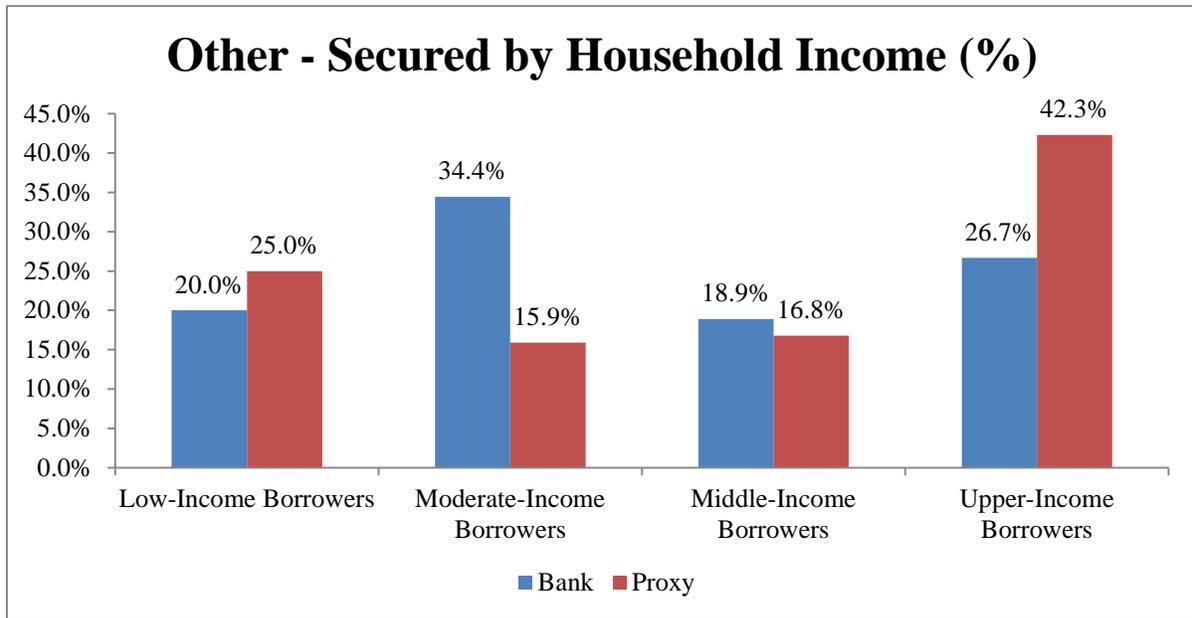
Other Secured Loans

State Bank originated 18 (20.0%) of its other secured loans to low-income borrowers, compared to the percentage (25.0%) of low-income households in the assessment area. This reflects a good distribution of lending to low-income borrowers.

State Bank originated 31 (34.4%) of its other secured loans to moderate-income borrowers, compared to the percentage (15.9%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 17 (18.9%) and 24 (26.7%) of its other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (16.8% and 42.3%) of middle- and upper-income households in the assessment area.

Overall, the borrower distribution for other secured loans is good.

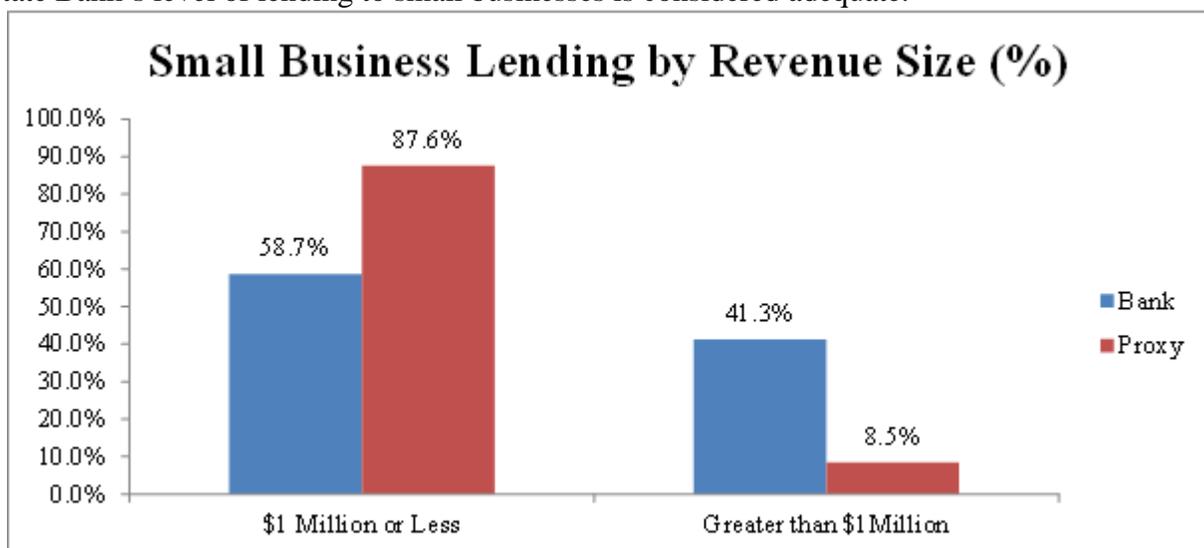


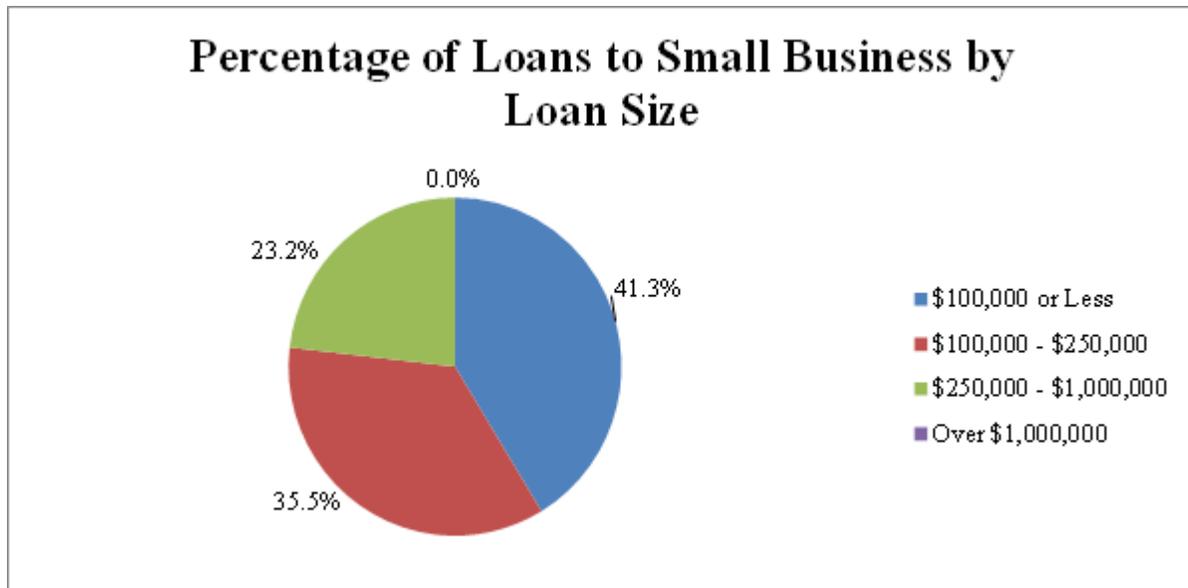
Small Business Loans

State Bank originated 81 (58.7%) loans to businesses with gross annual revenues of \$1 million or less. This was below the percentage (87.6%) of small businesses in the assessment area and is considered adequate.

State Bank originated 57 (41.3%) loans for amounts less than or equal to \$100,000 compared to the aggregate of all CRA reporters at 88.2%. State Bank originated 49 (35.5%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000. Lastly, State Bank made 32 (23.2%) business loans for amounts greater than \$250,000.

State Bank’s level of lending to small businesses is considered adequate.



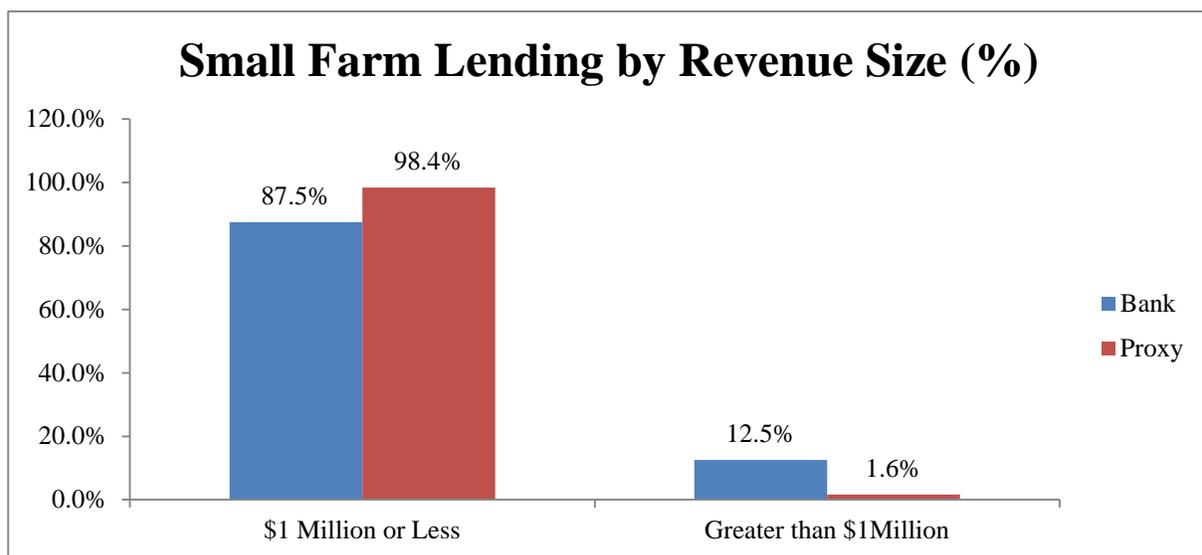


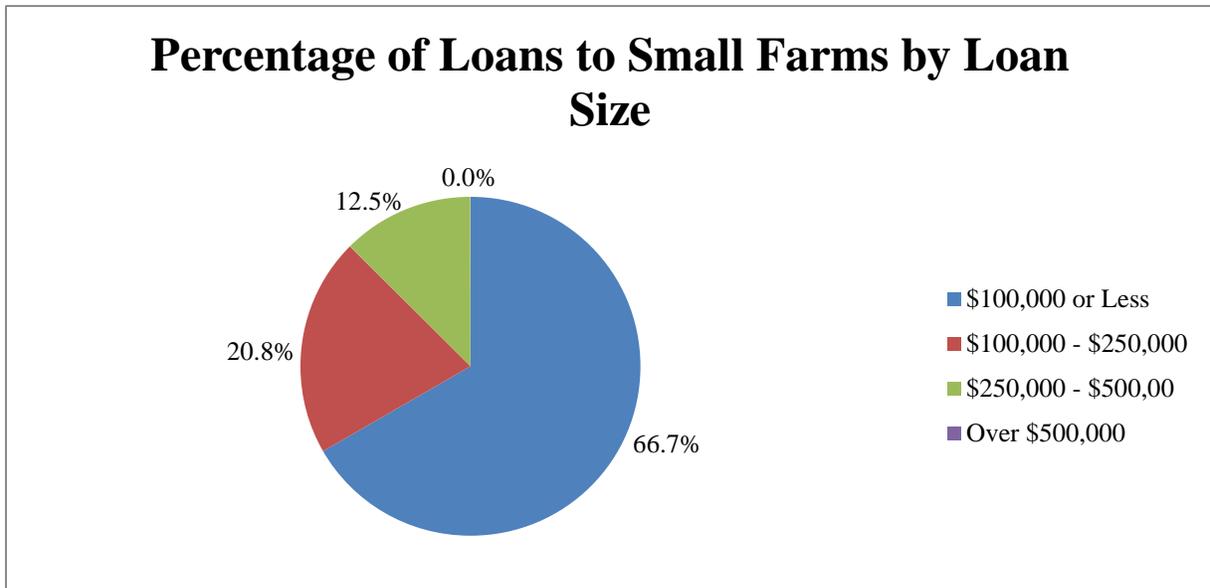
Small Farm Loans

State Bank originated 21 (87.5%) loans to farms with gross annual revenues of \$1 million or less, which was below the percentage (98.4%) of small farms in the assessment area and is considered good.

State Bank originated 16 (66.7%) loans for amounts less than or equal to \$100,000 compared to the aggregate of all CRA reporters at 64.6%. State Bank originated five (20.8%) farm loans for amounts greater than \$100,000. Lastly, State Bank made three (12.5%) farm loans for amounts greater than \$250,000.

This reflects a good level of lending to small farms overall.





Community Development Loans

State Bank is a leader in making community development loans in this assessment area. During this evaluation period, State Bank originated five community development loans in this assessment area totaling approximately \$5.4 million. Community development lending in this assessment area represented 40.4% of the total dollar volume of community development loans. Of note, a loan was made to a 501(c)(3) non-profit organization that provided community services to low-and moderate-income individuals. Another loan was made to promote economic development in a low-income area. Another loan was made to purchase a 35-unit apartment building for low-income households.

Investment Test

State Bank made a significant level of qualified community development investments in this assessment area. State Bank did not fund new community development investments during this evaluation period; however, it received credit for four municipal bonds made during a previous period totaling \$1,460,817.

The Toledo municipal bond purchased in 2009 through the American Recovery and Reinvestment Act (with an unamortized balance of \$344,063) continues to benefit revitalization projects in neighborhoods classified as Recovery Zones (distressed areas with high poverty, unemployment, and foreclosures) by the city. The five new investments totaling \$3,950 were in the form of donations. These donations were made to organizations that provide community services to low-and moderate-income individuals.

Service Test

State Bank's performance under the service test for the assessment area is adequate.

Retail Services

Retail delivery services are unreasonably inaccessible to portions of State Bank’s geographies and individuals of different income levels in the assessment area, particularly low- and moderate-income geographies. Most all of the low- and moderate-income tracts are in Lucas County and only one branch is located in this assessment area. The other six branches are located in the rural areas of Fulton and Wood Counties. State Bank’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income families and State Bank has not opened or closed any branches in this assessment area during this evaluation period. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families.

During this evaluation period, State Bank had a total of seven banking centers within this assessment area, including none in low-, none in moderate-, five in middle-, and two in upper-income census tracts. The banking centers in this assessment area represent 43.8% of all the institution’s banking centers. These areas are also highly banked and the distribution of offices and significant competition in this area could pose a challenge for State Bank to reach all parts of the assessment area.

During this evaluation period, State Bank had a total of six ATMs within this assessment area, including none in low-, none in moderate-, four in middle-, and two in upper-income census tracts. The ATMs in this assessment area represent 28.6% of all of State Bank’s ATMs.

The following table illustrates the percentage of banking centers and ATMs in low-income, moderate-income, middle-income, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts and reflects a poor distribution within low- and moderate-income tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0	0.0	16.2	8.7
Moderate	0.0	0.0	18.0	14.6
Middle	71.4	66.7	43.1	46.9
Upper	28.6	33.3	21.6	29.7

Community Development Services

State Bank provided an adequate level of community development services within this assessment area during this evaluation period. Listed below are a few examples of qualified services for which State Bank received CRA consideration:

Agricultural Management Seminars – State Bank hosted three agricultural seminars in this area. The seminars were for farmers throughout northwest Ohio and northeast Indiana and focused on risk management, insurance management, marketing, and financial planning specific to farmers.

Northwest Ohio Job Center – A bank employee assisted the YouthWorks program that serves primarily low- and moderate-income individuals with running a banking center to teach students about general banking, setting up accounts, and money management.

Northwest Ohio Community Action Commission – State Bank continues to offer Individual Development Accounts (IDAs) for low- and moderate-income individuals. An IDA is a matched savings account designed to help participants achieve long-term financial goals, such as home purchase, education, or entrepreneurship. Each dollar deposited by the participant is matched with two dollars from State Bank.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
LIMA, OHIO MSA 30620**
(Limited-scope Review)

The Lima MSA consists of Allen County. Of the 33 census tracts in the Lima MSA, five are low- (15.2%), six are moderate- (18.2%), 16 are middle- (48.5%), and six are upper-income (18.2%).

As of June 30, 2014, State Bank ranked nine of 11 institutions with 2.1% of the deposits in the assessment area. Deposits in the assessment area represented 7.5% of State Bank's total deposits. State Bank operates one branch with one ATM in this assessment area that is located in a middle-income tract in Lima.

Between January 1, 2012 and December 31, 2014, State Bank originated 215 residential real estate loans, 130 consumer loans, 32 small business loans, and one community development loan in the Lima MSA. Based on State Bank's lending volume, a limited-scope review was conducted in this assessment area.

Details of State Bank's residential mortgage, consumer and small business lending and lending by peers can be found in Appendix B.

Combined Demographics Report

Assessment Area(s): Lima MSA 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	15.2	2,373	8.5	923	38.9	5,960	21.5
Moderate-income	6	18.2	3,434	12.4	882	25.7	4,848	17.5
Middle-income	16	48.5	13,728	49.4	1,270	9.3	6,217	22.4
Upper-income	6	18.2	8,234	29.7	269	3.3	10,744	38.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	33	100.0	27,769	100.0	3,344	12.0	27,769	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,765	1,622	5.6	34	2,151	45.1	992	20.8
Moderate-income	6,812	3,024	10.4	44.4	2,634	38.7	1,154	16.9
Middle-income	22,008	14,870	51.3	67.6	5,283	24	1,855	8.4
Upper-income	11,504	9,470	32.7	82.3	1,665	14.5	369	3.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45,089	28,986	100.0	64.3	11,733	26.0	4,370	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	624	15.5	518	14.7	76	21.5	30	20.5
Moderate-income	445	11.1	376	10.7	54	15.3	15	10.3
Middle-income	1,921	47.7	1,702	48.3	148	41.9	71	48.6
Upper-income	1,036	25.7	931	26.4	75	21.2	30	20.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,026	100.0	3,527	100.0	353	100.0	146	100.0
Percentage of Total Businesses:			87.6		8.8		3.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	0.6	2	0.6	0	0	0	0
Middle-income	277	84.7	275	84.9	2	66.7	0	0
Upper-income	48	14.7	47	14.5	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	327	100.0	324	100.0	3	100.0	0	.0
Percentage of Total Farms:			99.1		.9		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMA, OHIO MSA 30620

The lending activity in this assessment area is below State Bank's overall lending and community development performance.

During the evaluation period, State Bank originated loans in a majority of the census tracts within the assessment area; however, lending gaps were noted. While State Bank made at least one loan in 31 of the 33 tracts (93.9%), it did not originate any loans in the one low-income tract and one moderate-income tract within the assessment area.

State Bank has an adequate geographic distribution of loans, a good distribution of loans based on borrower income levels, and a good distribution of loans to businesses of different revenue sizes.

Although State Bank only originated one community development loan that did not generate any community development investments, including donations, it provided adequate community development services within this assessment area. This demonstrates an adequate responsiveness to the community development needs of this assessment area, despite State Bank's limited presence and branch structure in the area.

STATE OF INDIANA

CRA RATING FOR INDIANA: “Satisfactory”

The Lending Test is rated: “Low Satisfactory”

The Investment Test is rated: “Outstanding”

The Service Test is rated: “Low Satisfactory”

The major factors supporting this rating include:

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

SCOPE OF EXAMINATION

A full-scope review was conducted for the Fort Wayne MSA assessment area, which represents State Bank’s entire banking operations in Indiana. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE
FORT WAYNE, INDIANA MSA 23060**

The Fort Wayne MSA consists of Allen, Wells and Whitley Counties. State Bank’s assessment area includes the entirety of Allen County. DeKalb County, which is a non-metropolitan county contiguous to the Fort Wayne MSA, is also included in the assessment area. These counties are located in the northeastern portion of Indiana. State Bank has one branch office located in the city of Fort Wayne and no branch offices located in DeKalb County.

The assessment area contains 105 census tracts, of which 13 are low-, 28 are moderate-, 38 are middle-, 25 are upper-income tracts, and one income tract is unknown.

According to the FDIC’s Deposit Market Share Report, State Bank had 0.10% of the deposits in the assessment area as of June 30, 2014, which ranked State Bank 23rd out of 24 institutions. Wells Fargo had the top share with 27.15% of deposits.

Between January 1, 2012 and December 31, 2014, State Bank originated 228 HMDA, 105 consumer, and 32 CRA loans, which represented 12.1%, 6.1%, and 7.1%, respectively, of loans during the evaluation period. Therefore, only 5.6% of the total loans originated during this evaluation period were made in Indiana.

The 2014 HMDA Market Peer Report indicates that State Bank ranked 22nd out of 258 HMDA-reporting financial institutions in the area. During that year, State Bank ranked 31st out of 65 CRA reporters in the assessment area.

Population Characteristics

The population in the assessment area was 397,552 in 2010. Approximately one-third (31.9%) of the population live in low- and moderate-income tracts. In addition, 75.2% of the population was 16 years of age or older.

The following table shows the population¹⁵ in the assessment area by county for 2010 and 2014 with the percentage of the population increase. Overall, the assessment area’s population increased 2.6% during the time period. Allen County experienced the greatest amount of increase, while DeKalb County experienced a smaller increase.

County Name	2010 Population	2014 Population	Percentage Change from 2000 to 2014
Allen County, IN	355,587	365,918	2.9%
DeKalb County, IN	42,254	42,383	.3%
Totals	397,841	408,301	2.6%

¹⁵ <http://www.census.gov/population>

Income Characteristics

Based on the 2010 U.S. Census data, the median family income in the assessment area was \$59,670, which is comparable to the median family income for Indiana at \$58,944. The median family incomes are lower in DeKalb County (\$55,280) and higher in Allen County (\$60,184). As shown in the following table, the median family income for the Fort Wayne MSA was \$63,800, which slightly decreased in 2013 and 2014. Although the HUD-estimated median family is not classified by county, review of the 2010 U.S. Census data shows that income in the Fort Wayne MSA is comparable to Indiana.

Borrower Income Levels Fort Wayne, IN - MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2012	\$63,800	0	- \$31,899	\$31,900	- \$51,039	\$51,040	- \$76,559	\$76,560	- & above
2013	\$61,900	0	- \$30,949	\$30,950	- \$49,519	\$49,520	- \$74,279	\$74,280	- & above
2014	\$59,200	0	- \$29,599	\$29,600	- \$47,359	\$47,360	- \$71,039	\$71,040	- & above

In 2010, the assessment area contained 151,737 households, of which 101,215 (66.7%) were families. Of the total families in the assessment area, 18.9% were low-, 18.8% were moderate-, 22.6% were middle-, and 39.7% were upper-income.

Poverty rates¹⁶ increased substantially for both counties in the assessment area from 1999 to 2013. Allen County had the highest poverty rate in 1999 and 2013 and DeKalb County had the largest increase. Although the poverty rate in the assessment area grew much more than the statewide figures, Allen County's 2013 poverty rate exceeded the poverty rate for Indiana and the national average.

County	1999 Poverty Rate	2013 Poverty Rate	Change
Allen, IN	9.1%	17.0%	86.81%
DeKalb, IN	5.9%	12.9%	118.64%
Indiana	9.5%	15.8%	66.32%
United States	12.4%	14.5%	16.94%

¹⁶ <http://www.ffiec.gov/census.gov>, <http://and www.ers.usda.gov>

Housing Characteristics

There were 169,024 housing units in the assessment area, as of the 2010 U.S. Census. The owner-occupancy rate in the Fort Wayne MSA was 64.3%, whereas the owner-occupancy rates for Allen and DeKalb Counties were 63.3% and 73.0%, respectively. From an income perspective, 36.2% of housing units and 24.2% of owner-occupied units were in either a low- or moderate-income tract. Multi-family residences were more concentrated in low- and moderate-income tracts, with 51.4% of multi-family units in these tracts. These numbers indicate that demand for housing would probably be the same for low- and moderate-income tracts as for middle- and upper-income tracts.

As of the 2010 U.S. Census, the median age of the housing stock in the assessment area was 42 years old, with 24.3% of the stock built before 1950. The age of the housing stock in both Allen and DeKalb Counties is comparable to the assessment area. Since the housing stock is relatively older, this could be indicative of a need for home improvement and rehabilitation loans.

Based on the 2014 median family income for the assessment area, about 48.5% of the homes valued up to \$111,169 would be considered affordable for low-income individuals and approximately 78.4% of the homes valued up to \$177,870 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 3.80% fixed-rate, 30-year loan.

The following table contains information about foreclosure filings and the number of properties in foreclosure¹⁷

Geography Name	Ratio of Properties Receiving Foreclosure Filings in July 2015
Allen County, IN	1:1,031
DeKalb County, IN	1:877
Indiana	1:978
United States	1:1,057

DeKalb County had a higher foreclosure ratio in July 2015 than Indiana or nationally. In contrast, Allen County had a lower foreclosure ratio in July 2015 than Indiana and was comparable nationally.

Building permits¹⁸ in the assessment area, Indiana, and the United States are included in the following table for 2013 and 2014, which shows that building permits have increased slightly in Allen County and decreased moderately in DeKalb County.

¹⁷ <http://www.realtytrac.com/trendcenter/>

¹⁸ <http://censtats.census.gov/bldg/bldgprmt.shtml>

Geography	2012	2013	Percent of Change 2012-2013
Allen County, IN	817	857	4.9%
DeKalb County, IN	94	79	-16.0%
Indiana	18,235	18,029	-1.1%
United States	1,038,509	976,369	-6.0%

Labor, Employment, and Economic Characteristics

The table below displays the assessment area’s major employers by county according to 2010 data.^{19,20}

County	Major Employers
Allen County, IN	Parkview Health Systems, Lutheran Health Network, Fort Wayne Community Schools, General Motors, Lincoln Financial Corp, City of Fort Wayne, Allen County Government, BF Goodrich
DeKalb County, IN	Cooper Standard, Walmart Distribution Center, Steel Dynamics Flat Roll Division, Therma-Tru Doors, Carlex Glass, Iron Dynamics, DeKalb Hospital, Walmart Super Center

Unemployment Rates Fort Wayne, IN MSA (not seasonally adjusted)			
County	2012	2013	2014
DeKalb (Non MSA)	8.4	5.8	4.9
Allen	8.3	6.1	5.5
Fort Wayne MSA	8.2	6.0	5.4
Indiana	8.5	6.3	5.7

Unemployment rates declined in all of the counties in the assessment area from 2012 to 2013 and from 2013 to 2014.²¹ Most of the decreases were substantial. The highest unemployment rates for 2013 and 2014 were in Allen County. Both counties had unemployment rates slightly less than Indiana and approximately the same as the Fort Wayne MSA.

¹⁹ <http://www.pfw.edu>

²⁰ <http://hoosierdata.in.gov>

²¹ <http://data.bls.gov/cgi-bin/dsrv?la>

Community Contacts

A community contact interview was conducted with an organization that promotes economic development. The contact stated that the Fort Wayne MSA has fared better economically than other portions of Indiana. Auto-related production in Fort Wayne has benefited greatly from the current boom in U.S. auto sales. While the unemployment rate for the area remains below the rate for Indiana, there is a significant level of opportunity for small business lending, especially for start-up businesses. Additionally, the contact cited a lack of affordable housing in Fort Wayne.

The following table illustrates the demographics for this assessment area.

Combined Demographics Report

Assessment Area(s): Fort Wayne MSA 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	12.4	7,141	7.1	2,499	35	19,098	18.9
Moderate-income	28	26.7	21,707	21.4	3,335	15.4	19,002	18.8
Middle-income	38	36.2	40,312	39.8	2,396	5.9	22,879	22.6
Upper-income	25	23.8	32,055	31.7	722	2.3	40,236	39.8
Unknown-income	1	1	0	0	0	0	0	0
Total Assessment Area	105	100.0	101,215	100.0	8,952	8.8	101,215	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,659	5,298	4.9	33.8	6,678	42.6	3,683	23.5
Moderate-income	45,540	21,023	19.3	46.2	18,527	40.7	5,990	13.2
Middle-income	64,806	46,158	42.5	71.2	13,192	20.4	5,456	8.4
Upper-income	42,944	36,187	33.3	84.3	4,599	10.7	2,158	5
Unknown-income	75	0	0	0	75	100	0	0
Total Assessment Area	169,024	108,666	100.0	64.3	43,071	25.5	17,287	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,507	9.2	1,226	8.5	220	14.9	61	12.4
Moderate-income	3,616	22	3,093	21.4	402	27.2	121	24.6
Middle-income	6,265	38.1	5,498	38	581	39.3	186	37.9
Upper-income	4,990	30.4	4,605	31.8	267	18.1	118	24
Unknown-income	54	0.3	41	0.3	8	0.5	5	1
Total Assessment Area	16,432	100.0	14,463	100.0	1,478	100.0	491	100.0
Percentage of Total Businesses:			88.0		9.0		3.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3	0.5	3	0.5	0	0	0	0
Moderate-income	23	3.7	23	3.7	0	0	0	0
Middle-income	360	57.1	357	56.9	3	100	0	0
Upper-income	244	38.7	244	38.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	630	100.0	627	100.0	3	100.0	0	.0
Percentage of Total Farms:			99.5		.5		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FORT WAYNE, INDIANA MSA

Lending Test

State Bank's performance under the lending test in the Fort Wayne MSA is "Low Satisfactory." State Bank's geographic distribution of lending is adequate according to the data and State Bank's branch is located in a heavily banked area and is not in close proximity to low- and moderate-income tracts; therefore, individuals living in those geographies have a much higher likelihood to visit other nearby banks. State Bank's lending to low- and moderate-income individuals is good. Within the assessment area, State Bank has demonstrated an adequate responsiveness to the credit needs of the community and made a relatively high level of community development loans in this assessment area, which helped enhance State Bank's overall lending test.

Only HMDA loans were evaluated during this review period. There were not enough home improvement, multi-family, home equity, motor vehicle, other secured, other unsecured, business, or farm loans originated in this assessment area to conduct a meaningful analysis. Further, due to limited loan origination volumes, home purchase and refinance loans were combined for this analysis.

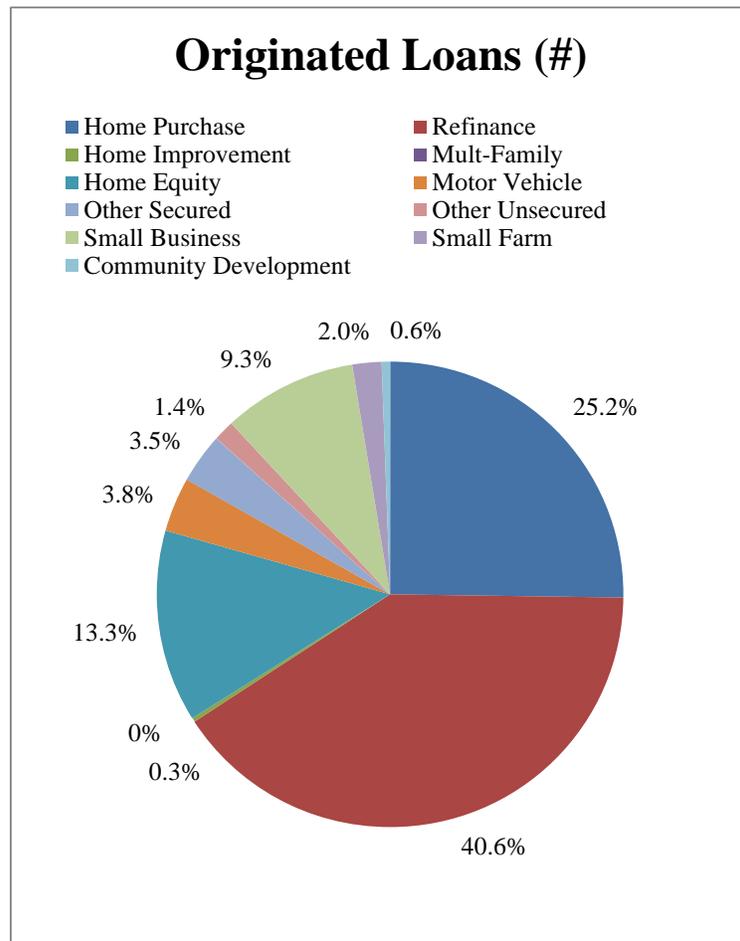
Details of State Bank's HMDA, consumer, small business, and small farm lending can be found in Appendix C.

Lending Activity

Lending activity reflects an adequate responsiveness to the credit needs within the assessment area. The table below displays the number of originated loans by loan type within the assessment area during this evaluation period.

Loan Type	Number of Originated Loans
Home Purchase	87
Refinance	140
Home Improvement	1
Multi-Family	0
Home Equity	46
Motor Vehicle	13
Other Secured	12
Other Unsecured	5
Small Business	32
Small Farm	7
Community Development	2

The following chart depicts the loan composition in this assessment area.



The percentage of State Bank’s total lending at 8.9% is greater than the percentage of total deposits at 1.2% in this area. Significant gaps in lending were noted in the low- and moderate-income tracts. These gaps can be attributed to the fact that there is only one branch in this assessment area (located in an upper-income tract) and there is significant banking competition. State Bank originated loans in 65.7% of the census tracts within the assessment area during the evaluation period.

During this review period, State Bank originated loans in only one of the 13 tracts in the low-income tracts. State Bank originated loans in 15 of 28 (53.6%) moderate-income tracts, 32 of 38 (84.2%) middle-income tracts, and 21 of 25 (84.0%) upper-income tracts. In general, the low- and moderate-income tracts combined contain about a quarter of the assessment area’s population and number of housing units. Additionally, there was a higher percentage of tracts without lending in low- and moderate-income tracts compared to middle- and upper-income tracts.

Geographic Distribution

State Bank's geographic distribution of lending is considered adequate in the Fort Wayne MSA. As previously mentioned, the bank branch is not located in close proximity to low- and moderate-income tracts and there is significant banking competition in the area.

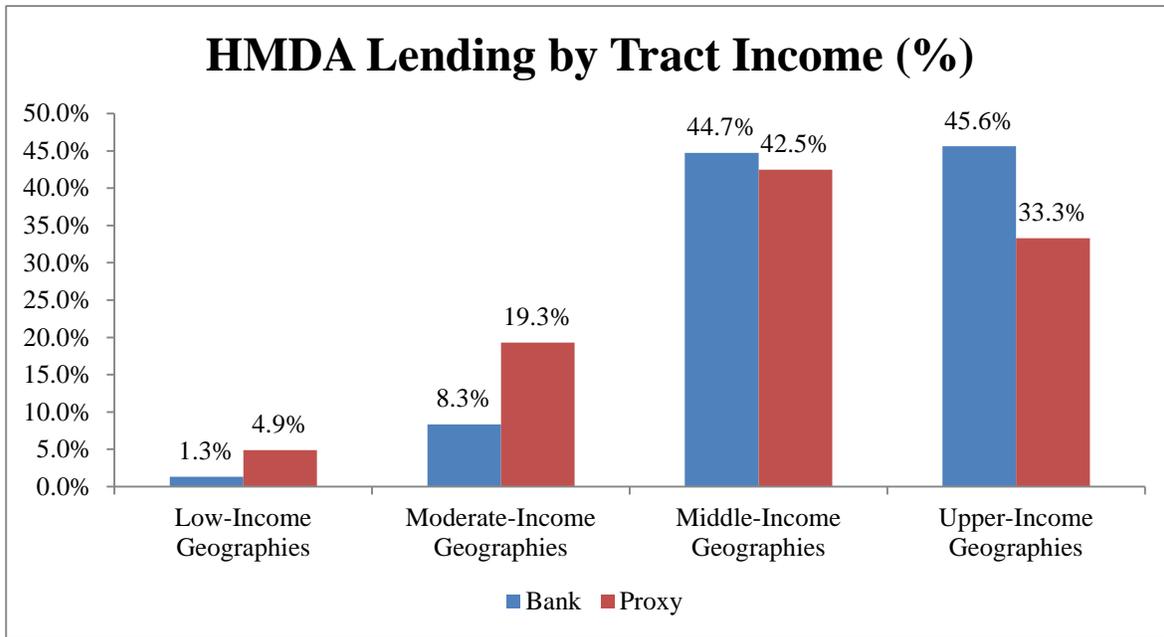
HMDA Loans

State Bank originated 1.3% of HMDA loans in low-income tracts, which was lower than the percentage (4.9%) of owner-occupied units. Additionally, 35.0% of families in low-income tracts live below the poverty level and there is an unemployment rate of 19.5% of the Fort Wayne MSA. Finally, rental and vacant units (66.2%) are concentrated in low-income tracts, making it difficult to originate loans. Therefore, there is an adequate geographic distribution of HMDA lending in low-income tracts.

State Bank originated 8.3% of HMDA loans in moderate-income tracts, which was significantly lower than the percentage (19.3%) of owner-occupied units. Additionally, 15.4% of families in moderate-income tracts live below the poverty level and there is an 11.1% unemployment rate in the Fort Wayne MSA. Finally, rental and vacant units (53.8%) are included in moderate-income tracts, making it difficult to originate loans. This reflects an adequate geographic distribution of HMDA lending in moderate-income tracts.

State Bank made 102 (44.7%) and 104 (45.6%) of its HMDA loans in middle- and upper-income tracts, respectively, compared to the percentages of owner-occupied units at 42.5% and 33.3%, respectively.

Overall, the geographic distribution for HMDA loans is adequate.



Distribution by Borrower Income

State Bank’s HMDA lending to low- and moderate-income individuals is good, considering the poverty rate in DeKalb County increased by 118.6% from 1999-2013 and increased by 86.8% in Allen County during this time frame. The significant rise in unemployment indicates that moderately priced homes are not readily affordable to low-income borrowers.

HMDA Loans

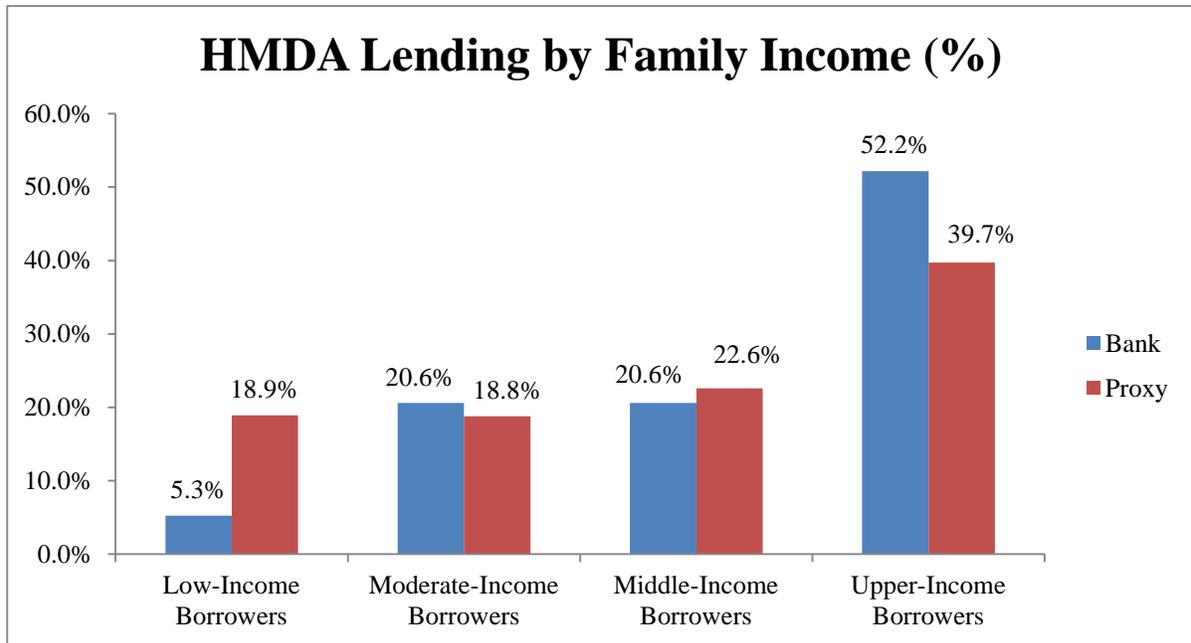
State Bank originated 5.3% of HMDA loans to low-income borrowers, compared to the percentage (18.9%) of low-income families in the assessment area. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 20.6% HMDA loans to moderate-income borrowers, compared to the percentage (18.8%) of moderate-income families in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

State Bank made 47 (20.6%) and 119 (52.2%) of its HMDA loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.6% and 39.7%) of middle- and upper-income families in the assessment area.

State Bank made three (1.3%) of its HMDA loans to borrowers where the income levels were unknown.

Overall, the borrower distribution for HMDA loans is good.



Community Development Loans

Community development lending is relatively high in this assessment area. During this evaluation period, State Bank originated two community development loans in this assessment area totaling approximately \$3.2 million. Community development lending in this assessment area represented 24.2% of the total dollar volume of community development loans originated by State Bank during the evaluation period. A loan was made to a builder to construct single-family homes that were pre-sold to low-income households under the USDA Section 502 program. Section 502 loans are used to help low-income individuals or households purchase homes in rural areas.

Investment Test

State Bank had an excellent level of qualified community development investments in this assessment area. State Bank did not make any qualified community development investments during the evaluation period; however, State Bank received credit from four prior-period investments totaling approximately \$3.2 million in the assessment area. The major investment was the purchase of a mortgage-backed security in 2011 with an unamortized balance of \$716,781. The majority of these funds originated loans to low- and moderate-income borrowers primarily in the Fort Wayne MSA. State Bank is involved in several community development initiatives and its responsiveness to credit and community development needs is good. There were no donations to organizations with a community development purpose, such as supporting affordable housing and services to low- and moderate-income individuals.

Service Test

State Bank's performance under the service test for the assessment area is adequate.

Retail Services

Retail delivery services are unreasonably inaccessible to portions of State Bank's geographies and individuals of different income levels in the assessment area, particularly low- and moderate-income tracts. As previously discussed, the Fort Wayne MSA branch is located quite far from the MSA's low- and moderate-income tracts. There is also significant banking competition in the Fort Wayne MSA. The location and competition surrounding the office in this assessment area could pose a challenge for State Bank to fully reach the entire assessment area. State Bank's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income tracts and to low- and moderate-income families and State Bank has not opened or closed any branches in this assessment area during the evaluation period. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families.

State Bank has one banking center with a full-service ATM in this assessment area that is located in an upper-income tract in Fort Wayne. The banking center in this assessment area represents 6.2% of all of the institution's banking centers and the ATM in this assessment area represents 4.8% of all the institution's ATMs.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts. As shown below, there is a poor distribution within low-, moderate-, and middle-income tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts*	Percentage of Families in Tracts
Low	0.0	0.0	12.4	18.9
Moderate	0.0	0.0	26.7	18.8
Middle	0.0	0.0	36.2	22.6
Upper	100.0	100.0	23.8	39.7

Community Development Services

State Bank provides an adequate level of community development services within the Fort Wayne MSA. Listed below are a few examples of qualified services for which State Bank received CRA consideration:

Agricultural Management Seminars – State Bank hosted four agricultural seminars in this area. The seminars were for farmers throughout northwest Ohio and northeast Indiana and focused on risk management, insurance management, marketing, and financial planning specific to farmers.

Indiana University-Purdue University of Fort Wayne – Two employees volunteered their financial expertise at a financial services fair for low- and moderate-income students by providing information about banking services, homeownership, and credit.

Teach Children to Save – One employee volunteered for the ABA’s National Teach Children to Save Day at a local school in the Fort Wayne Community School District, in which a majority of students are from low- and moderate-income families.

APPENDIX A

SCOPE OF EXAMINATION TABLE

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED	January 1, 2012 through December 31, 2014		
FINANCIAL INSTITUTION The State Bank and Trust Company Defiance, Ohio			PRODUCTS REVIEWED HMDA Small Business Small Farm Consumer
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED -
None	None		None

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
OHIO: Nonmetropolitan OH Toledo MSA 45780 Lima MSA 30620	Full-scope review Full-scope review Limited-scope review		
INDIANA: Fort Wayne MSA 23060 (Allen and DeKalb Counties)	Full-scope review		

APPENDIX B

SUMMARY OF STATE RATINGS

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

APPENDIX C

LENDING TABLES

HMDA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group : Non-MSA Ohio 2012, 2013, 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	40	11.0%	2,231	5.9%
Moderate	21	5.8%	1,476	3.9%	99	27.1%	7,594	20.2%
Low/Moderate Total	21	5.8%	1,476	3.9%	139	38.1%	9,825	26.2%
Middle	204	55.9%	19,729	52.6%	75	20.5%	7,544	20.1%
Upper	140	38.4%	16,314	43.5%	129	35.3%	17,705	47.2%
Unknown	0	0.0%	0	0.0%	22	6.0%	2,445	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	365	100.0%	37,519	100.0%	365	100.0%	37,519	100.0%
Refinance								
Low	0	0.0%	0	0.0%	30	5.8%	1,931	2.9%
Moderate	22	4.3%	2,440	3.7%	88	17.2%	6,864	10.3%
Low/Moderate Total	22	4.3%	2,440	3.7%	118	23.0%	8,795	13.3%
Middle	293	57.1%	36,456	55.0%	122	23.8%	11,229	16.9%
Upper	198	38.6%	27,446	41.4%	235	45.8%	37,122	56.0%
Unknown	0	0.0%	0	0.0%	38	7.4%	9,196	13.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	513	100.0%	66,342	100.0%	513	100.0%	66,342	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	7.1%	36	2.7%
Moderate	0	0.0%	0	0.0%	3	21.4%	179	13.2%
Low/Moderate Total	0	0.0%	0	0.0%	4	28.6%	215	15.8%
Middle	11	78.6%	1,133	83.5%	2	14.3%	299	22.0%
Upper	3	21.4%	224	16.5%	7	50.0%	761	56.1%
Unknown	0	0.0%	0	0.0%	1	7.1%	82	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,357	100.0%	14	100.0%	1,357	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	71	8.0%	4,198	4.0%
Moderate	43	4.8%	3,916	3.7%	190	21.3%	14,637	13.9%
Low/Moderate Total	43	4.8%	3,916	3.7%	261	29.3%	18,835	17.9%
Middle	508	57.0%	57,318	54.5%	199	22.3%	19,072	18.1%
Upper	341	38.2%	43,984	41.8%	371	41.6%	55,588	52.8%
Unknown	0	0.0%	0	0.0%	61	6.8%	11,723	11.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	892	100.0%	105,218	100.0%	892	100.0%	105,218	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group :Toledo MSA 2012, 2013, 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	10	5.8%	626	2.5%
Moderate	5	2.9%	246	1.0%	35	20.2%	3,264	13.1%
Low/Moderate Total	5	2.9%	246	1.0%	45	26.0%	3,890	15.6%
Middle	104	60.1%	12,298	49.3%	40	23.1%	4,647	18.6%
Upper	64	37.0%	12,424	49.8%	79	45.7%	14,243	57.0%
Unknown	0	0.0%	0	0.0%	9	5.2%	2,188	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	173	100.0%	24,968	100.0%	173	100.0%	24,968	100.0%
Refinance								
Low	3	0.8%	223	0.5%	24	6.8%	1,564	3.4%
Moderate	4	1.1%	919	2.0%	69	19.5%	6,182	13.5%
Low/Moderate Total	7	2.0%	1,142	2.5%	93	26.3%	7,746	16.9%
Middle	251	71.1%	27,183	59.2%	92	26.1%	9,762	21.3%
Upper	95	26.9%	17,580	38.3%	161	45.6%	26,188	57.0%
Unknown	0	0.0%	0	0.0%	7	2.0%	2,209	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	353	100.0%	45,905	100.0%	353	100.0%	45,905	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	20.0%	72	8.6%
Low/Moderate Total	0	0.0%	0	0.0%	1	20.0%	72	8.6%
Middle	2	40.0%	165	19.8%	0	0.0%	0	0.0%
Upper	3	60.0%	668	80.2%	4	80.0%	761	91.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	833	100.0%	5	100.0%	833	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	9.1%	550	10.4%	0	0.0%	0	0.0%
Low/Moderate Total	1	9.1%	550	10.4%	0	0.0%	0	0.0%
Middle	5	45.5%	3,757	70.8%	0	0.0%	0	0.0%
Upper	5	45.5%	1,000	18.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	11	100.0%	5,307	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	5,307	100.0%	11	100.0%	5,307	100.0%
HMDA Totals								
Low	3	0.6%	223	0.3%	34	6.3%	2,190	2.8%
Moderate	10	1.8%	1,715	2.2%	105	19.4%	9,518	12.4%
Low/Moderate Total	13	2.4%	1,938	2.5%	139	25.6%	11,708	15.2%
Middle	362	66.8%	43,403	56.4%	132	24.4%	14,409	18.7%
Upper	167	30.8%	31,672	41.1%	244	45.0%	41,192	53.5%
Unknown	0	0.0%	0	0.0%	27	5.0%	9,704	12.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	542	100.0%	77,013	100.0%	542	100.0%	77,013	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group :Lima MSA 2012, 2013, 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	1.0%	60	0.6%	11	11.1%	708	7.1%
Moderate	5	5.1%	309	3.1%	30	30.3%	2,693	27.1%
Low/Moderate Total	6	6.1%	369	3.7%	41	41.4%	3,401	34.2%
Middle	54	54.5%	5,128	51.6%	24	24.2%	2,595	26.1%
Upper	39	39.4%	4,438	44.7%	33	33.3%	3,820	38.4%
Unknown	0	0.0%	0	0.0%	1	1.0%	119	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	99	100.0%	9,935	100.0%	99	100.0%	9,935	100.0%
Refinance								
Low	1	0.9%	64	0.5%	9	7.8%	527	4.0%
Moderate	6	5.2%	383	2.9%	17	14.8%	1,359	10.3%
Low/Moderate Total	7	6.1%	447	3.4%	26	22.6%	1,886	14.3%
Middle	52	45.2%	4,404	33.4%	31	27.0%	2,278	17.3%
Upper	56	48.7%	8,333	63.2%	58	50.4%	9,020	68.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	115	100.0%	13,184	100.0%	115	100.0%	13,184	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	47	100.0%	1	100.0%	47	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	47	100.0%	1	100.0%	47	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.9%	124	0.5%	20	9.3%	1,235	5.3%
Moderate	11	5.1%	692	3.0%	47	21.9%	4,052	17.5%
Low/Moderate Total	13	6.0%	816	3.5%	67	31.2%	5,287	22.8%
Middle	106	49.3%	9,532	41.1%	55	25.6%	4,873	21.0%
Upper	96	44.7%	12,818	55.3%	92	42.8%	12,887	55.6%
Unknown	0	0.0%	0	0.0%	1	0.5%	119	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	215	100.0%	23,166	100.0%	215	100.0%	23,166	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group :Fort Wayne MSA 2012, 2013, 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	2.3%	153	1.2%	5	5.7%	289	2.3%
Moderate	6	6.9%	478	3.8%	26	29.9%	2,691	21.3%
Low/Moderate Total	8	9.2%	631	5.0%	31	35.6%	2,980	23.5%
Middle	45	51.7%	5,581	44.1%	18	20.7%	2,487	19.7%
Upper	34	39.1%	6,442	50.9%	38	43.7%	7,187	56.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	12,654	100.0%	87	100.0%	12,654	100.0%
Refinance								
Low	1	0.7%	35	0.2%	7	5.0%	447	2.4%
Moderate	13	9.3%	1,311	7.2%	21	15.0%	1,859	10.2%
Low/Moderate Total	14	10.0%	1,346	7.3%	28	20.0%	2,306	12.6%
Middle	56	40.0%	6,587	36.0%	29	20.7%	3,510	19.2%
Upper	70	50.0%	10,382	56.7%	80	57.1%	12,125	66.2%
Unknown	0	0.0%	0	0.0%	3	2.1%	374	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	140	100.0%	18,315	100.0%	140	100.0%	18,315	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	115	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	115	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	115	100.0%	1	100.0%	115	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	3	1.3%	188	0.6%	12	5.3%	736	2.4%
Moderate	19	8.3%	1,789	5.8%	47	20.6%	4,550	14.6%
Low/Moderate Total	22	9.6%	1,977	6.4%	59	25.9%	5,286	17.0%
Middle	102	44.7%	12,283	39.5%	47	20.6%	5,997	19.3%
Upper	104	45.6%	16,824	54.1%	119	52.2%	19,427	62.5%
Unknown	0	0.0%	0	0.0%	3	1.3%	374	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	228	100.0%	31,084	100.0%	228	100.0%	31,084	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group: Non-MSA Ohio 2012, 2013, 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	26	10.6%	5,176	13.2%	3	1.5%	277	1.1%	0	0.0%	0	0.0%
Low/Moderate Total	26	10.6%	5,176	13.2%	3	1.5%	277	1.1%	0	0.0%	0	0.0%
Middle	124	50.4%	22,052	56.4%	143	71.1%	18,920	74.1%	8	66.7%	1,929	68.8%
Upper	96	39.0%	11,844	30.3%	55	27.4%	6,351	24.9%	4	33.3%	875	31.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	246	100.0%	39,072	100.0%	201	100.0%	25,548	100.0%	12	100.0%	2,804	100.0%
By Revenue												
Total \$1 Million or Less	125	50.8%	10,656	27.3%	182	90.5%	20,930	81.9%	11	91.7%	2,553	91.0%
Over \$1 Million	121	49.2%	28,416	72.7%	19	9.5%	4,618	18.1%	1	8.3%	251	9.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	246	100.0%	39,072	100.0%	201	100.0%	25,548	100.0%	12	100.0%	2,804	100.0%
By Loan Size												
\$100,000 or less	136	55.3%	6,489	16.6%	125	62.2%	6,105	23.9%	5	41.7%	252	9.0%
\$100,001 - \$250,000	69	28.0%	11,553	29.6%	44	21.9%	7,193	28.2%	1	8.3%	240	8.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	41	16.7%	21,030	53.8%	32	15.9%	12,250	47.9%	6	50.0%	2,312	82.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	246	100.0%	39,072	100.0%	201	100.0%	25,548	100.0%	12	100.0%	2,804	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	94	75.2%	3,916	36.7%	121	66.5%	5,850	28.0%	5	45.5%	252	9.9%
\$100,001 - \$250,000	24	19.2%	3,617	33.9%	37	20.3%	5,919	28.3%	1	9.1%	240	9.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	5.6%	3,123	29.3%	24	13.2%	9,161	43.8%	5	45.5%	2,061	80.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	125	100.0%	10,656	100.0%	182	100.0%	20,930	100.0%	11	100.0%	2,553	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group: Toledo MSA 2012, 2013, 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	5	3.6%	1,060	3.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	6.5%	1,943	6.7%	0	0.0%	0	0.0%	1	7.7%	164	7.4%
Low/Moderate Total	14	10.1%	3,003	10.3%	0	0.0%	0	0.0%	1	7.7%	164	7.4%
Middle	66	47.8%	13,055	44.7%	20	83.3%	1,901	84.6%	2	15.4%	397	17.8%
Upper	58	42.0%	13,116	45.0%	4	16.7%	347	15.4%	10	76.9%	1,670	74.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	138	100.0%	29,174	100.0%	24	100.0%	2,248	100.0%	13	100.0%	2,231	100.0%
By Revenue												
Total \$1 Million or Less	81	58.7%	12,653	43.4%	21	87.5%	1,657	73.7%	13	100.0%	2,231	100.0%
Over \$1 Million	57	41.3%	16,521	56.6%	3	12.5%	591	26.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	138	100.0%	29,174	100.0%	24	100.0%	2,248	100.0%	13	100.0%	2,231	100.0%
By Loan Size												
\$100,000 or less	57	41.3%	2,667	9.1%	16	66.7%	502	22.3%	5	38.5%	186	8.3%
\$100,001 - \$250,000	49	35.5%	8,753	30.0%	5	20.8%	891	39.6%	4	30.8%	729	32.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	32	23.2%	17,754	60.9%	3	12.5%	855	38.0%	4	30.8%	1,316	59.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	138	100.0%	29,174	100.0%	24	100.0%	2,248	100.0%	13	100.0%	2,231	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	42	51.9%	1,757	13.9%	16	76.2%	502	30.3%	5	38.5%	186	8.3%
\$100,001 - \$250,000	28	34.6%	4,876	38.5%	2	9.5%	300	18.1%	4	30.8%	729	32.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	13.6%	6,020	47.6%	3	14.3%	855	51.6%	4	30.8%	1,316	59.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	81	100.0%	12,653	100.0%	21	100.0%	1,657	100.0%	13	100.0%	2,231	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group: Lima MSA 2012, 2013, 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	9.4%	358	5.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	12.5%	329	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	21.9%	687	11.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	31.3%	1,170	18.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	15	46.9%	4,356	70.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,213	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	24	75.0%	4,258	68.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	8	25.0%	1,955	31.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,213	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	18	56.3%	1,123	18.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	28.1%	1,943	31.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	15.6%	3,147	50.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,213	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	14	58.3%	830	19.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	25.0%	1,193	28.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	16.7%	2,235	52.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	4,258	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group: Fort Wayne MSA 2012, 2013, 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	6.3%	195	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	6.3%	195	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	37.5%	4,987	55.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	18	56.3%	3,796	42.3%	7	100.0%	340	100.0%	1	100.0%	243	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,978	100.0%	7	100.0%	340	100.0%	1	100.0%	243	100.0%
By Revenue												
Total \$1 Million or Less	25	78.1%	5,876	65.4%	7	100.0%	340	100.0%	1	100.0%	243	100.0%
Over \$1 Million	7	21.9%	3,102	34.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,978	100.0%	7	100.0%	340	100.0%	1	100.0%	243	100.0%
By Loan Size												
\$100,000 or less	16	50.0%	1,050	11.7%	6	85.7%	239	70.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	12.5%	880	9.8%	1	14.3%	101	29.7%	1	100.0%	243	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	37.5%	7,048	78.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,978	100.0%	7	100.0%	340	100.0%	1	100.0%	243	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	14	56.0%	957	16.3%	6	85.7%	239	70.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	16.0%	880	15.0%	1	14.3%	101	29.7%	1	100.0%	243	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	28.0%	4,039	68.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	5,876	100.0%	7	100.0%	340	100.0%	1	100.0%	243	100.0%

*Information based on 2010 ACS data

Consumer Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group :Non-MSA Ohio 2012, 2013, 2014

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	37	10.0%	932	7.7%
Moderate	26	7.0%	881	7.3%	69	18.6%	1,725	14.2%
Low/Moderate Total	26	7.0%	881	7.3%	106	28.6%	2,657	21.9%
Middle	213	57.4%	6,635	54.7%	93	25.1%	2,956	24.4%
Upper	132	35.6%	4,612	38.0%	144	38.8%	5,641	46.5%
Unknown	0	0.0%	0	0.0%	28	7.5%	874	7.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	371	100.0%	12,128	100.0%	371	100.0%	12,128	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	88	25.2%	762	17.0%
Moderate	26	7.4%	254	5.7%	109	31.2%	1,315	29.3%
Low/Moderate Total	26	7.4%	254	5.7%	197	56.4%	2,077	46.4%
Middle	203	58.2%	2,304	51.4%	75	21.5%	945	21.1%
Upper	120	34.4%	1,923	42.9%	59	16.9%	1,162	25.9%
Unknown	0	0.0%	0	0.0%	18	5.2%	297	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	349	100.0%	4,481	100.0%	349	100.0%	4,481	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	59	25.9%	297	14.6%
Moderate	19	8.3%	117	5.8%	66	28.9%	453	22.3%
Low/Moderate Total	19	8.3%	117	5.8%	125	54.8%	750	37.0%
Middle	141	61.8%	1,161	57.2%	56	24.6%	442	21.8%
Upper	68	29.8%	751	37.0%	40	17.5%	771	38.0%
Unknown	0	0.0%	0	0.0%	7	3.1%	66	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	228	100.0%	2,029	100.0%	228	100.0%	2,029	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	29	34.1%	96	29.0%
Moderate	12	14.1%	45	13.6%	27	31.8%	95	28.7%
Low/Moderate Total	12	14.1%	45	13.6%	56	65.9%	191	57.7%
Middle	60	70.6%	242	73.1%	18	21.2%	77	23.3%
Upper	13	15.3%	44	13.3%	10	11.8%	60	18.1%
Unknown	0	0.0%	0	0.0%	1	1.2%	3	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	85	100.0%	331	100.0%	85	100.0%	331	100.0%
	Other Loan Data							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	75.0%	2,000	48.1%	0	0.0%	0	0.0%
Low/Moderate Total	3	75.0%	2,000	48.1%	0	0.0%	0	0.0%
Middle	1	25.0%	2,156	51.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	4,156	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	4,156	100.0%	4	100.0%	4,156	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	213	20.5%	2,087	9.0%
Moderate	86	8.3%	3,297	14.3%	271	26.1%	3,588	15.5%
Low/Moderate Total	86	8.3%	3,297	14.3%	484	46.7%	5,675	24.5%
Middle	618	59.6%	12,498	54.0%	242	23.3%	4,420	19.1%
Upper	333	32.1%	7,330	31.7%	253	24.4%	7,634	33.0%
Unknown	0	0.0%	0	0.0%	58	5.6%	5,396	23.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,037	100.0%	23,125	100.0%	1,037	100.0%	23,125	100.0%

Consumer Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group : Toledo MSA 2012, 2013, 2014

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	28	12.0%	813	10.8%
Moderate	1	0.4%	50	0.7%	41	17.6%	902	12.0%
Low/Moderate Total	1	0.4%	50	0.7%	69	29.6%	1,715	22.8%
Middle	184	79.0%	5,447	72.5%	54	23.2%	1,633	21.7%
Upper	48	20.6%	2,015	26.8%	105	45.1%	4,061	54.1%
Unknown	0	0.0%	0	0.0%	5	2.1%	103	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	233	100.0%	7,512	100.0%	233	100.0%	7,512	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	36	25.7%	298	16.0%
Moderate	4	2.9%	54	2.9%	36	25.7%	485	26.1%
Low/Moderate Total	4	2.9%	54	2.9%	72	51.4%	783	42.1%
Middle	115	82.1%	1,525	81.9%	37	26.4%	519	27.9%
Upper	21	15.0%	282	15.2%	26	18.6%	510	27.4%
Unknown	0	0.0%	0	0.0%	5	3.6%	49	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	140	100.0%	1,861	100.0%	140	100.0%	1,861	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	18	20.0%	75	7.6%
Moderate	0	0.0%	0	0.0%	31	34.4%	289	29.1%
Low/Moderate Total	0	0.0%	0	0.0%	49	54.4%	364	36.7%
Middle	82	91.1%	905	91.2%	17	18.9%	236	23.8%
Upper	8	8.9%	87	8.8%	24	26.7%	392	39.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	90	100.0%	992	100.0%	90	100.0%	992	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	12	46.2%	47	41.2%
Moderate	0	0.0%	0	0.0%	7	26.9%	27	23.7%
Low/Moderate Total	0	0.0%	0	0.0%	19	73.1%	74	64.9%
Middle	25	96.2%	109	95.6%	5	19.2%	32	28.1%
Upper	1	3.8%	5	4.4%	2	7.7%	8	7.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	114	100.0%	26	100.0%	114	100.0%
	Other Loan Data							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	1,505	36.5%	0	0.0%	0	0.0%
Low/Moderate Total	1	25.0%	1,505	36.5%	0	0.0%	0	0.0%
Middle	3	75.0%	2,622	63.5%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	4,127	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	4,127	100.0%	4	100.0%	4,127	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	94	19.1%	1,233	8.4%
Moderate	6	1.2%	1,609	11.0%	115	23.3%	1,703	11.7%
Low/Moderate Total	6	1.2%	1,609	11.0%	209	42.4%	2,936	20.1%
Middle	409	83.0%	10,608	72.6%	113	22.9%	2,420	16.6%
Upper	78	15.8%	2,389	16.4%	157	31.8%	4,971	34.0%
Unknown	0	0.0%	0	0.0%	14	2.8%	4,279	29.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	493	100.0%	14,606	100.0%	493	100.0%	14,606	100.0%

Consumer Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group :Lima MSA 2012, 2013, 2014

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	1	1.3%	30	1.1%	9	12.0%	209	7.4%
Moderate	3	4.0%	214	7.6%	10	13.3%	335	11.9%
Low/Moderate Total	4	5.3%	244	8.7%	19	25.3%	544	19.3%
Middle	37	49.3%	1,237	43.9%	17	22.7%	451	16.0%
Upper	34	45.3%	1,338	47.5%	38	50.7%	1,794	63.6%
Unknown	0	0.0%	0	0.0%	1	1.3%	30	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	2,819	100.0%	75	100.0%	2,819	100.0%
	Motor Vehicle							
Low	2	8.3%	29	9.7%	4	16.7%	38	12.7%
Moderate	2	8.3%	34	11.4%	3	12.5%	26	8.7%
Low/Moderate Total	4	16.7%	63	21.1%	7	29.2%	64	21.4%
Middle	14	58.3%	170	56.9%	9	37.5%	99	33.1%
Upper	6	25.0%	66	22.1%	8	33.3%	136	45.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	299	100.0%	24	100.0%	299	100.0%
	Other - Secured							
Low	6	31.6%	40	33.9%	4	21.1%	21	17.8%
Moderate	1	5.3%	5	4.2%	1	5.3%	6	5.1%
Low/Moderate Total	7	36.8%	45	38.1%	5	26.3%	27	22.9%
Middle	8	42.1%	53	44.9%	7	36.8%	43	36.4%
Upper	4	21.1%	20	16.9%	6	31.6%	43	36.4%
Unknown	0	0.0%	0	0.0%	1	5.3%	5	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	118	100.0%	19	100.0%	118	100.0%
	Other - Unsecured							
Low	2	16.7%	8	19.0%	2	16.7%	8	19.0%
Moderate	4	33.3%	14	33.3%	4	33.3%	12	28.6%
Low/Moderate Total	6	50.0%	22	52.4%	6	50.0%	20	47.6%
Middle	5	41.7%	17	40.5%	3	25.0%	11	26.2%
Upper	1	8.3%	3	7.1%	3	25.0%	11	26.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	42	100.0%	12	100.0%	42	100.0%
	Other Loan Data							
Low	1	100.0%	1,420	100.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	1,420	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,420	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	1,420	100.0%	1	100.0%	1,420	100.0%
	Consumer Loan Totals							
Low	12	9.2%	1,527	32.5%	19	14.5%	276	5.9%
Moderate	10	7.6%	267	5.7%	18	13.7%	379	8.1%
Low/Moderate Total	22	16.8%	1,794	38.2%	37	28.2%	655	13.9%
Middle	64	48.9%	1,477	31.4%	36	27.5%	604	12.9%
Upper	45	34.4%	1,427	30.4%	55	42.0%	1,984	42.2%
Unknown	0	0.0%	0	0.0%	3	2.3%	1,455	31.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	131	100.0%	4,698	100.0%	131	100.0%	4,698	100.0%

Consumer Loan Distribution Table

Exam: State Bank and Trust Defiance

Assessment Area/Group :Fort Wayne MSA 2012, 2013, 2014

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity								
Low	0	0.0%	0	0.0%	1	2.2%	11	0.7%
Moderate	0	0.0%	0	0.0%	6	13.0%	265	17.9%
Low/Moderate Total	0	0.0%	0	0.0%	7	15.2%	276	18.6%
Middle	19	41.3%	581	39.2%	10	21.7%	366	24.7%
Upper	27	58.7%	903	60.8%	29	63.0%	842	56.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	1,484	100.0%	46	100.0%	1,484	100.0%
Motor Vehicle								
Low	0	0.0%	0	0.0%	3	23.1%	32	16.4%
Moderate	3	23.1%	46	23.6%	3	23.1%	48	24.6%
Low/Moderate Total	3	23.1%	46	23.6%	6	46.2%	80	41.0%
Middle	5	38.5%	90	46.2%	1	7.7%	15	7.7%
Upper	5	38.5%	59	30.3%	6	46.2%	100	51.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	195	100.0%	13	100.0%	195	100.0%
Other - Secured								
Low	0	0.0%	0	0.0%	3	25.0%	30	15.3%
Moderate	3	25.0%	28	14.3%	4	33.3%	14	7.1%
Low/Moderate Total	3	25.0%	28	14.3%	7	58.3%	44	22.4%
Middle	1	8.3%	6	3.1%	0	0.0%	0	0.0%
Upper	8	66.7%	162	82.7%	5	41.7%	152	77.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	196	100.0%	12	100.0%	196	100.0%
Other - Unsecured								
Low	0	0.0%	0	0.0%	3	60.0%	11	52.4%
Moderate	0	0.0%	0	0.0%	1	20.0%	5	23.8%
Low/Moderate Total	0	0.0%	0	0.0%	4	80.0%	16	76.2%
Middle	4	80.0%	16	76.2%	1	20.0%	5	23.8%
Upper	1	20.0%	5	23.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	21	100.0%	5	100.0%	21	100.0%
Other Loan Data								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	29	100.0%	3,901	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	29	100.0%	3,901	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	3,901	100.0%	29	100.0%	3,901	100.0%
Consumer Loan Totals								
Low	0	0.0%	0	0.0%	10	9.5%	84	1.4%
Moderate	6	5.7%	74	1.3%	14	13.3%	332	5.7%
Low/Moderate Total	6	5.7%	74	1.3%	24	22.9%	416	7.2%
Middle	29	27.6%	693	12.0%	12	11.4%	386	6.7%
Upper	70	66.7%	5,030	86.8%	40	38.1%	1,094	18.9%
Unknown	0	0.0%	0	0.0%	29	27.6%	3,901	67.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	5,797	100.0%	105	100.0%	5,797	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Non-MSA Ohio 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	164	11.07%	9,876	6.82%
Moderate	86	5.8%	5,628	3.89%	379	25.57%	30,048	20.74%
<i>Low/Moderate Total</i>	<i>86</i>	<i>5.8%</i>	<i>5,628</i>	<i>3.89%</i>	<i>543</i>	<i>36.64%</i>	<i>39,924</i>	<i>27.56%</i>
Middle	866	58.43%	81,089	55.98%	337	22.74%	34,443	23.78%
Upper	528	35.63%	58,003	40.04%	412	27.8%	54,498	37.62%
Unknown	2	0.13%	129	0.09%	190	12.82%	15,984	11.03%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,482	100.0%	144,849	100.0%	1,482	100.0%	144,849	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	215	4.92%	13,597	2.73%
Moderate	138	3.16%	10,011	2.01%	719	16.44%	56,082	11.27%
<i>Low/Moderate Total</i>	<i>138</i>	<i>3.16%</i>	<i>10,011</i>	<i>2.01%</i>	<i>934</i>	<i>21.36%</i>	<i>69,679</i>	<i>14.0%</i>
Middle	2,467	56.41%	268,320	53.9%	1,105	25.27%	105,631	21.22%
Upper	1,762	40.29%	218,595	43.91%	2,030	46.42%	279,743	56.2%
Unknown	6	0.14%	865	0.17%	304	6.95%	42,738	8.59%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,373	100.0%	497,791	100.0%	4,373	100.0%	497,791	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	15	6.79%	244	2.41%
Moderate	6	2.71%	88	0.87%	41	18.55%	1,125	11.11%
<i>Low/Moderate Total</i>	<i>6</i>	<i>2.71%</i>	<i>88</i>	<i>0.87%</i>	<i>56</i>	<i>25.34%</i>	<i>1,369</i>	<i>13.52%</i>
Middle	139	62.9%	6,439	63.58%	60	27.15%	1,929	19.05%
Upper	76	34.39%	3,600	35.55%	94	42.53%	6,048	59.72%
Unknown	0	0.0%	0	0.0%	11	4.98%	781	7.71%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	221	100.0%	10,127	100.0%	221	100.0%	10,127	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	57.14%	1,648	68.04%	0	0.0%	0	0.0%
Upper	3	42.86%	774	31.96%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	2,422	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	2,422	100.0%	7	100.0%	2,422	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	394	6.48%	23,717	3.62%
Moderate	230	3.78%	15,727	2.4%	1,139	18.72%	87,255	13.32%
<i>Low/Moderate Total</i>	<i>230</i>	<i>3.78%</i>	<i>15,727</i>	<i>2.4%</i>	<i>1,533</i>	<i>25.2%</i>	<i>110,972</i>	<i>16.94%</i>
Middle	3,476	57.14%	357,496	54.56%	1,502	24.69%	142,003	21.67%
Upper	2,369	38.94%	280,972	42.88%	2,536	41.69%	340,289	51.94%
Unknown	8	0.13%	994	0.15%	512	8.42%	61,925	9.45%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,083	100.0%	655,189	100.0%	6,083	100.0%	655,189	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Non-MSA Ohio 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	148	8.96%	9,174	5.45%
Moderate	86	5.21%	5,862	3.48%	435	26.35%	34,142	20.29%
<i>Low/Moderate Total</i>	86	5.21%	5,862	3.48%	583	35.31%	43,316	25.75%
Middle	942	57.06%	90,393	53.73%	368	22.29%	36,490	21.69%
Upper	617	37.37%	71,043	42.23%	519	31.44%	73,091	43.44%
Unknown	6	0.36%	948	0.56%	181	10.96%	15,349	9.12%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,651	100.0%	168,246	100.0%	1,651	100.0%	168,246	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	161	6.17%	9,924	1.93%
Moderate	97	3.72%	6,311	1.22%	516	19.78%	37,306	7.24%
<i>Low/Moderate Total</i>	97	3.72%	6,311	1.22%	677	25.95%	47,230	9.16%
Middle	1,530	58.64%	393,434	76.33%	650	24.91%	57,772	11.21%
Upper	979	37.52%	115,249	22.36%	1,057	40.51%	133,535	25.91%
Unknown	3	0.11%	411	0.08%	225	8.62%	276,868	53.72%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,609	100.0%	515,405	100.0%	2,609	100.0%	515,405	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	22	9.69%	189	1.7%
Moderate	16	7.05%	389	3.49%	60	26.43%	1,903	17.07%
<i>Low/Moderate Total</i>	16	7.05%	389	3.49%	82	36.12%	2,092	18.77%
Middle	131	57.71%	6,352	56.98%	54	23.79%	2,180	19.56%
Upper	80	35.24%	4,407	39.53%	85	37.44%	6,627	59.45%
Unknown	0	0.0%	0	0.0%	6	2.64%	249	2.23%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	227	100.0%	11,148	100.0%	227	100.0%	11,148	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.33%	1,040	66.67%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	33.33%	1,040	66.67%	0	0.0%	0	0.0%
Middle	1	33.33%	70	4.49%	0	0.0%	0	0.0%
Upper	1	33.33%	450	28.85%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	1,560	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	1,560	100.0%	3	100.0%	1,560	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	331	7.37%	19,287	2.77%
Moderate	200	4.45%	13,602	1.95%	1,011	22.52%	73,351	10.53%
<i>Low/Moderate Total</i>	200	4.45%	13,602	1.95%	1,342	29.89%	92,638	13.3%
Middle	2,604	58.0%	490,249	70.4%	1,072	23.88%	96,442	13.85%
Upper	1,677	37.35%	191,149	27.45%	1,661	36.99%	213,253	30.62%
Unknown	9	0.2%	1,359	0.2%	415	9.24%	294,026	42.22%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,490	100.0%	696,359	100.0%	4,490	100.0%	696,359	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Non-MSA Ohio 2014

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	153	8.79%	9,830	5.5%
Moderate	122	7.01%	9,146	5.12%	522	29.98%	42,653	23.86%
<i>Low/Moderate Total</i>	<i>122</i>	<i>7.01%</i>	<i>9,146</i>	<i>5.12%</i>	<i>675</i>	<i>38.77%</i>	<i>52,483</i>	<i>29.35%</i>
Middle	1,069	61.4%	106,070	59.32%	366	21.02%	37,998	21.25%
Upper	549	31.53%	63,515	35.52%	476	27.34%	67,287	37.63%
Unknown	1	0.06%	69	0.04%	224	12.87%	21,032	11.76%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,741	100.0%	178,800	100.0%	1,741	100.0%	178,800	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	84	7.42%	4,796	4.2%
Moderate	60	5.3%	3,778	3.3%	239	21.11%	17,184	15.03%
<i>Low/Moderate Total</i>	<i>60</i>	<i>5.3%</i>	<i>3,778</i>	<i>3.3%</i>	<i>323</i>	<i>28.53%</i>	<i>21,980</i>	<i>19.23%</i>
Middle	700	61.84%	67,201	58.78%	298	26.33%	25,276	22.11%
Upper	372	32.86%	43,346	37.91%	403	35.6%	56,120	49.09%
Unknown	0	0.0%	0	0.0%	108	9.54%	10,949	9.58%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,132	100.0%	114,325	100.0%	1,132	100.0%	114,325	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	22	9.91%	509	6.8%
Moderate	18	8.11%	483	6.46%	71	31.98%	2,085	27.87%
<i>Low/Moderate Total</i>	<i>18</i>	<i>8.11%</i>	<i>483</i>	<i>6.46%</i>	<i>93</i>	<i>41.89%</i>	<i>2,594</i>	<i>34.67%</i>
Middle	138	62.16%	4,381	58.56%	46	20.72%	1,332	17.81%
Upper	66	29.73%	2,617	34.98%	67	30.18%	2,805	37.49%
Unknown	0	0.0%	0	0.0%	16	7.21%	750	10.03%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	222	100.0%	7,481	100.0%	222	100.0%	7,481	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	33.33%	106	17.32%	0	0.0%	0	0.0%
Upper	2	66.67%	506	82.68%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	612	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	612	100.0%	3	100.0%	612	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	259	8.36%	15,135	5.02%
Moderate	200	6.46%	13,407	4.45%	832	26.86%	61,922	20.56%
<i>Low/Moderate Total</i>	<i>200</i>	<i>6.46%</i>	<i>13,407</i>	<i>4.45%</i>	<i>1,091</i>	<i>35.22%</i>	<i>77,057</i>	<i>25.58%</i>
Middle	1,908	61.59%	177,758	59.01%	710	22.92%	64,606	21.45%
Upper	989	31.92%	109,984	36.51%	946	30.54%	126,212	41.9%
Unknown	1	0.03%	69	0.02%	351	11.33%	33,343	11.07%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,098	100.0%	301,218	100.0%	3,098	100.0%	301,218	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Toledo MSA 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	62	1.1%	4,271	0.6%	637	11.31%	42,978	6.0%
Moderate	424	7.53%	28,376	3.96%	1,284	22.81%	115,324	16.11%
<i>Low/Moderate Total</i>	<i>486</i>	<i>8.63%</i>	<i>32,647</i>	<i>4.56%</i>	<i>1,921</i>	<i>34.12%</i>	<i>158,302</i>	<i>22.11%</i>
Middle	2,676	47.53%	261,886	36.58%	1,174	20.85%	146,539	20.47%
Upper	2,468	43.84%	421,474	58.86%	1,636	29.06%	313,305	43.76%
Unknown	0	0.0%	0	0.0%	899	15.97%	97,861	13.67%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,630	100.0%	716,007	100.0%	5,630	100.0%	716,007	100.0%
	Refinance							
Low	99	0.76%	6,417	0.37%	768	5.91%	55,291	3.22%
Moderate	800	6.16%	66,315	3.86%	2,201	16.95%	201,993	11.77%
<i>Low/Moderate Total</i>	<i>899</i>	<i>6.92%</i>	<i>72,732</i>	<i>4.24%</i>	<i>2,969</i>	<i>22.86%</i>	<i>257,284</i>	<i>14.99%</i>
Middle	5,937	45.72%	658,299	38.35%	3,133	24.13%	346,212	20.17%
Upper	6,150	47.36%	985,395	57.41%	5,566	42.86%	922,382	53.74%
Unknown	0	0.0%	0	0.0%	1,318	10.15%	190,548	11.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12,986	100.0%	1,716,426	100.0%	12,986	100.0%	1,716,426	100.0%
	Home Improvement							
Low	38	6.0%	354	1.38%	108	17.06%	1,493	5.83%
Moderate	86	13.59%	1,412	5.52%	161	25.43%	3,969	15.51%
<i>Low/Moderate Total</i>	<i>124</i>	<i>19.59%</i>	<i>1,766</i>	<i>6.9%</i>	<i>269</i>	<i>42.5%</i>	<i>5,462</i>	<i>21.35%</i>
Middle	317	50.08%	11,977	46.81%	123	19.43%	4,727	18.47%
Upper	192	30.33%	11,846	46.29%	221	34.91%	13,465	52.62%
Unknown	0	0.0%	0	0.0%	20	3.16%	1,935	7.56%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	633	100.0%	25,589	100.0%	633	100.0%	25,589	100.0%
	Multi-Family							
Low	3	5.77%	6,713	5.04%	0	0.0%	0	0.0%
Moderate	12	23.08%	17,880	13.43%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>15</i>	<i>28.85%</i>	<i>24,593</i>	<i>18.47%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	20	38.46%	42,793	32.14%	0	0.0%	0	0.0%
Upper	17	32.69%	65,761	49.39%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	52	100.0%	133,147	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	52	100.0%	133,147	100.0%	52	100.0%	133,147	100.0%
	HMDA Totals							
Low	202	1.05%	17,755	0.69%	1,513	7.84%	99,762	3.85%
Moderate	1,322	6.85%	113,983	4.4%	3,646	18.89%	321,286	12.4%
<i>Low/Moderate Total</i>	<i>1,524</i>	<i>7.9%</i>	<i>131,738</i>	<i>5.08%</i>	<i>5,159</i>	<i>26.73%</i>	<i>421,048</i>	<i>16.25%</i>
Middle	8,950	46.37%	974,955	37.63%	4,430	22.95%	497,478	19.2%
Upper	8,827	45.73%	1,484,476	57.29%	7,423	38.46%	1,249,152	48.21%
Unknown	0	0.0%	0	0.0%	2,289	11.86%	423,491	16.34%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19,301	100.0%	2,591,169	100.0%	19,301	100.0%	2,591,169	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Toledo MSA 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	54	0.84%	3,304	0.39%	500	7.79%	29,865	3.54%
Moderate	483	7.53%	32,175	3.82%	1,316	20.5%	112,840	13.39%
<i>Low/Moderate Total</i>	<i>537</i>	<i>8.37%</i>	<i>35,479</i>	<i>4.21%</i>	<i>1,816</i>	<i>28.3%</i>	<i>142,705</i>	<i>16.93%</i>
Middle	2,991	46.6%	301,505	35.77%	1,473	22.95%	171,558	20.35%
Upper	2,890	45.03%	505,885	60.02%	2,392	37.27%	442,934	52.55%
Unknown	0	0.0%	0	0.0%	737	11.48%	85,672	10.16%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,418	100.0%	842,869	100.0%	6,418	100.0%	842,869	100.0%
	Refinance							
Low	184	1.68%	11,486	0.87%	651	5.94%	47,035	3.58%
Moderate	1,002	9.15%	74,325	5.66%	1,814	16.56%	151,258	11.51%
<i>Low/Moderate Total</i>	<i>1,186</i>	<i>10.83%</i>	<i>85,811</i>	<i>6.53%</i>	<i>2,465</i>	<i>22.5%</i>	<i>198,293</i>	<i>15.09%</i>
Middle	5,357	48.9%	566,404	43.1%	2,483	22.66%	242,540	18.46%
Upper	4,413	40.28%	661,802	50.36%	4,994	45.58%	699,495	53.23%
Unknown	0	0.0%	0	0.0%	1,014	9.26%	173,689	13.22%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10,956	100.0%	1,314,017	100.0%	10,956	100.0%	1,314,017	100.0%
	Home Improvement							
Low	28	3.84%	288	0.94%	79	10.82%	1,328	4.35%
Moderate	100	13.7%	1,691	5.54%	170	23.29%	3,725	12.21%
<i>Low/Moderate Total</i>	<i>128</i>	<i>17.53%</i>	<i>1,979</i>	<i>6.49%</i>	<i>249</i>	<i>34.11%</i>	<i>5,053</i>	<i>16.56%</i>
Middle	370	50.68%	13,968	45.79%	179	24.52%	5,896	19.33%
Upper	232	31.78%	14,558	47.72%	287	39.32%	18,521	60.71%
Unknown	0	0.0%	0	0.0%	15	2.05%	1,035	3.39%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	730	100.0%	30,505	100.0%	730	100.0%	30,505	100.0%
	Multi-Family							
Low	5	6.58%	3,215	3.28%	0	0.0%	0	0.0%
Moderate	25	32.89%	20,647	21.06%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>30</i>	<i>39.47%</i>	<i>23,862</i>	<i>24.34%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	34	44.74%	59,134	60.33%	0	0.0%	0	0.0%
Upper	12	15.79%	15,022	15.33%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	76	100.0%	98,018	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	76	100.0%	98,018	100.0%	76	100.0%	98,018	100.0%
	HMDA Totals							
Low	271	1.49%	18,293	0.8%	1,230	6.77%	78,228	3.42%
Moderate	1,610	8.86%	128,838	5.64%	3,300	18.15%	267,823	11.72%
<i>Low/Moderate Total</i>	<i>1,881</i>	<i>10.35%</i>	<i>147,131</i>	<i>6.44%</i>	<i>4,530</i>	<i>24.92%</i>	<i>346,051</i>	<i>15.14%</i>
Middle	8,752	48.14%	941,011	41.17%	4,135	22.74%	419,994	18.38%
Upper	7,547	41.51%	1,197,267	52.39%	7,673	42.21%	1,160,950	50.8%
Unknown	0	0.0%	0	0.0%	1,842	10.13%	358,414	15.68%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18,180	100.0%	2,285,409	100.0%	18,180	100.0%	2,285,409	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Toledo MSA 2014

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	62	0.93%	3,612	0.4%	521	7.84%	34,019	3.81%
Moderate	404	6.08%	29,474	3.3%	1,416	21.31%	127,279	14.25%
<i>Low/Moderate Total</i>	<i>466</i>	<i>7.01%</i>	<i>33,086</i>	<i>3.7%</i>	<i>1,937</i>	<i>29.15%</i>	<i>161,298</i>	<i>18.06%</i>
Middle	3,266	49.14%	345,545	38.68%	1,512	22.75%	183,397	20.53%
Upper	2,914	43.85%	514,628	57.61%	2,288	34.43%	436,317	48.85%
Unknown	0	0.0%	0	0.0%	909	13.68%	112,247	12.57%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,646	100.0%	893,259	100.0%	6,646	100.0%	893,259	100.0%
	Refinance							
Low	69	1.6%	4,466	0.89%	327	7.6%	21,414	4.25%
Moderate	368	8.56%	28,383	5.63%	766	17.81%	62,950	12.49%
<i>Low/Moderate Total</i>	<i>437</i>	<i>10.16%</i>	<i>32,849</i>	<i>6.52%</i>	<i>1,093</i>	<i>25.41%</i>	<i>84,364</i>	<i>16.74%</i>
Middle	2,204	51.24%	218,401	43.34%	1,039	24.16%	104,064	20.65%
Upper	1,660	38.6%	252,630	50.14%	1,641	38.15%	244,888	48.6%
Unknown	0	0.0%	0	0.0%	528	12.28%	70,564	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,301	100.0%	503,880	100.0%	4,301	100.0%	503,880	100.0%
	Home Improvement							
Low	35	4.34%	313	1.1%	113	14.02%	2,093	7.39%
Moderate	94	11.66%	1,283	4.53%	175	21.71%	3,906	13.79%
<i>Low/Moderate Total</i>	<i>129</i>	<i>16.0%</i>	<i>1,596</i>	<i>5.63%</i>	<i>288</i>	<i>35.73%</i>	<i>5,999</i>	<i>21.17%</i>
Middle	430	53.35%	12,731	44.93%	215	26.67%	5,994	21.15%
Upper	247	30.65%	14,008	49.44%	267	33.13%	15,184	53.59%
Unknown	0	0.0%	0	0.0%	36	4.47%	1,158	4.09%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	806	100.0%	28,335	100.0%	806	100.0%	28,335	100.0%
	Multi-Family							
Low	4	7.27%	9,734	10.4%	0	0.0%	0	0.0%
Moderate	12	21.82%	16,965	18.13%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>29.09%</i>	<i>26,699</i>	<i>28.54%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	18	32.73%	14,948	15.98%	0	0.0%	0	0.0%
Upper	21	38.18%	51,916	55.49%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	55	100.0%	93,563	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	93,563	100.0%	55	100.0%	93,563	100.0%
	HMDA Totals							
Low	170	1.44%	18,125	1.19%	961	8.14%	57,526	3.79%
Moderate	878	7.44%	76,105	5.01%	2,357	19.96%	194,135	12.78%
<i>Low/Moderate Total</i>	<i>1,048</i>	<i>8.88%</i>	<i>94,230</i>	<i>6.2%</i>	<i>3,318</i>	<i>28.1%</i>	<i>251,661</i>	<i>16.57%</i>
Middle	5,918	50.12%	591,625	38.95%	2,766	23.42%	293,455	19.32%
Upper	4,842	41.01%	833,182	54.85%	4,196	35.54%	696,389	45.84%
Unknown	0	0.0%	0	0.0%	1,528	12.94%	277,532	18.27%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11,808	100.0%	1,519,037	100.0%	11,808	100.0%	1,519,037	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Lima MSA 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	11	1.34%	556	0.64%	121	14.74%	7,713	8.85%
Moderate	54	6.58%	3,060	3.51%	217	26.43%	17,927	20.57%
<i>Low/Moderate Total</i>	<i>65</i>	<i>7.92%</i>	<i>3,616</i>	<i>4.15%</i>	<i>338</i>	<i>41.17%</i>	<i>25,640</i>	<i>29.43%</i>
Middle	445	54.2%	41,142	47.22%	193	23.51%	21,923	25.16%
Upper	311	37.88%	42,376	48.63%	198	24.12%	31,859	36.56%
Unknown	0	0.0%	0	0.0%	92	11.21%	7,712	8.85%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	821	100.0%	87,134	100.0%	821	100.0%	87,134	100.0%
	Refinance							
Low	47	2.02%	2,386	0.9%	184	7.89%	12,143	4.6%
Moderate	95	4.08%	6,359	2.41%	438	18.79%	35,734	13.54%
<i>Low/Moderate Total</i>	<i>142</i>	<i>6.09%</i>	<i>8,745</i>	<i>3.31%</i>	<i>622</i>	<i>26.68%</i>	<i>47,877</i>	<i>18.14%</i>
Middle	1,184	50.79%	123,385	46.75%	642	27.54%	62,988	23.87%
Upper	1,005	43.11%	131,783	49.93%	902	38.7%	134,541	50.98%
Unknown	0	0.0%	0	0.0%	165	7.08%	18,507	7.01%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,331	100.0%	263,913	100.0%	2,331	100.0%	263,913	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	7	10.61%	246	6.83%
Moderate	4	6.06%	53	1.47%	9	13.64%	307	8.53%
<i>Low/Moderate Total</i>	<i>4</i>	<i>6.06%</i>	<i>53</i>	<i>1.47%</i>	<i>16</i>	<i>24.24%</i>	<i>553</i>	<i>15.36%</i>
Middle	43	65.15%	2,415	67.08%	14	21.21%	552	15.33%
Upper	19	28.79%	1,132	31.44%	30	45.45%	2,009	55.81%
Unknown	0	0.0%	0	0.0%	6	9.09%	486	13.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	66	100.0%	3,600	100.0%	66	100.0%	3,600	100.0%
	Multi-Family							
Low	4	50.0%	3,587	40.52%	0	0.0%	0	0.0%
Moderate	2	25.0%	4,709	53.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>75.0%</i>	<i>8,296</i>	<i>93.72%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	12.5%	278	3.14%	0	0.0%	0	0.0%
Upper	1	12.5%	278	3.14%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	8,852	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	8,852	100.0%	8	100.0%	8,852	100.0%
	HMDA Totals							
Low	62	1.92%	6,529	1.8%	312	9.67%	20,102	5.53%
Moderate	155	4.8%	14,181	3.9%	664	20.58%	53,968	14.85%
<i>Low/Moderate Total</i>	<i>217</i>	<i>6.73%</i>	<i>20,710</i>	<i>5.7%</i>	<i>976</i>	<i>30.25%</i>	<i>74,070</i>	<i>20.38%</i>
Middle	1,673	51.86%	167,220	46.0%	849	26.32%	85,463	23.51%
Upper	1,336	41.41%	175,569	48.3%	1,130	35.03%	168,409	46.33%
Unknown	0	0.0%	0	0.0%	271	8.4%	35,557	9.78%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,226	100.0%	363,499	100.0%	3,226	100.0%	363,499	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Lima MSA 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	19	1.95%	1,011	0.94%	105	10.76%	6,340	5.92%
Moderate	58	5.94%	3,901	3.64%	227	23.26%	18,219	17.02%
<i>Low/Moderate Total</i>	<i>77</i>	<i>7.89%</i>	<i>4,912</i>	<i>4.59%</i>	<i>332</i>	<i>34.02%</i>	<i>24,559</i>	<i>22.94%</i>
Middle	510	52.25%	50,005	46.71%	231	23.67%	23,476	21.93%
Upper	389	39.86%	52,130	48.7%	321	32.89%	50,376	47.06%
Unknown	0	0.0%	0	0.0%	92	9.43%	8,636	8.07%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	976	100.0%	107,047	100.0%	976	100.0%	107,047	100.0%
	Refinance							
Low	34	2.5%	1,454	1.01%	100	7.35%	5,507	3.81%
Moderate	88	6.47%	5,224	3.61%	254	18.66%	19,019	13.16%
<i>Low/Moderate Total</i>	<i>122</i>	<i>8.96%</i>	<i>6,678</i>	<i>4.62%</i>	<i>354</i>	<i>26.01%</i>	<i>24,526</i>	<i>16.97%</i>
Middle	731	53.71%	74,664	51.66%	350	25.72%	33,437	23.13%
Upper	508	37.33%	63,196	43.72%	498	36.59%	66,407	45.94%
Unknown	0	0.0%	0	0.0%	159	11.68%	20,168	13.95%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,361	100.0%	144,538	100.0%	1,361	100.0%	144,538	100.0%
	Home Improvement							
Low	4	5.0%	134	3.47%	9	11.25%	263	6.81%
Moderate	2	2.5%	21	0.54%	14	17.5%	626	16.22%
<i>Low/Moderate Total</i>	<i>6</i>	<i>7.5%</i>	<i>155</i>	<i>4.02%</i>	<i>23</i>	<i>28.75%</i>	<i>889</i>	<i>23.03%</i>
Middle	49	61.25%	1,976	51.19%	24	30.0%	1,168	30.26%
Upper	25	31.25%	1,729	44.79%	29	36.25%	1,575	40.8%
Unknown	0	0.0%	0	0.0%	4	5.0%	228	5.91%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	80	100.0%	3,860	100.0%	80	100.0%	3,860	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	36.36%	3,677	78.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>36.36%</i>	<i>3,677</i>	<i>78.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	7	63.64%	1,025	21.8%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	11	100.0%	4,702	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	4,702	100.0%	11	100.0%	4,702	100.0%
	HMDA Totals							
Low	57	2.35%	2,599	1.0%	214	8.81%	12,110	4.66%
Moderate	152	6.26%	12,823	4.93%	495	20.39%	37,864	14.55%
<i>Low/Moderate Total</i>	<i>209</i>	<i>8.61%</i>	<i>15,422</i>	<i>5.93%</i>	<i>709</i>	<i>29.2%</i>	<i>49,974</i>	<i>19.21%</i>
Middle	1,297	53.42%	127,670	49.08%	605	24.92%	58,081	22.33%
Upper	922	37.97%	117,055	45.0%	848	34.93%	118,358	45.5%
Unknown	0	0.0%	0	0.0%	266	10.96%	33,734	12.97%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,428	100.0%	260,147	100.0%	2,428	100.0%	260,147	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Lima MSA 2014

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	36	3.15%	1,701	1.38%	113	9.88%	6,736	5.46%
Moderate	79	6.91%	5,187	4.21%	255	22.29%	20,363	16.52%
<i>Low/Moderate Total</i>	<i>115</i>	<i>10.05%</i>	<i>6,888</i>	<i>5.59%</i>	<i>368</i>	<i>32.17%</i>	<i>27,099</i>	<i>21.98%</i>
Middle	576	50.35%	56,189	45.58%	290	25.35%	29,817	24.19%
Upper	453	39.6%	60,199	48.83%	355	31.03%	53,557	43.44%
Unknown	0	0.0%	0	0.0%	131	11.45%	12,803	10.39%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,144	100.0%	123,276	100.0%	1,144	100.0%	123,276	100.0%
	Refinance							
Low	23	3.54%	1,226	1.9%	52	8.01%	2,625	4.07%
Moderate	45	6.93%	2,466	3.83%	130	20.03%	9,700	15.05%
<i>Low/Moderate Total</i>	<i>68</i>	<i>10.48%</i>	<i>3,692</i>	<i>5.73%</i>	<i>182</i>	<i>28.04%</i>	<i>12,325</i>	<i>19.12%</i>
Middle	328	50.54%	30,226	46.88%	162	24.96%	13,765	21.35%
Upper	253	38.98%	30,551	47.39%	233	35.9%	30,389	47.14%
Unknown	0	0.0%	0	0.0%	72	11.09%	7,990	12.39%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	649	100.0%	64,469	100.0%	649	100.0%	64,469	100.0%
	Home Improvement							
Low	2	2.5%	64	2.38%	9	11.25%	122	4.54%
Moderate	5	6.25%	154	5.74%	17	21.25%	509	18.96%
<i>Low/Moderate Total</i>	<i>7</i>	<i>8.75%</i>	<i>218</i>	<i>8.12%</i>	<i>26</i>	<i>32.5%</i>	<i>631</i>	<i>23.5%</i>
Middle	37	46.25%	1,236	46.03%	11	13.75%	294	10.95%
Upper	36	45.0%	1,231	45.85%	39	48.75%	1,716	63.91%
Unknown	0	0.0%	0	0.0%	4	5.0%	44	1.64%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	80	100.0%	2,685	100.0%	80	100.0%	2,685	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	100.0%	3,067	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	3,067	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	3,067	100.0%	2	100.0%	3,067	100.0%
	HMDA Totals							
Low	61	3.25%	2,991	1.55%	174	9.28%	9,483	4.9%
Moderate	129	6.88%	7,807	4.03%	402	21.44%	30,572	15.8%
<i>Low/Moderate Total</i>	<i>190</i>	<i>10.13%</i>	<i>10,798</i>	<i>5.58%</i>	<i>576</i>	<i>30.72%</i>	<i>40,055</i>	<i>20.7%</i>
Middle	943	50.29%	90,718	46.88%	463	24.69%	43,876	22.68%
Upper	742	39.57%	91,981	47.54%	627	33.44%	85,662	44.27%
Unknown	0	0.0%	0	0.0%	209	11.15%	23,904	12.35%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,875	100.0%	193,497	100.0%	1,875	100.0%	193,497	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Fort Wayne MSA 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	107	1.47%	7,050	0.78%	1,275	17.54%	92,962	10.23%
Moderate	977	13.44%	71,360	7.85%	1,799	24.74%	182,111	20.04%
<i>Low/Moderate Total</i>	<i>1,084</i>	<i>14.91%</i>	<i>78,410</i>	<i>8.63%</i>	<i>3,074</i>	<i>42.28%</i>	<i>275,073</i>	<i>30.27%</i>
Middle	2,825	38.85%	282,224	31.06%	1,419	19.52%	185,450	20.41%
Upper	3,362	46.24%	548,024	60.31%	1,642	22.58%	324,918	35.76%
Unknown	0	0.0%	0	0.0%	1,136	15.62%	123,217	13.56%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,271	100.0%	908,658	100.0%	7,271	100.0%	908,658	100.0%
	Refinance							
Low	90	0.69%	5,415	0.32%	1,039	7.95%	75,586	4.43%
Moderate	1,269	9.71%	101,901	5.97%	2,348	17.97%	214,399	12.56%
<i>Low/Moderate Total</i>	<i>1,359</i>	<i>10.4%</i>	<i>107,316</i>	<i>6.29%</i>	<i>3,387</i>	<i>25.92%</i>	<i>289,985</i>	<i>16.99%</i>
Middle	4,755	36.39%	500,584	29.33%	2,926	22.39%	337,160	19.75%
Upper	6,953	53.21%	1,099,060	64.39%	4,526	34.64%	782,175	45.82%
Unknown	0	0.0%	0	0.0%	2,228	17.05%	297,640	17.44%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13,067	100.0%	1,706,960	100.0%	13,067	100.0%	1,706,960	100.0%
	Home Improvement							
Low	13	2.59%	194	0.68%	71	14.14%	1,907	6.72%
Moderate	89	17.73%	2,362	8.32%	131	26.1%	4,952	17.44%
<i>Low/Moderate Total</i>	<i>102</i>	<i>20.32%</i>	<i>2,556</i>	<i>9.0%</i>	<i>202</i>	<i>40.24%</i>	<i>6,859</i>	<i>24.16%</i>
Middle	223	44.42%	9,635	33.94%	115	22.91%	5,714	20.13%
Upper	177	35.26%	16,197	57.06%	171	34.06%	14,169	49.91%
Unknown	0	0.0%	0	0.0%	14	2.79%	1,646	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	502	100.0%	28,388	100.0%	502	100.0%	28,388	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	21.43%	12,923	12.11%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>21.43%</i>	<i>12,923</i>	<i>12.11%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	6	42.86%	28,453	26.67%	0	0.0%	0	0.0%
Upper	5	35.71%	65,316	61.22%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	14	100.0%	106,692	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	106,692	100.0%	14	100.0%	106,692	100.0%
	HMDA Totals							
Low	210	1.01%	12,659	0.46%	2,385	11.44%	170,455	6.2%
Moderate	2,338	11.21%	188,546	6.85%	4,278	20.51%	401,462	14.59%
<i>Low/Moderate Total</i>	<i>2,548</i>	<i>12.22%</i>	<i>201,205</i>	<i>7.31%</i>	<i>6,663</i>	<i>31.95%</i>	<i>571,917</i>	<i>20.79%</i>
Middle	7,809	37.45%	820,896	29.84%	4,460	21.39%	528,324	19.21%
Upper	10,497	50.34%	1,728,597	62.84%	6,339	30.4%	1,121,262	40.76%
Unknown	0	0.0%	0	0.0%	3,392	16.27%	529,195	19.24%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20,854	100.0%	2,750,698	100.0%	20,854	100.0%	2,750,698	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Fort Wayne MSA 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	82	1.05%	4,603	0.46%	1,068	13.71%	82,362	8.15%
Moderate	1,040	13.35%	80,724	7.99%	1,968	25.26%	201,235	19.91%
<i>Low/Moderate Total</i>	<i>1,122</i>	<i>14.4%</i>	<i>85,327</i>	<i>8.44%</i>	<i>3,036</i>	<i>38.97%</i>	<i>283,597</i>	<i>28.06%</i>
Middle	3,149	40.42%	333,534	33.0%	1,651	21.19%	215,432	21.31%
Upper	3,519	45.17%	591,992	58.56%	1,943	24.94%	383,551	37.94%
Unknown	0	0.0%	0	0.0%	1,160	14.89%	128,273	12.69%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,790	100.0%	1,010,853	100.0%	7,790	100.0%	1,010,853	100.0%
	Refinance							
Low	129	1.51%	7,357	0.62%	767	8.98%	50,186	4.26%
Moderate	1,130	13.23%	81,002	6.87%	1,585	18.55%	132,924	11.27%
<i>Low/Moderate Total</i>	<i>1,259</i>	<i>14.74%</i>	<i>88,359</i>	<i>7.49%</i>	<i>2,352</i>	<i>27.53%</i>	<i>183,110</i>	<i>15.53%</i>
Middle	3,450	40.38%	384,745	32.63%	1,835	21.48%	189,186	16.05%
Upper	3,835	44.89%	705,975	59.88%	2,722	31.86%	416,253	35.3%
Unknown	0	0.0%	0	0.0%	1,635	19.14%	390,530	33.12%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8,544	100.0%	1,179,079	100.0%	8,544	100.0%	1,179,079	100.0%
	Home Improvement							
Low	28	4.85%	521	1.86%	68	11.79%	1,796	6.4%
Moderate	96	16.64%	2,537	9.04%	142	24.61%	4,139	14.75%
<i>Low/Moderate Total</i>	<i>124</i>	<i>21.49%</i>	<i>3,058</i>	<i>10.9%</i>	<i>210</i>	<i>36.4%</i>	<i>5,935</i>	<i>21.15%</i>
Middle	271	46.97%	13,197	47.04%	124	21.49%	4,794	17.09%
Upper	182	31.54%	11,801	42.06%	226	39.17%	15,980	56.96%
Unknown	0	0.0%	0	0.0%	17	2.95%	1,347	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	577	100.0%	28,056	100.0%	577	100.0%	28,056	100.0%
	Multi-Family							
Low	4	17.39%	4,856	9.56%	0	0.0%	0	0.0%
Moderate	7	30.43%	20,064	39.51%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>11</i>	<i>47.83%</i>	<i>24,920</i>	<i>49.07%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	9	39.13%	9,884	19.46%	0	0.0%	0	0.0%
Upper	3	13.04%	15,980	31.47%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	23	100.0%	50,784	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	50,784	100.0%	23	100.0%	50,784	100.0%
	HMDA Totals							
Low	243	1.43%	17,337	0.76%	1,903	11.24%	134,344	5.92%
Moderate	2,273	13.42%	184,327	8.12%	3,695	21.82%	338,298	14.91%
<i>Low/Moderate Total</i>	<i>2,516</i>	<i>14.86%</i>	<i>201,664</i>	<i>8.89%</i>	<i>5,598</i>	<i>33.06%</i>	<i>472,642</i>	<i>20.83%</i>
Middle	6,879	40.62%	741,360	32.68%	3,610	21.32%	409,412	18.05%
Upper	7,539	44.52%	1,325,748	58.43%	4,891	28.88%	815,784	35.96%
Unknown	0	0.0%	0	0.0%	2,835	16.74%	570,934	25.16%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16,934	100.0%	2,268,772	100.0%	16,934	100.0%	2,268,772	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Fort Wayne MSA 2014

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	82	1.11%	5,526	0.58%	833	11.29%	60,496	6.35%
Moderate	1,084	14.69%	89,240	9.37%	1,680	22.77%	163,108	17.13%
<i>Low/Moderate Total</i>	<i>1,166</i>	<i>15.8%</i>	<i>94,766</i>	<i>9.95%</i>	<i>2,513</i>	<i>34.06%</i>	<i>223,604</i>	<i>23.49%</i>
Middle	3,152	42.72%	334,746	35.16%	1,467	19.88%	181,670	19.08%
Upper	3,061	41.48%	522,552	54.89%	1,978	26.81%	387,115	40.66%
Unknown	0	0.0%	0	0.0%	1,421	19.26%	159,675	16.77%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,379	100.0%	952,064	100.0%	7,379	100.0%	952,064	100.0%
	Refinance							
Low	65	1.89%	4,022	1.04%	318	9.24%	20,778	5.36%
Moderate	553	16.06%	42,281	10.9%	644	18.7%	51,670	13.33%
<i>Low/Moderate Total</i>	<i>618</i>	<i>17.95%</i>	<i>46,303</i>	<i>11.94%</i>	<i>962</i>	<i>27.94%</i>	<i>72,448</i>	<i>18.68%</i>
Middle	1,446	42.0%	143,448	36.99%	716	20.8%	71,556	18.45%
Upper	1,379	40.05%	198,006	51.06%	1,039	30.18%	152,343	39.29%
Unknown	0	0.0%	0	0.0%	726	21.09%	91,410	23.57%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,443	100.0%	387,757	100.0%	3,443	100.0%	387,757	100.0%
	Home Improvement							
Low	28	3.93%	626	2.02%	85	11.92%	1,628	5.24%
Moderate	149	20.9%	5,676	18.28%	148	20.76%	4,432	14.27%
<i>Low/Moderate Total</i>	<i>177</i>	<i>24.82%</i>	<i>6,302</i>	<i>20.29%</i>	<i>233</i>	<i>32.68%</i>	<i>6,060</i>	<i>19.51%</i>
Middle	301	42.22%	10,744	34.6%	176	24.68%	5,713	18.4%
Upper	235	32.96%	14,009	45.11%	251	35.2%	14,910	48.01%
Unknown	0	0.0%	0	0.0%	53	7.43%	4,372	14.08%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	713	100.0%	31,055	100.0%	713	100.0%	31,055	100.0%
	Multi-Family							
Low	2	7.69%	2,298	1.96%	0	0.0%	0	0.0%
Moderate	8	30.77%	75,798	64.78%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>10</i>	<i>38.46%</i>	<i>78,096</i>	<i>66.74%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	12	46.15%	13,067	11.17%	0	0.0%	0	0.0%
Upper	4	15.38%	25,847	22.09%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	26	100.0%	117,010	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	117,010	100.0%	26	100.0%	117,010	100.0%
	HMDA Totals							
Low	177	1.53%	12,472	0.84%	1,236	10.69%	82,902	5.57%
Moderate	1,794	15.52%	212,995	14.32%	2,472	21.38%	219,210	14.73%
<i>Low/Moderate Total</i>	<i>1,971</i>	<i>17.05%</i>	<i>225,467</i>	<i>15.15%</i>	<i>3,708</i>	<i>32.07%</i>	<i>302,112</i>	<i>20.3%</i>
Middle	4,911	42.48%	502,005	33.74%	2,359	20.4%	258,939	17.4%
Upper	4,679	40.47%	760,414	51.11%	3,268	28.27%	554,368	37.26%
Unknown	0	0.0%	0	0.0%	2,226	19.25%	372,467	25.03%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11,561	100.0%	1,487,886	100.0%	11,561	100.0%	1,487,886	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Non-MSA Ohio 2012

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	215	5.65%	10,494	7.0%	4	0.49%	207	0.25%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	215	5.65%	10,494	7.0%	4	0.49%	207	0.25%	0	0.0%	0	0.0%
Middle	2,035	53.52%	81,617	54.45%	534	66.01%	55,193	66.78%	0	0.0%	0	0.0%
Upper	1,267	33.32%	55,033	36.72%	270	33.37%	27,235	32.95%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	285	7.5%	2,741	1.83%	1	0.12%	20	0.02%	0	0.0%	0	0.0%
Total	3,802	100%	149,885	100%	809	100%	82,655	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,125	29.59%	56,775	37.88%	634	78.37%	73,401	88.8%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	3,517	92.5%	48,563	32.4%	561	69.34%	21,624	26.16%	0	0.0%	0	0.0%
\$100,001 - \$250,000	140	3.68%	23,519	15.69%	152	18.79%	26,032	31.49%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	145	3.81%	77,803	51.91%	96	11.87%	34,999	42.34%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,802	100%	149,885	100%	809	100%	82,655	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Non-MSA Ohio 2013

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	109	5.42%	9,429	7.9%	2	0.32%	14	0.02%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	109	5.42%	9,429	7.9%	2	0.32%	14	0.02%	0	0.0%	0	0.0%
Middle	1,118	55.62%	72,059	60.39%	400	64.52%	38,100	63.81%	0	0.0%	0	0.0%
Upper	711	35.37%	37,111	31.1%	218	35.16%	21,594	36.17%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	72	3.58%	727	0.61%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,010	100%	119,326	100%	620	100%	59,708	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	886	44.08%	42,548	35.66%	473	76.29%	51,455	86.18%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,751	87.11%	29,034	24.33%	432	69.68%	17,041	28.54%	0	0.0%	0	0.0%
\$100,001 - \$250,000	126	6.27%	20,524	17.2%	132	21.29%	22,320	37.38%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	133	6.62%	69,768	58.47%	56	9.03%	20,347	34.08%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,010	100%	119,326	100%	620	100%	59,708	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Non-MSA Ohio 2014

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	132	6.07%	15,720	10.57%	3	0.42%	402	0.53%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	132	6.07%	15,720	10.57%	3	0.42%	402	0.53%	0	0.0%	0	0.0%
Middle	1,248	57.43%	81,548	54.85%	478	66.76%	52,441	69.44%	0	0.0%	0	0.0%
Upper	715	32.9%	50,652	34.07%	233	32.54%	22,653	30.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	78	3.59%	763	0.51%	2	0.28%	20	0.03%	0	0.0%	0	0.0%
Total	2,173	100%	148,683	100%	716	100%	75,516	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	970	44.64%	47,972	32.26%	529	73.88%	58,987	78.11%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,863	85.73%	33,931	22.82%	474	66.2%	18,796	24.89%	0	0.0%	0	0.0%
\$100,001 - \$250,000	149	6.86%	25,006	16.82%	169	23.6%	29,582	39.17%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	161	7.41%	89,746	60.36%	73	10.2%	27,138	35.94%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,173	100%	148,683	100%	716	100%	75,516	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Toledo MSA 2012

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	626	6.09%	34,354	7.19%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,154	11.23%	64,027	13.39%	3	0.54%	458	0.72%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,780	17.32%	98,381	20.58%	3	0.54%	458	0.72%	0	0.0%	0	0.0%
Middle	4,576	44.54%	217,206	45.43%	463	83.73%	52,972	83.11%	0	0.0%	0	0.0%
Upper	3,531	34.36%	159,533	33.37%	87	15.73%	10,309	16.17%	0	0.0%	0	0.0%
Unknown	3	0.03%	79	0.02%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	385	3.75%	2,884	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10,275	100%	478,083	100%	553	100%	63,739	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	3,239	31.52%	175,906	36.79%	459	83.0%	58,364	91.57%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	9,292	90.43%	126,349	26.43%	332	60.04%	11,717	18.38%	0	0.0%	0	0.0%
\$100,001 - \$250,000	453	4.41%	79,376	16.6%	143	25.86%	25,087	39.36%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	530	5.16%	272,358	56.97%	78	14.1%	26,935	42.26%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10,275	100%	478,083	100%	553	100%	63,739	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Toledo MSA 2013

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	335	5.16%	26,818	6.41%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	804	12.37%	59,966	14.34%	1	0.23%	100	0.23%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,139	17.53%	86,784	20.75%	1	0.23%	100	0.23%	0	0.0%	0	0.0%
Middle	2,831	43.57%	182,390	43.61%	350	81.4%	36,615	84.19%	0	0.0%	0	0.0%
Upper	2,426	37.33%	148,106	35.41%	79	18.37%	6,778	15.58%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	102	1.57%	975	0.23%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,498	100%	418,255	100%	430	100%	43,493	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	2,842	43.74%	124,176	29.69%	341	79.3%	32,889	75.62%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	5,654	87.01%	97,263	23.25%	289	67.21%	10,320	23.73%	0	0.0%	0	0.0%
\$100,001 - \$250,000	385	5.92%	67,551	16.15%	94	21.86%	15,741	36.19%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	459	7.06%	253,441	60.59%	47	10.93%	17,432	40.08%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,498	100%	418,255	100%	430	100%	43,493	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Toledo MSA 2014

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	314	4.39%	24,938	5.95%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	777	10.86%	50,041	11.94%	1	0.19%	230	0.39%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,091	15.25%	74,979	17.89%	1	0.19%	230	0.39%	0	0.0%	0	0.0%
Middle	3,283	45.9%	213,367	50.9%	425	80.04%	47,121	80.74%	0	0.0%	0	0.0%
Upper	2,693	37.65%	129,380	30.86%	104	19.59%	11,003	18.85%	0	0.0%	0	0.0%
Unknown	1	0.01%	10	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	84	1.17%	1,446	0.34%	1	0.19%	10	0.02%	0	0.0%	0	0.0%
Total	7,152	100%	419,182	100%	531	100%	58,364	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	3,166	44.27%	132,893	31.7%	434	81.73%	46,574	79.8%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	6,306	88.17%	108,778	25.95%	343	64.6%	14,207	24.34%	0	0.0%	0	0.0%
\$100,001 - \$250,000	393	5.49%	70,234	16.76%	124	23.35%	21,647	37.09%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	453	6.33%	240,170	57.29%	64	12.05%	22,510	38.57%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,152	100%	419,182	100%	531	100%	58,364	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Lima MSA 2012

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	232	12.19%	11,885	13.94%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	193	10.14%	9,190	10.78%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	425	22.33%	21,075	24.71%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	860	45.19%	36,080	42.31%	130	89.04%	13,113	81.95%	0	0.0%	0	0.0%
Upper	526	27.64%	26,614	31.21%	16	10.96%	2,889	18.05%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	92	4.83%	1,511	1.77%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,903	100%	85,280	100%	146	100%	16,002	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	381	20.02%	25,791	30.24%	119	81.51%	11,378	71.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,729	90.86%	20,032	23.49%	105	71.92%	4,988	31.17%	0	0.0%	0	0.0%
\$100,001 - \$250,000	85	4.47%	15,334	17.98%	22	15.07%	3,668	22.92%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	89	4.68%	49,914	58.53%	19	13.01%	7,346	45.91%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,903	100%	85,280	100%	146	100%	16,002	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Lima MSA 2013

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	126	12.13%	11,165	18.14%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	116	11.16%	4,760	7.73%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	242	23.29%	15,925	25.87%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	475	45.72%	25,935	42.14%	118	86.13%	12,750	83.33%	0	0.0%	0	0.0%
Upper	301	28.97%	19,376	31.48%	18	13.14%	2,295	15.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	21	2.02%	316	0.51%	1	0.73%	255	1.67%	0	0.0%	0	0.0%
Total	1,039	100%	61,552	100%	137	100%	15,300	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	317	30.51%	14,019	22.78%	106	77.37%	9,140	59.74%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	902	86.81%	13,107	21.29%	91	66.42%	4,092	26.75%	0	0.0%	0	0.0%
\$100,001 - \$250,000	72	6.93%	13,302	21.61%	30	21.9%	4,890	31.96%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	65	6.26%	35,143	57.09%	16	11.68%	6,318	41.29%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,039	100%	61,552	100%	137	100%	15,300	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Lima MSA 2014

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	148	12.98%	11,497	17.37%	2	1.54%	206	1.29%	0	0.0%	0	0.0%
Moderate	111	9.74%	6,837	10.33%	1	0.77%	104	0.65%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	259	22.72%	18,334	27.7%	3	2.31%	310	1.95%	0	0.0%	0	0.0%
Middle	513	45.0%	27,074	40.9%	105	80.77%	12,595	79.04%	0	0.0%	0	0.0%
Upper	352	30.88%	20,563	31.06%	21	16.15%	2,805	17.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	16	1.4%	225	0.34%	1	0.77%	225	1.41%	0	0.0%	0	0.0%
Total	1,140	100%	66,196	100%	130	100%	15,935	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	374	32.81%	16,855	25.46%	92	70.77%	9,613	60.33%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,007	88.33%	14,031	21.2%	78	60.0%	3,535	22.18%	0	0.0%	0	0.0%
\$100,001 - \$250,000	61	5.35%	11,552	17.45%	34	26.15%	5,528	34.69%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	72	6.32%	40,613	61.35%	18	13.85%	6,872	43.13%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,140	100%	66,196	100%	130	100%	15,935	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Fort Wayne MSA 2012

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	681	8.92%	39,687	11.28%	1	0.45%	2	0.01%	0	0.0%	0	0.0%
Moderate	1,525	19.97%	72,936	20.73%	2	0.91%	520	2.42%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	2,206	28.89%	112,623	32.01%	3	1.36%	522	2.43%	0	0.0%	0	0.0%
Middle	2,985	39.1%	124,864	35.49%	145	65.91%	12,713	59.24%	0	0.0%	0	0.0%
Upper	2,138	28.0%	110,589	31.44%	71	32.27%	7,975	37.16%	0	0.0%	0	0.0%
Unknown	23	0.3%	721	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	283	3.71%	3,005	0.85%	1	0.45%	250	1.16%	0	0.0%	0	0.0%
Total	7,635	100%	351,802	100%	220	100%	21,460	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,283	29.9%	116,774	33.19%	139	63.18%	16,050	74.79%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	6,975	91.36%	100,531	28.58%	155	70.45%	4,991	23.26%	0	0.0%	0	0.0%
\$100,001 - \$250,000	287	3.76%	52,124	14.82%	41	18.64%	7,705	35.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	373	4.89%	199,147	56.61%	24	10.91%	8,764	40.84%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,635	100%	351,802	100%	220	100%	21,460	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Fort Wayne MSA 2013

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	625	10.76%	39,741	11.46%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,201	20.67%	74,873	21.59%	2	0.88%	348	1.6%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,826	31.43%	114,614	33.05%	2	0.88%	348	1.6%	0	0.0%	0	0.0%
Middle	2,155	37.09%	134,214	38.7%	158	69.6%	15,965	73.33%	0	0.0%	0	0.0%
Upper	1,693	29.14%	95,637	27.57%	67	29.52%	5,457	25.07%	0	0.0%	0	0.0%
Unknown	16	0.28%	707	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	120	2.07%	1,657	0.48%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,810	100%	346,829	100%	227	100%	21,770	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,476	42.62%	111,694	32.2%	141	62.11%	15,894	73.01%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	5,141	88.49%	85,795	24.74%	164	72.25%	5,297	24.33%	0	0.0%	0	0.0%
\$100,001 - \$250,000	300	5.16%	52,678	15.19%	39	17.18%	7,253	33.32%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	369	6.35%	208,356	60.07%	24	10.57%	9,220	42.35%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,810	100%	346,829	100%	227	100%	21,770	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: State Bank and Trust Defiance

Fort Wayne MSA 2014

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	570	9.24%	38,790	11.39%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,307	21.19%	68,997	20.27%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,877	30.43%	107,787	31.66%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2,274	36.86%	136,706	40.16%	132	65.67%	12,847	72.88%	0	0.0%	0	0.0%
Upper	1,907	30.91%	93,236	27.39%	69	34.33%	4,781	27.12%	0	0.0%	0	0.0%
Unknown	18	0.29%	1,590	0.47%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	93	1.51%	1,112	0.33%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,169	100%	340,431	100%	201	100%	17,628	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,674	43.35%	132,429	38.9%	134	66.67%	12,976	73.61%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	5,471	88.69%	93,463	27.45%	149	74.13%	5,229	29.66%	0	0.0%	0	0.0%
\$100,001 - \$250,000	357	5.79%	62,023	18.22%	37	18.41%	6,682	37.91%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	341	5.53%	184,945	54.33%	15	7.46%	5,717	32.43%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,169	100%	340,431	100%	201	100%	17,628	100%	0	0.0%	0	0.0%

APPENDIX D

CRA BRANCH AND ATM TABLES

Geographic Distribution of Branches

Analysis Year: 2014

Exam: State Bank and Trust Defiance

Assessment Area(s): Fort Wayne MSA 2014

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	13	12.4%	7.9%	9.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0	28	26.7%	26.1%	22.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	0	0.0%	0	0	0	0	0	38	36.2%	39.1%	38.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	1	100.0%	0	0	0	0	0	25	23.8%	26.9%	30.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	1	1.0%	0.0%	0.3%
	DTO	0		0	0	0						
	LS	0		0	0							
<i>Totals</i>	Total	1	100.0%	0	0	0	0	0	105	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Closed branches are only included in the "Closed" columns and are not included in any other totals

LPOs not included in totals.

Geographic Distribution of ATMs

Exam: State Bank and Trust Defiance

Analysis Year: 2014

Assessment Area(s): Fort Wayne MSA 2014

Tract Income Levels	ATMS										DEMOGRAPHICS				
	Total ATMS		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	12.4%	7.9%	9.2%
	Stand Alone	0		0		0	0	0		0	0				
Moderate	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	28	26.7%	26.1%	22.0%
	Stand Alone	0		0		0	0	0		0	0				
Middle	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	38	36.2%	39.1%	38.1%
	Stand Alone	0		0		0	0	0		0	0				
Upper	Total	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	25	23.8%	26.9%	30.4%
	Stand Alone	0		0		0	0	0		0	0				
Unknown	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.0%	0.0%	0.3%
	Stand Alone	0		0		0	0	0		0	0				
<i>Totals</i>	Total	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	105	100.0%	100.0%	100.0%
	Stand Alone	0		0		0	0	0		0	0				

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

Geographic Distribution of Branches

Analysis Year: 2014

Exam: State Bank and Trust Defiance

Assessment Area(s): Lima MSA 2014

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			5	15.2%	9.3%	15.5%
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			6	18.2%	13.9%	11.1%
	LS	0		0	0							
Middle	Total	1	100.0%	0	0	0	0	0				
	DTO	0		0	0	0			16	48.5%	49.5%	47.7%
	LS	0		0	0							
Upper	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			6	18.2%	27.3%	25.7%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
<i>Totals</i>	Total	1	100.0%	0	0	0	0	0				
	DTO	0		0	0	0			33	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Closed branches are only included in the "Closed" columns and are not included in any other totals

LPOs not included in totals.

Geographic Distribution of ATMs

Exam: State Bank and Trust Defiance

Analysis Year: 2014

Assessment Area(s): Lima MSA 2014

Tract Income Levels	ATMS										DEMOGRAPHICS				
	Total ATMS		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	15.2%	9.3%	15.5%
	Stand Alone	0		0		0	0	0		0	0				
Moderate	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	6	18.2%	13.9%	11.1%
	Stand Alone	0		0		0	0	0		0	0				
Middle	Total	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	16	48.5%	49.5%	47.7%
	Stand Alone	0		0		0	0	0		0	0				
Upper	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	6	18.2%	27.3%	25.7%
	Stand Alone	0		0		0	0	0		0	0				
Unknown	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	Stand Alone	0		0		0	0	0		0	0				
<i>Totals</i>	Total	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	33	100.0%	100.0%	100.0%
	Stand Alone	0		0		0	0	0		0	0				

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

Geographic Distribution of Branches

Analysis Year: 2014

Exam: State Bank and Trust Defiance

Assessment Area(s): Non Metro Northwest OH 2014

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	1	14.3%	0	0	0	0	0				
	DTO	0		0	0	0			4	8.5%	6.5%	6.1%
	LS	0		0	0							
Middle	Total	4	57.1%	0	0	0	0	0				
	DTO	0		0	0	0			30	63.8%	63.1%	60.7%
	LS	0		0	0							
Upper	Total	2	28.6%	0	0	0	0	0				
	DTO	0		0	0	0			13	27.7%	30.4%	33.1%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
<i>Totals</i>	Total	7	100.0%	0	0	0	0	0				
	DTO	0		0	0	0			47	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Closed branches are only included in the "Closed" columns and are not included in any other totals

LPOs not included in totals.

Geographic Distribution of ATMs

Exam: State Bank and Trust Defiance

Analysis Year: 2014

Assessment Area(s): Non Metro Northwest OH 2014

Tract Income Levels	ATMS										DEMOGRAPHICS				
	Total ATMS		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	Stand Alone	0		0		0	0	0		0	0				
Moderate	Total	2	14.3%	2	18.2%	0	0	0	0.0%	0	0	4	8.5%	6.5%	6.1%
	Stand Alone	1		1		0	0	0		0	0				
Middle	Total	8	57.1%	6	54.5%	0	0	2	66.7%	0	0	30	63.8%	63.1%	60.7%
	Stand Alone	3		1		0	0	2		0	0				
Upper	Total	4	28.6%	3	27.3%	0	0	1	33.3%	0	0	13	27.7%	30.4%	33.1%
	Stand Alone	2		1		0	0	1		0	0				
Unknown	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	Stand Alone	0		0		0	0	0		0	0				
Totals	Total	14	100.0%	11	100.0%	0	0	3	100.0%	0	0	47	100.0%	100.0%	100.0%
	Stand Alone	6		3		0	0	3		0	0				

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

Geographic Distribution of Branches

Analysis Year: 2014

Exam: State Bank and Trust Defiance

Assessment Area(s): Toledo MSA 2014

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			27	16.2%	9.5%	6.5%
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			30	18.0%	17.3%	13.8%
	LS	0		0	0							
Middle	Total	5	71.4%	0	0	0	0	0				
	DTO	0		0	0	0			72	43.1%	46.9%	45.8%
	LS	0		0	0							
Upper	Total	2	28.6%	0	0	0	0	0				
	DTO	0		0	0	0			36	21.6%	26.3%	33.8%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			2	1.2%	0.0%	0.1%
	LS	0		0	0							
<i>Totals</i>	Total	7	100.0%	0	0	0	0	0				
	DTO	0		0	0	0			167	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Closed branches are only included in the "Closed" columns and are not included in any other totals

LPOs not included in totals.

Geographic Distribution of ATMs

Exam: State Bank and Trust Defiance

Analysis Year: 2014

Assessment Area(s): Toledo MSA 2014

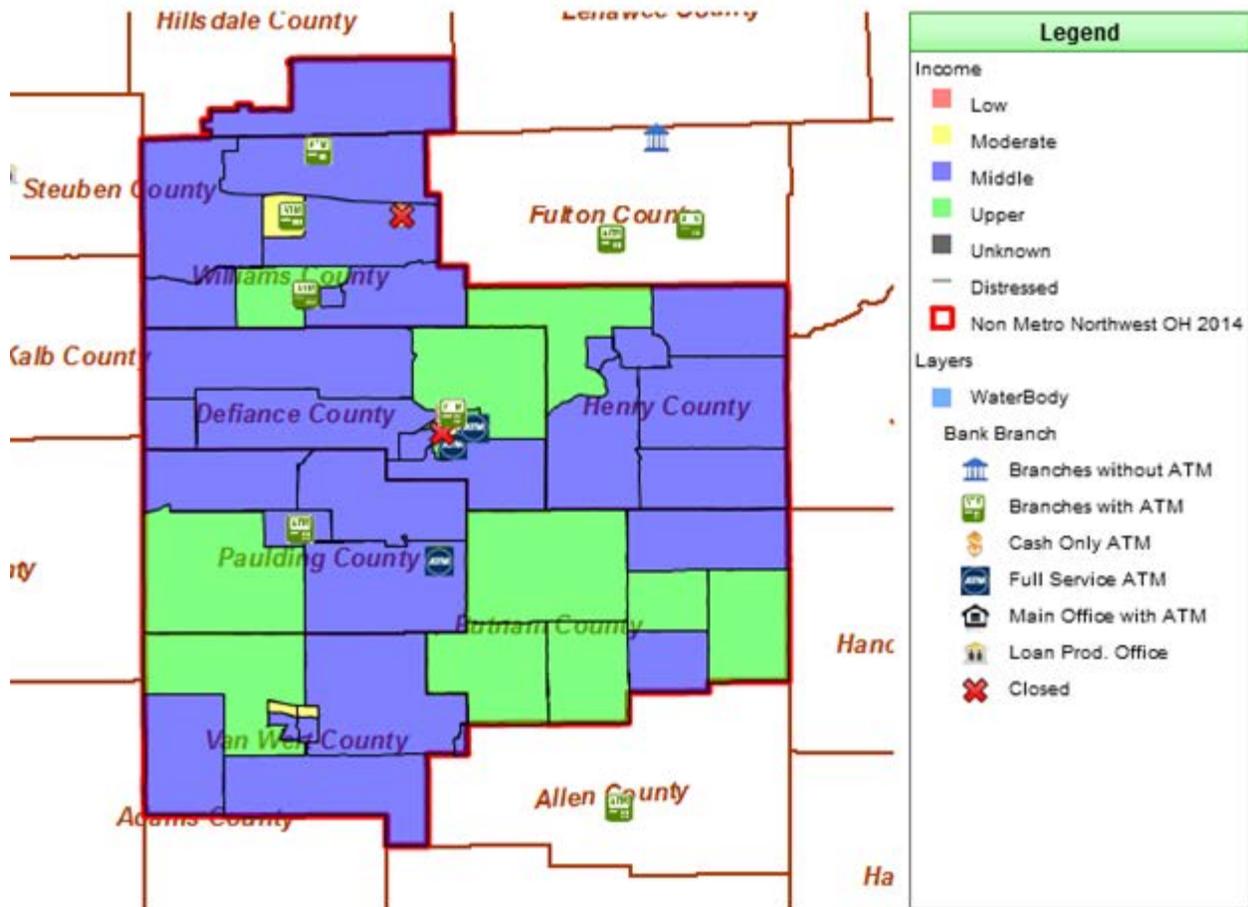
Tract Income Levels	ATMS										DEMOGRAPHICS				
	Total ATMS		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	27	16.2%	9.5%	6.5%
	Stand Alone	0		0		0	0	0		0	0				
Moderate	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	30	18.0%	17.3%	13.8%
	Stand Alone	0		0		0	0	0		0	0				
Middle	Total	4	66.7%	4	66.7%	0	0	0	0.0%	0	0	72	43.1%	46.9%	45.8%
	Stand Alone	0		0		0	0	0		0	0				
Upper	Total	2	33.3%	2	33.3%	0	0	0	0.0%	0	0	36	21.6%	26.3%	33.8%
	Stand Alone	0		0		0	0	0		0	0				
Unknown	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.2%	0.0%	0.1%
	Stand Alone	0		0		0	0	0		0	0				
<i>Totals</i>	Total	6	100.0%	6	100.0%	0	0	0	0.0%	0	0	167	100.0%	100.0%	100.0%
	Stand Alone	0		0		0	0	0		0	0				

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

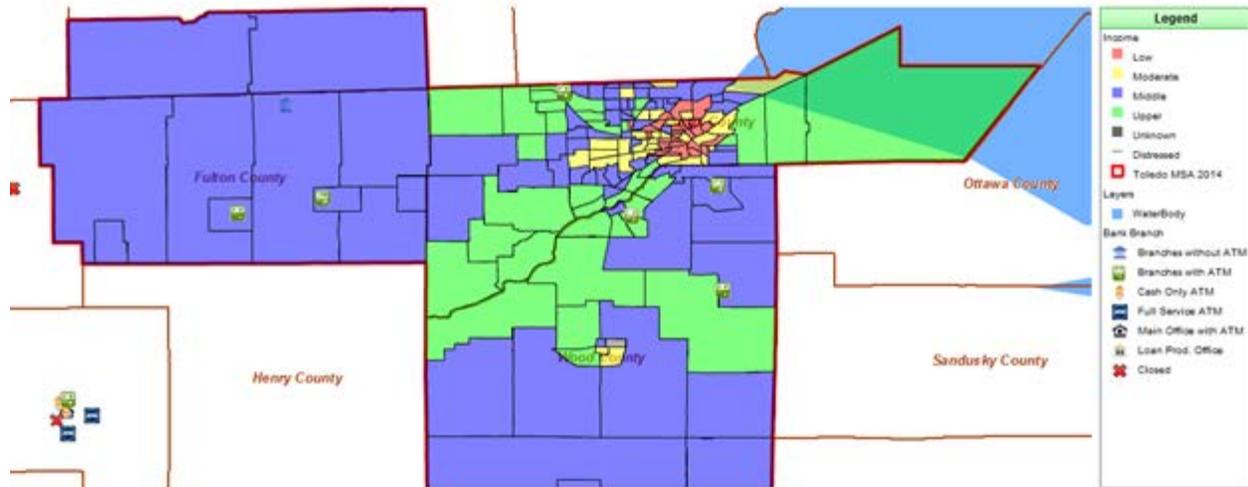
APPENDIX E

ASSESSMENT AREA MAPS

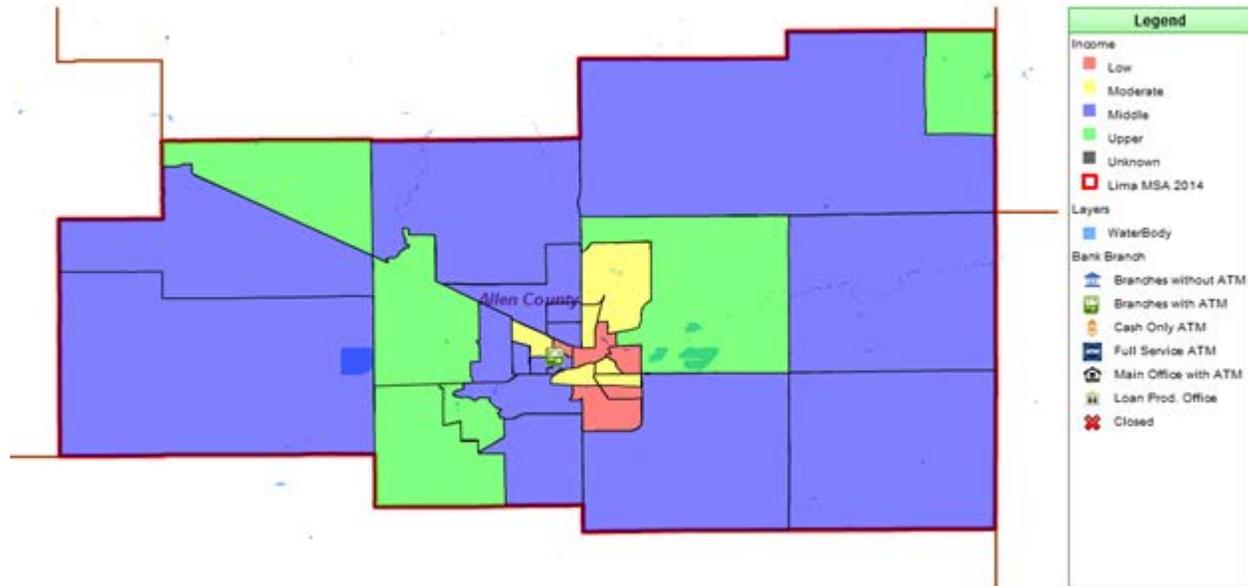
Assessment Area: Nonmetropolitan Northwest Ohio 2014



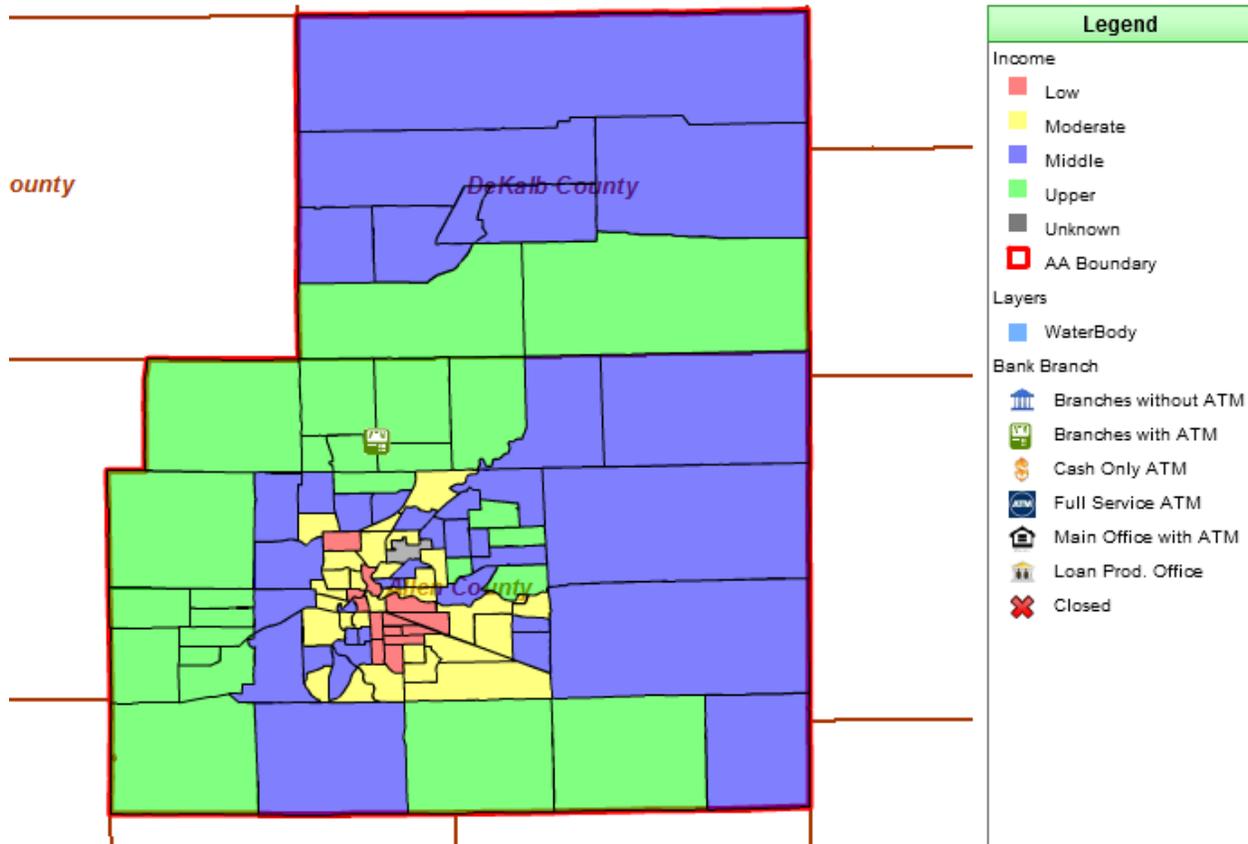
Assessment Area: Toledo MSA 2014



Assessment Area: Lima MSA 2014



Assessment Area: Fort Wayne MSA 2014



APPENDIX F

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 refinancings of home improvement and home purchase loans.

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

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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