

PUBLIC DISCLOSURE

June 4, 2012

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: "Satisfactory"

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

PERFORMANCE LEVELS	THE STATE BANK AND TRUST COMPANY		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		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 the bank's assessment areas;
- A poor geographic distribution of loans throughout the assessment areas;
- An excellent 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 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,
- A relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Overview

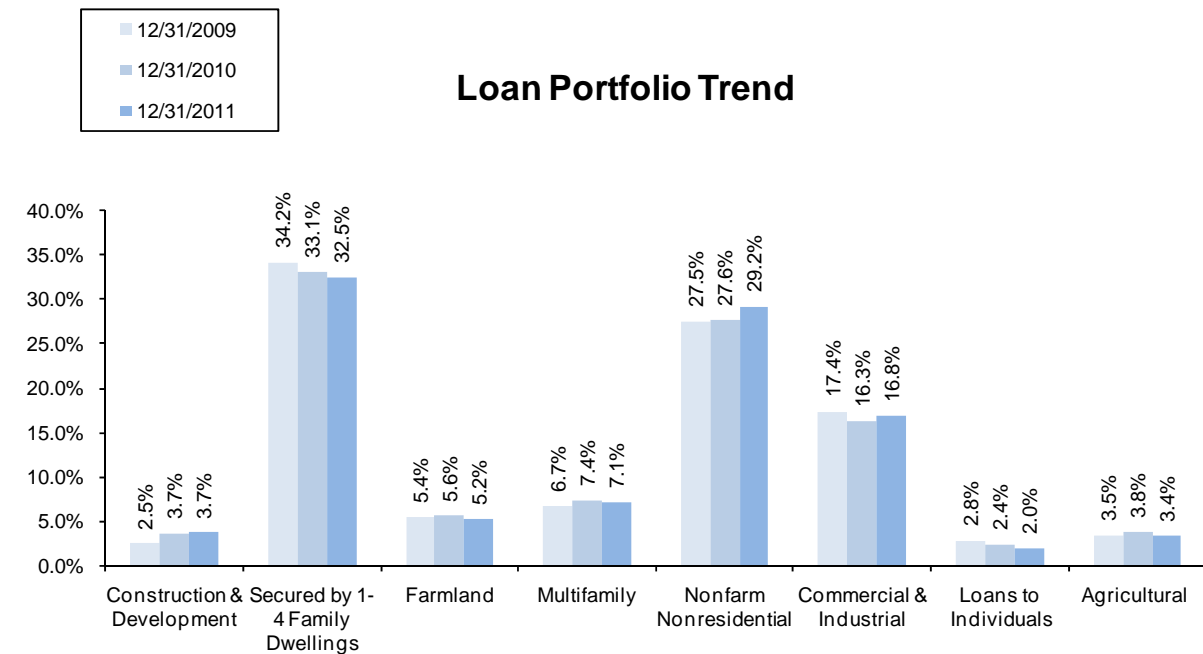
The State Bank and Trust Company (State Bank) is the sole banking subsidiary of Rurban Financial Corp. (Rurban). The bank's main office is located in Defiance, Ohio. As of March 31, 2012, Rurban reported total assets of \$646 million and State Bank reported total assets of \$642 million.

The bank has a total of 18 branches (16 of which have automated teller machines or ATMs), three stand-alone ATMs, and two stand-alone cash-only ATMs. The main office also has a stand-alone, drive-up ATM. State Bank has two non-deposit taking loan production offices located outside its delineated CRA footprint; one is located in Dublin, Ohio and the other is located in Angola, Indiana. Details of the locations and services provided by the bank's branches and ATMs are discussed under the service test. The bank has not opened or closed any branch offices since the previous evaluation.

State Bank is primarily a retail lender, offering a variety of consumer, commercial, and agricultural deposit and credit products. The bank also offers trust services. 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 the bank's overall loan portfolio is presented in the table and chart below.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2011		12/31/2010		12/31/2009	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	16,563	3.7%	16,177	3.7%	11,605	2.5%
Secured by One- to Four- Family Dwellings	144,487	32.5%	143,993	33.1%	159,134	34.2%
Other Real Estate: Farmland	23,202	5.2%	24,439	5.6%	25,278	5.4%
Multifamily	31,693	7.1%	32,418	7.4%	31,373	6.7%
Nonfarm nonresidential	129,818	29.2%	120,090	27.6%	128,024	27.5%
Commercial and Industrial	74,693	16.8%	71,032	16.3%	81,100	17.4%
Loans to Individuals	8,863	2.0%	10,653	2.4%	13,188	2.8%
Agricultural Loans	14,997	3.4%	16,390	3.8%	16,207	3.5%
Total	\$444,316	100.00%	\$435,192	100.00%	\$465,909	100.00%

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



State Bank is considered an intermediate small bank for the purposes of Regulation BB; however, management elected for the bank’s performance to be evaluated using the standards required for large banks. The bank is subject to the Home Mortgage Disclosure Act (HMDA) and submits Community Reinvestment Act (CRA) loan data to the Federal Reserve Board of Governors annually. Due to the bank having one branch in 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. The assessment area has not changed since the previous evaluation.

The following summarizes State Bank’s delineated CRA assessment area for purposes 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.

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

Economic Interview

According to the Federal Reserve Board's 2010 Annual Report, the economy expanded moderately during the second half of 2010 and early 2011. Financial markets improved in the autumn of 2010; however, unemployment improved only slightly.

Consumer spending increased moderately, although the housing market continued to be weak. Home building remained limited due to slow demand, the large inventory of foreclosed or distressed properties, and strict credit standards. Demand for apartments appeared to be increasing and occupancy rates were higher, indicating that some potential homebuyers chose to rent instead of purchasing.

Housing demand was impacted by tight credit standards, uncertainty about home values, and concerns about employment and income. Home prices decreased in the second half of 2010 after showing some stabilization earlier in the year. The number of foreclosures continued to climb sharply. Late in the third quarter, some institutions temporarily ceased some or all foreclosure proceedings due to documentation concerns.

Real business spending on equipment and software increased steadily in 2010. This growth was likely caused by needs to replace aging equipment, recommence spending delayed by the recession, and take advantage of improving business conditions. While equipment and software spending increased, spending on nonresidential properties remained depressed, although the rate of decline slowed somewhat. A large amount of vacant properties and low property prices were major contributors to the weak conditions in this market.

Inventory increased in the second half of 2010, commensurate with growth in final sales. Vehicle stocks rose strongly in the third quarter as dealers rebuilt inventory that had been depleted earlier in the year, although inventories declined in the fourth quarter as sales increased more rapidly than expected.

Financial Overview

Following are key financial information and ratios for State Bank as of March 31, 2012.

Key Financial Information as of March 31, 2012	\$ in Thousands
Total Assets	641,612
Total Deposits	536,621
Net Loans and Leases	444,968
Loans Secured by Real Estate	352,389
Consumer Loans	9,360
Commercial Loans	78,623
Agricultural Loans	10,927

Key Financial Ratios as of March 31, 2012	Percentage
Return on Average Assets	0.3
Net Loans and Leases to Total Assets	69.4
Total Deposits to Total Assets	83.6
Net Loans and Leases to Total Deposits	82.9
Loans Secured by Real Estate to Average Loans	79.5
Commercial Loans to Average Loans	17.7
Consumer Loans to Average Loans	2.1
Agricultural Loans to Average Loans	2.5

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 April 5, 2010. The lending test was rated “High Satisfactory,” the investment test was rated “High Satisfactory,” and the service test was rated “Low Satisfactory.”

SCOPE OF EXAMINATION

State Bank's lending performance was evaluated using loan data for the period of January 1, 2010 through December 31, 2011. Full-scope reviews were conducted for all four assessment areas. The loan products reviewed for this evaluation include mortgage loans subject to the reporting requirements of HMDA, consumer loans, small business loans, and small farm loans.

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. Further, in the Lima MSA motor vehicle, other secured loans, small business, and small farm loans were not reviewed due to limited loan volume. There were 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 geographic distribution of lending received less weight than the distribution of lending to borrowers of different income levels and businesses of different revenue sizes. Geographic distribution received less weight in the nonmetropolitan Ohio area and the Toledo and Fort Wayne MSAs due to the limited number of low- and moderate-income tracts and significant banking competition throughout these markets. However, geographic and borrower distribution were weighted equally in the Lima MSA.

The geographic distribution of loans was evaluated using data from the 2000 United States Census Bureau report unless otherwise indicated. In addition to the demographic comparisons, the bank's lending performance was also compared to the 2010 aggregate performance of all lenders required to report HMDA and CRA data within the respective areas. 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 the bank's involvement in community development activities (loans, investments, and services) for the period of April 6, 2010 through May 31, 2012 was also reviewed as part of this evaluation. Specifically, community development loans and investments funded by the bank since the previous evaluation were reviewed for the lending and investment tests. Community development services in which the bank has been involved since the previous evaluation were also considered for the service test.

The bank's performance in nonmetropolitan 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, Lima, 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	9	50.0%	63.8%	58.5%
Toledo, Ohio MSA 45780	7	38.9%	26.8%	26.3%
Lima, Ohio MSA 30620	1	5.6%	7.9%	9.7%
Fort Wayne, Indiana MSA 23060	1	5.6%	1.5%	5.6%
Totals	18	100.0%	100.0%	100.0%

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 lending is considered good in all three of Ohio's assessment areas. The 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 the assessment areas, as well as the bank's strategic objectives, economic conditions, and competitive factors, State Bank demonstrates a good responsiveness to local credit needs. State Bank operates in a highly competitive market and communities in its assessment areas have been significantly impacted by challenging economic times in recent years and are experiencing a slow recovery. Regardless, the bank ranked 17th out of 390 institutions in 2010 for HMDA lending and 15th out of 85 institutions for CRA lending in that same year amongst other reporters in the same market area.

Assessment Area Concentration

The table below shows the distribution of loans inside and outside the 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 the bank's assessment areas is the presence of its loan origination office in Dublin, Ohio.

Lending Inside and Outside the Assessment Area

Exam: SB&T Defiance

Loan Type - Description	Inside				Outside				Total			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
HE - Home Equity	738	79.4	28,759	76.8	192	20.6	8,689	23.2	930	100.0	37,448	100.0
MV - Motor Vehicle	313	96.0	3,718	94.4	13	4.0	222	5.6	326	100.0	3,940	100.0
OS - Other - Secured	302	97.1	3,025	94.2	9	2.9	186	5.8	311	100.0	3,211	100.0
OU - Other - Unsecured	43	97.7	175	97.8	1	2.3	4	2.2	44	100.0	179	100.0
Total Consumer related	1,396	86.7	35,677	79.7	215	13.3	9,101	20.3	1,611	100.0	44,778	100.0
Home Purchase	356	29.4	37,327	22.2	857	70.7	130,997	77.8	1,213	100.0	168,324	100.0
HI - Home Improvement	19	70.4	1,614	52.8	8	29.6	1,443	47.2	27	100.0	3,057	100.0
MF - Multi-Family Housing	8	72.7	7,945	80.7	3	27.3	1,900	19.3	11	100.0	9,845	100.0
RF - Refinancing	990	52.9	118,447	40.1	883	47.1	176,768	59.9	1,873	100.0	295,215	100.0
Total HMDA related	1,373	44.0	165,333	34.7	1,751	56.0	311,108	65.3	3,124	100.0	476,441	100.0
SB - Small Business and Small Business Secured by Real Estate	351	87.1	60,037	82.1	52	12.9	13,116	17.9	403	100.0	73,153	100.0
Total Small Bus. related	351	87.1	60,037	82.1	52	12.9	13,116	17.9	403	100.0	73,153	100.0
SF - Small Farm	240	98.0	25,256	97.9	5	2.0	533	2.1	245	100.0	25,789	100.0
Total Small Farm related	240	98.0	25,256	97.9	5	2.0	533	2.1	245	100.0	25,789	100.0
TOTAL LOANS	3,360	62.4	286,303	46.2	2,023	37.6	333,858	53.8	5,383	100.0	620,161	100.0

Geographic and Borrower Distribution

Overall, the geographic distribution of loans is considered poor and reflects a weaker performance than the distribution of loans by borrowers of different income levels. Overall, distribution of lending among borrowers of different income levels is considered excellent and the distribution to businesses of different revenue sizes is considered good. Geographic distribution is considered poor in the Toledo and Fort Wayne MSAs and is considered adequate in the Lima MSA and in nonmetropolitan Ohio. The borrower distribution is considered excellent in nonmetropolitan Ohio, good in the Toledo and Lima MSAs, and adequate in the Fort Wayne MSA. There were lending gaps noted in each of the assessment areas. Refer to the respective assessment area analyses for further details.

Community Development Loans

During this review period, the bank originated 49 community development loans totaling approximately \$11.3 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 each of its four assessments areas. Community development loans supported affordable housing, community services to low- and moderate-income individuals, and economic development.

Since the previous evaluation, State Bank has appointed an employee to the position of Small Business Development Officer in order to help facilitate Small Business Administration (SBA) loans. The bank also participates in other community development lending programs such as the USDA programs, Ohio GrowNOW program, the Ohio Energy Loan Fund, 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. Bank investments totaled \$2.5 million during this evaluation period. Approximately \$1.1 million was for the purchase of a new mortgage-backed security and \$1.3 million was the unamortized balance from three investments made during previous evaluation periods. The remaining \$42,518 consisted of new donations and other charitable contributions. The investments supported affordable housing, community services to low- and moderate-income individuals, economic development, and revitalization/stabilization. Investments reflect an excellent level of qualified community development investments in nonmetropolitan Ohio and the Toledo MSA and a significant level in the Fort Wayne MSA. However, the bank had a poor level of qualified community development investments in the Lima 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 all geographies, including 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 MSA and the Fort Wayne MSA could make it difficult for the bank to fully reach all portions of the assessment areas.

The bank has not opened or closed any banking offices since the previous evaluation. 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 the 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. Refer to the appendix for details regarding the distribution of banking centers and ATMs.

Community Development Services

State Bank provided a relatively high level of community development services. The community development service performance in nonmetropolitan Ohio and the Lima MSA were good and were 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 the Columbus, Ohio MSA is not part of the bank's assessment area, the bank also provided community development services in this MSA during this evaluation period.

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, grant application preparation, accounting and bookkeeping, and reviewing loan application requests.

Fair Lending or Other Illegal Credit Practices Review

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

STATE OF OHIO

CRA RATING FOR OHIO: “Satisfactory”
The Lending Test is rated: “High Satisfactory”
The Investment Test is rated: “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 poor geographic distribution of loans throughout the assessment area;
- An excellent 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,
- A relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of this evaluation for Ohio includes nonmetropolitan Ohio, the Toledo MSA 45780, and the Lima MSA 30620, all of which received full-scope reviews. 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 94.4% of the bank’s total lending activity, while deposits accounted for 98.5% of the bank’s total deposits. As of June 30, 2011, the bank ranked 34th among 263 insured institutions in deposit market share with 0.2% of the deposits within the state. During this evaluation period, State Bank had a total of 17 banking center locations and 20 ATMs located within Ohio.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

Lending Test

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

Lending Activity

Lending activity in Ohio is good. The table below displays the number of originated loans by loan type within Ohio during this evaluation period which represents 94.4% of the total loans originated during this evaluation.

Loan Type	Number of Originated Loans
Home Purchase	317
Refinance	919
Home Improvement	15
Multi-Family	7
Home Equity	716
Motor Vehicle	307
Other Secured	296
Other Unsecured	43
Small Business	319
Small Farm	234
Community Development	11

Geographic and Borrower Distribution

Overall, the geographic distribution of loans is considered poor. The geographic distribution was considered poor in the Toledo MSA and adequate in the Lima MSA and in nonmetropolitan Ohio.

Overall, the distribution of loans by borrowers of different income levels is considered excellent and the distribution of loans by businesses and farms of different revenue sizes is considered good. The borrower distribution was considered excellent in nonmetropolitan Ohio and good in the Toledo and Lima MSAs.

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

During this review period, the bank originated 11 community development loans totaling approximately \$6.8 million in Ohio. The bank is considered a leader in making community development loans in all three assessment areas within Ohio. Community development lending in Ohio represents 60.1% of the total dollar volume of community development loans originated by the bank during this evaluation period.

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." The institution funded approximately \$1.4 million in community development investments in Ohio during this evaluation period.

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." 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 Ohio and the Lima MSA and unreasonably inaccessible in the Toledo MSA.

The bank has not opened or closed any banking offices in Ohio since the previous evaluation. 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 the bank's assessment area and are consistent with the services and hours discussed in the institution assessment.

Community Development Services

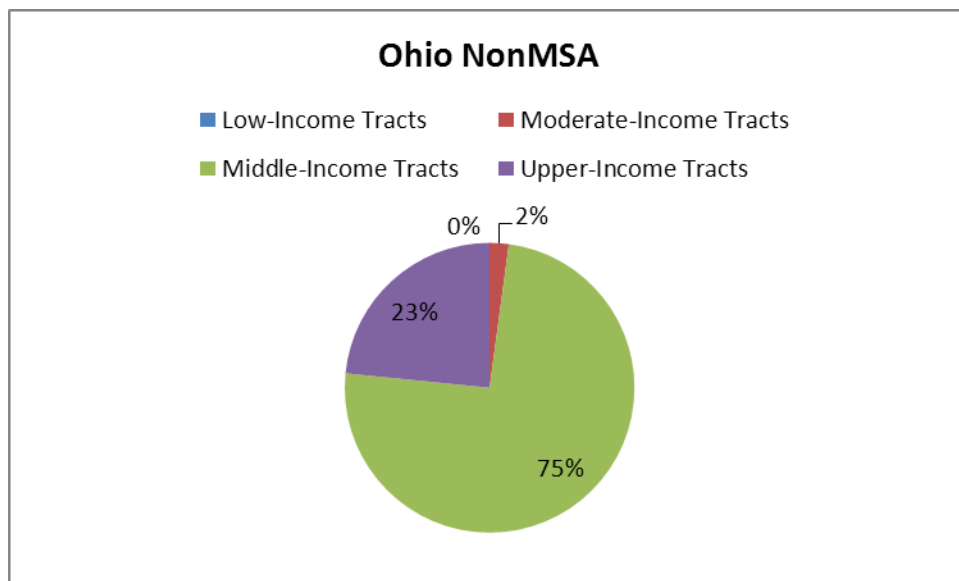
State Bank provided a relatively high level of community development services in Ohio. The community development service performance in nonmetropolitan Ohio and the Lima MSA were good and the community development service performance was adequate in the Toledo MSA.

NONMETROPOLITAN STATEWIDE AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMETROPOLITAN OHIO

State Bank's nonmetropolitan assessment area consists of the entireties of Defiance, Henry, Paulding, Putnam, Van Wert, and Williams Counties in Ohio. The 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 nine branches in this area, three of which are located in the city of Defiance. Specifically, eight of the branches are located in middle-income census tracts and one branch is located in an upper-income census tract. This assessment area contains 47 census tracts, of which none are low-income tracts, one is a moderate-income tract, 35 are middle-income tracts, and 11 are upper-income tracts. The middle-income tract located in Hillsdale County, Michigan and five middle-income tracts in Defiance County, seven middle-income tracts in Van Wert County, and eight middle-income tracts in Williams County are classified as distressed middle-income tracts due to high unemployment. The chart below displays the assessment area tract composition.



According to the FDIC's Deposit Market Share Report, State Bank had 8.02% of the deposits in the assessment area as of June 30, 2011, which ranked the bank third out of 32 institutions. First Federal Bank of the Midwest and The Huntington National Bank had 18.11% and 11.22% of deposits, respectively.

Between January 1, 2010 and December 31, 2011, State Bank originated 839 consumer, 705 HMDA, and 421 CRA loans, which represented 60.1%, 51.3%, and 71.3%, respectively, of loans during the evaluation period.

The 2010 HMDA Market Peer Report indicates that State Bank ranked fourth out of 143 HMDA-reporting financial institutions in the area. During that year, the bank ranked fourth out of 43 CRA reporters in the assessment area.

Population Characteristics

The population in the assessment area was 196,601 in 2000. Approximately 1.0% of the population lived in moderate-income tracts (as there are no low-income tracts in this assessment area). In addition, 72.8% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the counties’ population in the assessment area for 2000 and 2010¹ with the percentage of the population increase or decrease during that time. All counties experienced declines in population except Hillsdale County.

County Name	2000 Population	2010 Population	Percentage Change from 2000 to 2010
Defiance County, OH	39,500	39,037	-1.2
Henry County, OH	29,210	28,215	-3.4
Paulding County, OH	20,293	19,614	-3.3
Putnam County, OH	34,726	34,499	-0.7
Van Wert County, OH	29,659	28,744	-3.1
Williams County, OH	39,188	37,642	-3.9
Hillsdale County, MI	46,527	46,688	0.3
<i>Totals</i>	<i>239,103</i>	<i>234,439</i>	<i>-2.0</i>

Income Characteristics

The median family income in the assessment area in 2000 was \$48,928, which was lower than both Michigan at \$53,457 and Ohio at \$50,037. The median family incomes by county are listed in the table below.

County Name	Median Family Income
Defiance County, OH	\$50,876
Henry County, OH	\$49,881
Paulding County, OH	\$45,481
Putnam County, OH	\$52,859
Van Wert County, OH	\$46,503
Williams County, OH	\$47,398

¹ <http://2010.census.gov/2010census/>

Hillsdale County, MI	\$45,895
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In 2000, the assessment area contained 74,187 households, of which 54,374 (73.3%) were families. Of the total families in the assessment area, 12.2% were low-income, 17.1% were moderate-income, 25.6% were middle-income, and 45.1% were upper-income.

The following table shows the counties' poverty rates for 2000 and estimated 2010 with the percentage increase during that time. Poverty rates² increased in all counties in the assessment area (as well as Michigan and Ohio) from 2000 to 2010.

County or State Name	2000 Poverty Rate	2010 Estimated Poverty Rate	Change from 2000 to 2010
Defiance County, OH	6.2	11.5	5.3
Henry County, OH	6.1	12.9	6.8
Paulding County, OH	7.4	13.5	6.1
Putnam County, OH	5.3	9.0	3.7
Van Wert County, OH	6.2	12.5	6.3
Williams County, OH	6.7	12.2	5.5
Hillsdale County, MI	9.4	17.4	8.0
State of Michigan	9.7	16.7	7.0
State of Ohio	9.8	15.8	6.0

Housing Characteristics

There were 79,165 housing units in the assessment area as of the 2000 U.S. Census. The owner occupancy rate was 75.7% overall. The owner occupancy rates by county are listed in the table below.

County Name	Owner Occupancy Rate
Defiance County, OH	75.2
Henry County, OH	75.8
Paulding County, OH	76.9
Putnam County, OH	80.4
Van Wert County, OH	76.5
Williams County, OH	71.9
Hillsdale County, MI	68.6

From an income perspective, 1.1% of housing units were in the moderate-income tract. Housing units, including multi-family residences, were concentrated in middle-income and upper-income tracts, with 98.8% of housing units and 94.6% of multi-family units in these tracts. These

² <http://www.census.gov/did/www/saipe/county.html>

numbers indicate that demand for housing would probably be greater in middle-income and upper-income tracts.

As of the 2000 U.S. Census, the median age of the housing stock was 40 years, with 38.5% of the stock built before 1950. The median ages of the housing stock by county are listed in the table below.

County Name	Median Age of Housing Stock
Defiance County, OH	37
Henry County, OH	42
Paulding County, OH	36
Putnam County, OH	36
Van Wert County, OH	49
Williams County, OH	39
Hillsdale County, MI	38

Since the housing stock is relatively older, this could be indicative of a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$83,323 as of 2000, with an affordability ratio of 51.0%. A higher affordability ratio means that homes are more affordable. The affordability ratios by county are listed below.

County Name	Affordability Ratio
Defiance County, OH	53.0
Henry County, OH	50.0
Paulding County, OH	56.0
Putnam County, OH	51.0
Van Wert County, OH	53.0
Williams County, OH	48.0
Hillsdale County, MI	43.0

Based on the 2011 median family income for the assessment area, about 66.4% of the homes valued up to \$99,948 would be considered affordable for low-income individuals, and approximately 88.9% of the homes valued up to \$159,917 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 3.75% fixed rate, 30-year loan.

There were 62 new foreclosure filings in April 2012 and 530 total foreclosure properties. The following table contains information about foreclosure filings and the number of properties in foreclosure.³

³ <http://www.realtytrac.com/home/>

Geography Name	Number of New Foreclosure Filings in April 2012	Ratio of Properties Receiving Foreclosure Filings in April 2012	Total Foreclosed Properties
Defiance County, OH	12	1 : 1,370	136
Henry County, OH	12	1 : 823	88
Paulding County, OH	7	1 : 912	62
Putnam County, OH	5	1 : 2,215	26
Van Wert County, OH	6	1 : 1,473	53
Williams County, OH	2	1 : 1,256	87
Hillsdale County, MI	18	1 : 978	78
<i>Total</i>	62	<i>NA</i>	530
State of Michigan	9,310	1 : 487	65,743
State of Ohio	9,768	1 : 525	63,021
United States	188,780	1 : 698	1,328,131

Hillsdale County had a lower ratio of foreclosed properties than Michigan and the United States in April 2012. Defiance, Henry, Paulding, Putnam, Van Wert, and Williams Counties had a lower ratio of foreclosed properties than Ohio and the United States in April 2012.

The median gross rent in the assessment area was \$454 as of 2000. Also as of 2000, the median gross rents in Defiance, Henry, Paulding, Putnam, Van Wert, Williams, and Hillsdale Counties were \$472, \$480, \$393, \$446, \$412, \$476, and \$434, respectively. The lowest rents (those less than \$350) comprised 20.5% of the rental units, while 34.9% of units had rental costs between \$350 and \$499. Further, 23.3% of renters had rental costs greater than 30.0% of their income.

The 2010 American Community Survey indicates that the median gross rent⁴ for the counties in the assessment area ranged from \$534 to \$607; with anywhere from 27.6% to 39.6% of cash renters having rents less than \$500 per month⁵, depending on county. Please see the following table for specific county information.

⁴ http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_5YR_B25064&prodType=table

⁵ http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_5YR_B25063&prodType=table

County	Median Gross Rent	Percentage with Cash Rents Less Than \$500/month
Defiance County, OH	\$591	32.5%
Henry County, OH	\$594	27.6%
Paulding County, OH	\$534	39.6%
Putnam County, OH	\$598	35.4%
Van Wert County, OH	\$551	37.8%
Williams County, OH	\$587	33.3%
Hillsdale County, MI	\$607	33.9%

Labor, Employment, and Economic Characteristics

The table below displays the assessment area’s major employers by county, according to 2010 data for Ohio⁶ and Michigan.⁷

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, Carson Industries, Filling Memorial Home of Mercy, Henry County Hospital, Isofoton, 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/SPEC TEMP GLASS, Cooper Farms Inc, Herbert E Orr Co, LaFarge SA, Paulding County Hospital, Paulding Exempted Village Schools, Spartech Corp, Wayne Trace Local Schools
Putnam County, OH	Kalida Manufacturing Inc, Midway Products/Progressive Stamping, Ottawa-Glandorf Local Schools, Procter & Gamble/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

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

7 <http://ref.michigan.org/medc/miinfo/places/HillsdaleCounty/?section=all>

County	Major Employers
Williams County, OH	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	Tenneco Inc, Hillsdale College, Hi-Lex Controls Inc, Hutchison FTS Inc, Nyloncraft of Michigan Inc, Wal-Mart Stores Inc, Hillsdale Community Health Center

In Defiance County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), education and health services, and leisure and hospitality. The average weekly wage for these industries was \$1,123 for manufacturing, \$525 for trade, \$627 for education and health services, and \$212 for leisure and hospitality.

In Henry County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), and education and health services. The average weekly wage for these industries was \$972 for manufacturing, \$538 for trade, and \$499 for education and health services.

In Paulding County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), and education and health services. The average weekly wage for these industries was \$673 for manufacturing, \$516 for trade, and \$436 for education and health services.

In Putnam County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), and local government. The average weekly wage for these industries was \$887 for manufacturing, \$490 for trade, and \$581 for local government.

In Van Wert County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), and education and health services. The average weekly wage for these industries was \$810 for manufacturing, \$498 for trade, and \$567 for education and health services.

In Williams County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), and local government. The average weekly wage for these industries was \$813 for manufacturing, \$508 for trade, and \$644 for local government.

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

The following table illustrates the 2010 and 2011 unemployment rates⁸.

Unemployment Rates
Assessment Area: Ohio Non Metro

Area	Years - Annualized	
	2010	2011
Defiance Co., OH	11.7	7.8 (P)
Henry Co., OH	12.0	9.1 (P)
Paulding Co., OH	11.5	7.4 (P)
Putnam Co., OH	9.7	7.2 (P)
VanWert Co., OH	12.1	8.2 (P)
Williams Co., OH	12.9	8.8 (P)
Hillsdale Co., MI	14.2	9.5 (P)
Ohio	10.0	8.6
Michigan	12.7	10.3

Not Seasonally Adjusted

P: Preliminary

The unemployment rates overall have fallen from 2010, although they are still highest in Hillsdale and Henry Counties. The assessment area's heavy reliance on the manufacturing industry, which continued to suffer during this period, has contributed to the slowly recovering economic condition of this area. This was considered during the evaluation of State Bank's lending performance in this area.

Community Contacts

Two community contact interviews were conducted with an organization that assists low- and moderate-income individuals and families and an organization that supports economic development. These interviews revealed that although the area was burdened with job loss and economic downturn as a result of the reliance on the manufacturing and auto industry, there have been recent improvements in the employment market with few major layoffs. The local financial institutions have generally provided adequate financial services; 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.

⁸ <http://ohiolmi.com/>

Combined Demographics Report

Assessment Area(s): Ohio Non Metro 2011

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	6,608	12.2	
Moderate-income	1	2.1	438	0.8	43	9.8	9,318	17.1	
Middle-income	35	74.5	39,389	72.4	1,884	4.8	13,927	25.6	
Upper-income	11	23.4	14,547	26.8	510	3.5	24,521	45.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	47	100.0	54,374	100.0	2,437	4.5	54,374	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	844	421	0.7	49.9	319	37.8	104	12.3	
Middle-income	58,354	43,435	72.4	74.4	10,972	18.8	3,947	6.8	
Upper-income	19,967	16,106	26.9	80.7	2,941	14.7	920	4.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	79,165	59,962	100.0	75.7	14,232	18.0	4,971	6.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	82	1.1	71	1.0	6	1.2	5	1.0	
Middle-income	5,662	72.7	4,939	72.5	359	72.8	364	75.4	
Upper-income	2,040	26.2	1,798	26.4	128	26.0	114	23.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	7,784	100.0	6,808	100.0	493	100.0	483	100.0	
Percentage of Total Businesses:				87.5		6.3		6.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1	0.1	1	0.1	0	0.0	0	0.0	
Middle-income	1,234	72.4	1,223	72.3	7	87.5	4	80.0	
Upper-income	469	27.5	467	27.6	1	12.5	1	20.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,704	100.0	1,691	100.0	8	100.0	5	100.0	
Percentage of Total Farms:				99.2		.5		.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN
NONMETROPOLITAN OHIO**

Lending Test

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

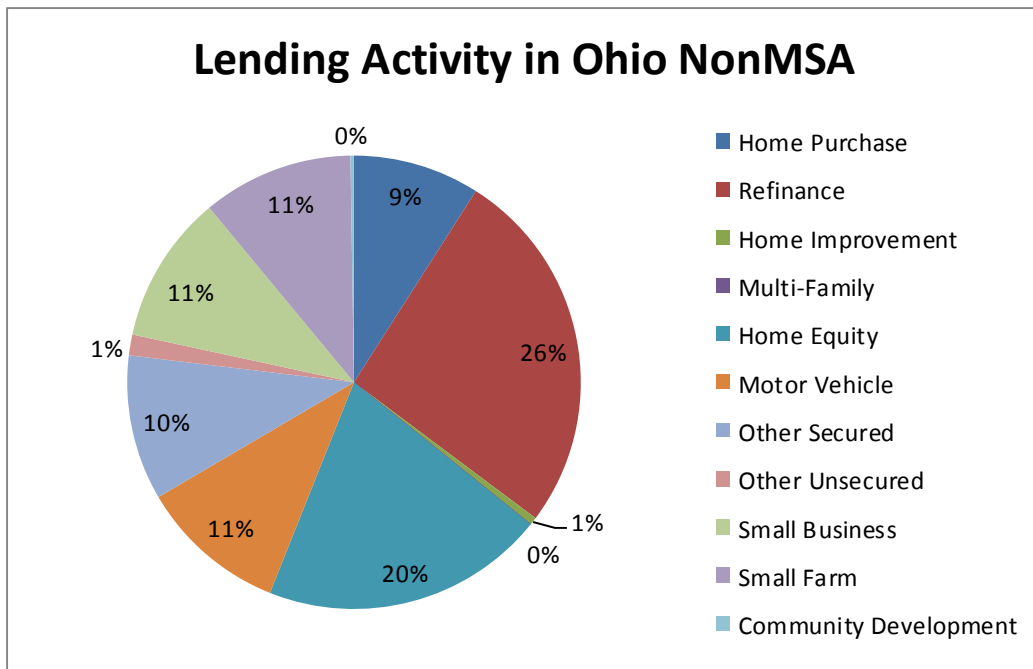
Details of the bank’s HMDA, consumer, small business, and small farm lending can be found in the Appendix C.

Lending Activity

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	178
Refinance	516
Home Improvement	11
Multi-Family	0
Home Equity	399
Motor Vehicle	207
Other Secured	204
Other Unsecured	29
Small Business	209
Small Farm	212
Community Development	5

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



The percentage of the bank's total lending at 58.5% is less than the percentage of total deposits at 63.8% in this area. There was no lending in the one moderate-income tract in this assessment area; however, there were a low number of owner-occupied units, households, and businesses in this particular tract. During the evaluation period, State Bank originated loans in 93.6% of the census tracts within the assessment area.

Of the tracts without lending, moderate-income tracts had a higher percentage of tracts without lending compared to middle-income and upper-income tracts, but again, this is due to the fact that there is only one moderate-income tract in which no loans were made. Vacancy rates were relatively high in the moderate-income tract.

During this review period, the bank originated no loans in the moderate-income tract; however, the bank originated loans in 33 of 35 (94.3%) middle-income tracts and all 11 (100.0%) upper-income tracts. In general, the moderate-income tract has a relatively low population and number of housing units.

Geographic Distribution

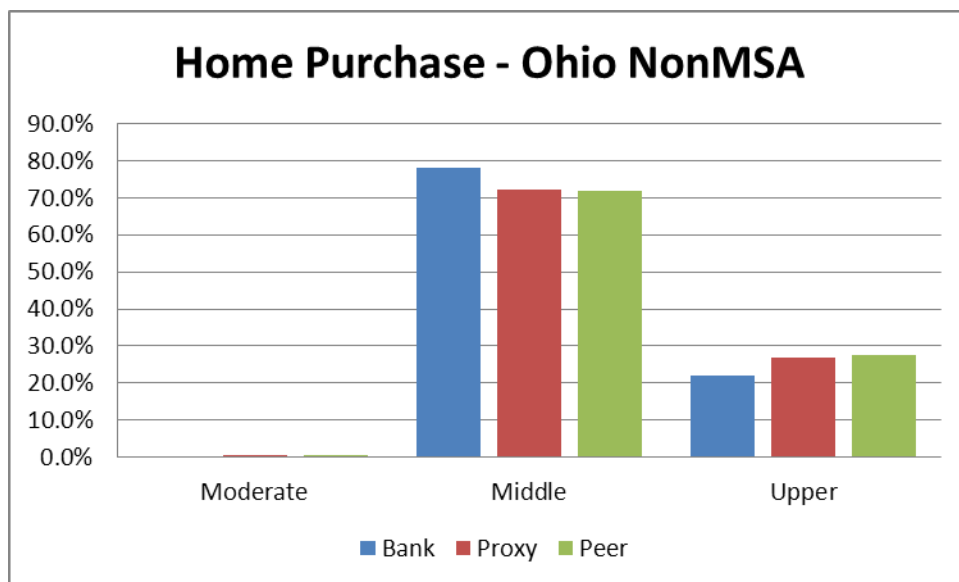
Geographic distribution of lending is considered adequate in the assessment area, given the low number of owner-occupied units, households, and businesses in the one moderate-income tract. As a result of there being no low-income tracts and only one moderate-income tract in this assessment area, the bank's geographic distribution of lending received less weight in this assessment area than borrower distribution.

HMDA Loans

Home Purchase Loans

State Bank originated no home purchase loans in the area's moderate-income tract, which was below the percentage (0.7%) of owner-occupied units and the peer at 0.5%. Taking into consideration the low proxy and peer lending levels and the lack of low- and moderate-income tracts in this assessment area, home purchase lending in the area's moderate-income tract is still considered poor.

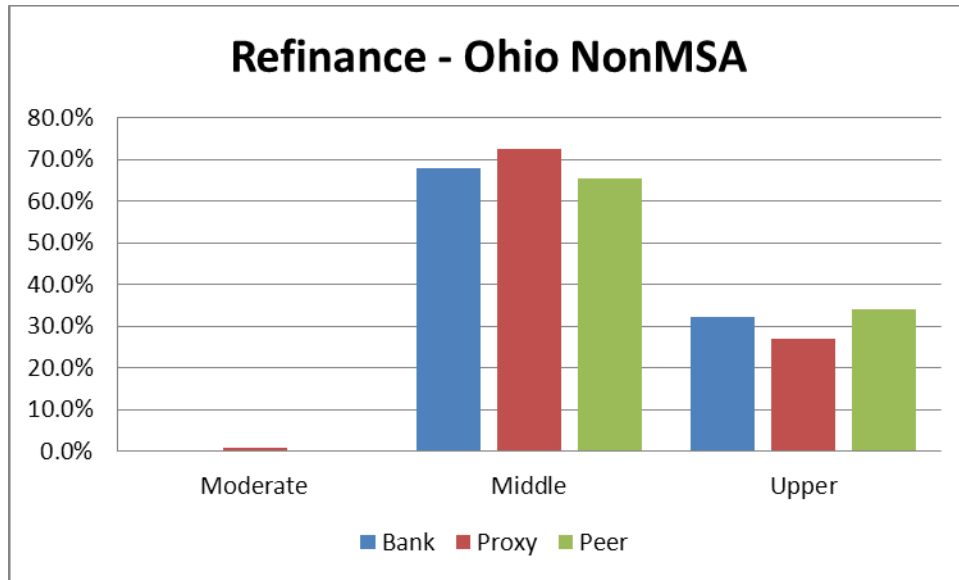
The bank made 139 (78.1%) and 39 (21.9%) of its home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages of owner-occupied units at 72.4% and 26.9%, respectively and peer at 71.8% and 27.6% .



Home Refinance Loans

State Bank originated no refinance loans in the area's moderate-income tract, which was below the percentage (0.7%) of owner-occupied units in moderate-income tracts and the peer at 0.3%. Therefore, this reflects a poor level of home refinance lending in moderate-income tracts.

The bank made 350 (67.8%) and 166 (32.2%) 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 72.4% and 26.9% and peer at 65.4% and 34.0% in middle- and upper-income tracts, respectively.



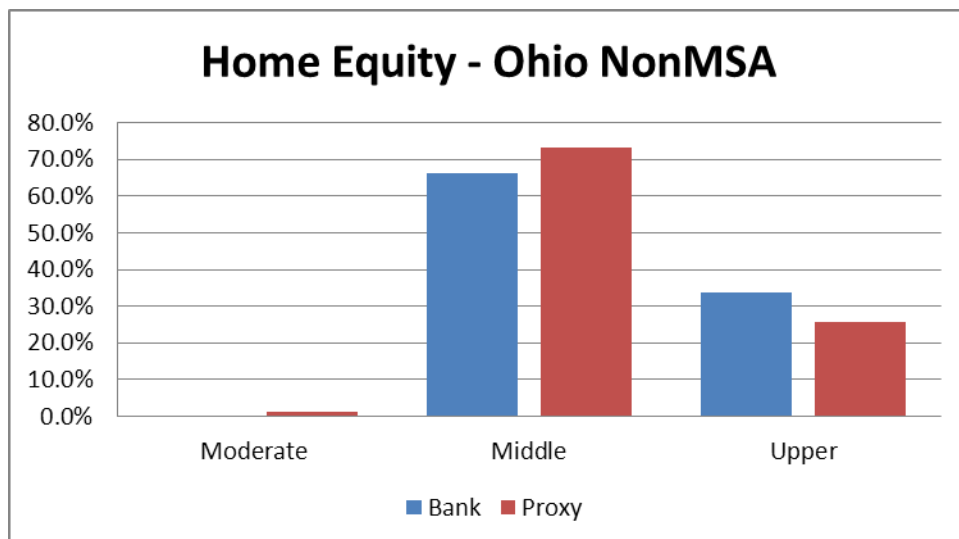
Consumer Loans

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

Home Equity Loans

State Bank originated no home equity loans in the area’s moderate-income tract, which was below the percentage (1.0%) of moderate-income households in this tract. This reflects a poor geographic distribution of home equity lending in moderate-income tracts.

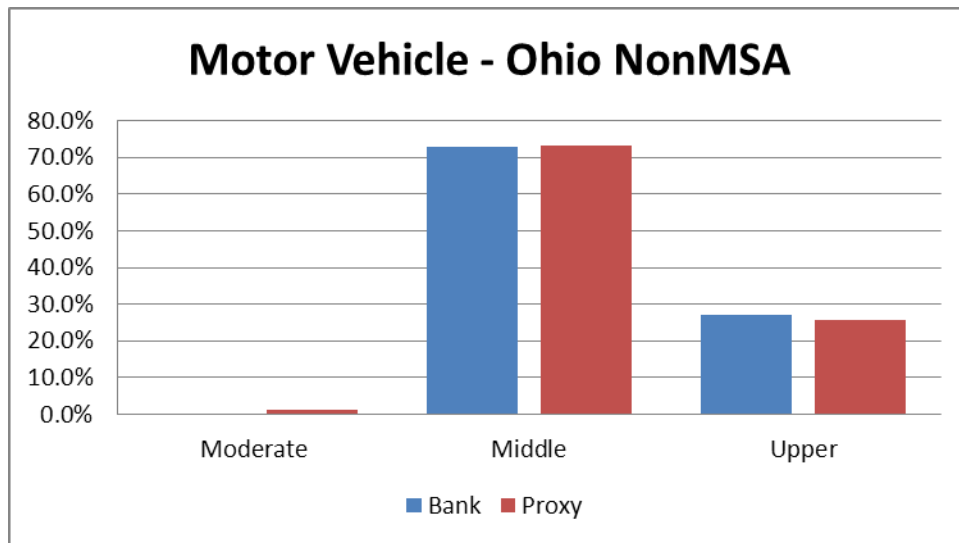
The bank made 264 (66.2%) and 135 (33.8%) of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (73.3% and 25.7%, respectively) of middle- and upper-income households in those tracts.



Motor Vehicle Loans

State Bank originated no motor vehicle loans in the area's moderate-income tract, which was below the percentage (1.0%) of moderate-income households in this tract. This reflects a poor geographic distribution of motor vehicle lending in moderate-income tracts.

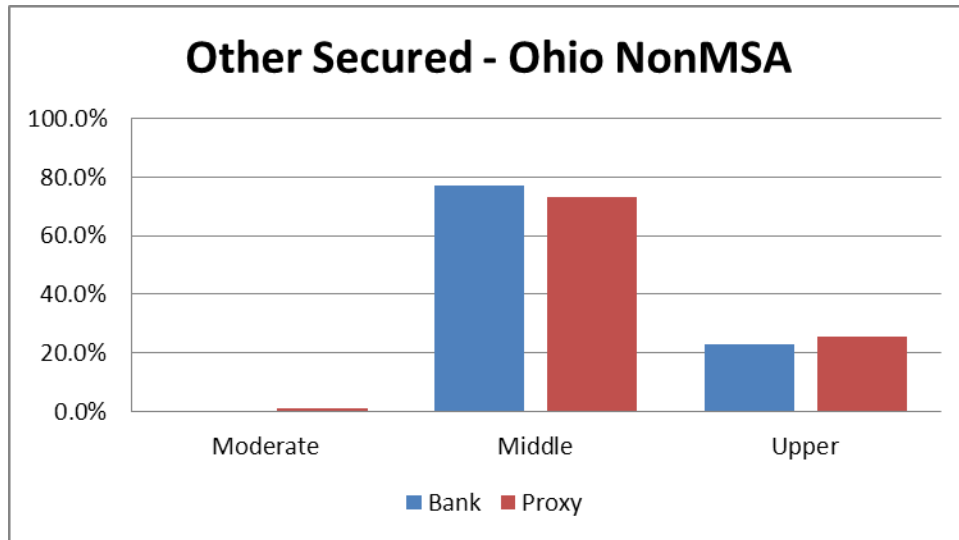
The bank made 151 (72.9%) and 56 (27.1%) of its motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (73.3% and 25.7%, respectively) of middle- and upper-income households in those tracts.



Other Secured Loans

State Bank originated no other secured loans in the area's moderate-income tract, which was below the percentage (1.0%) of moderate-income households in this tract. This reflects a poor geographic distribution of other secured lending in moderate-income tracts.

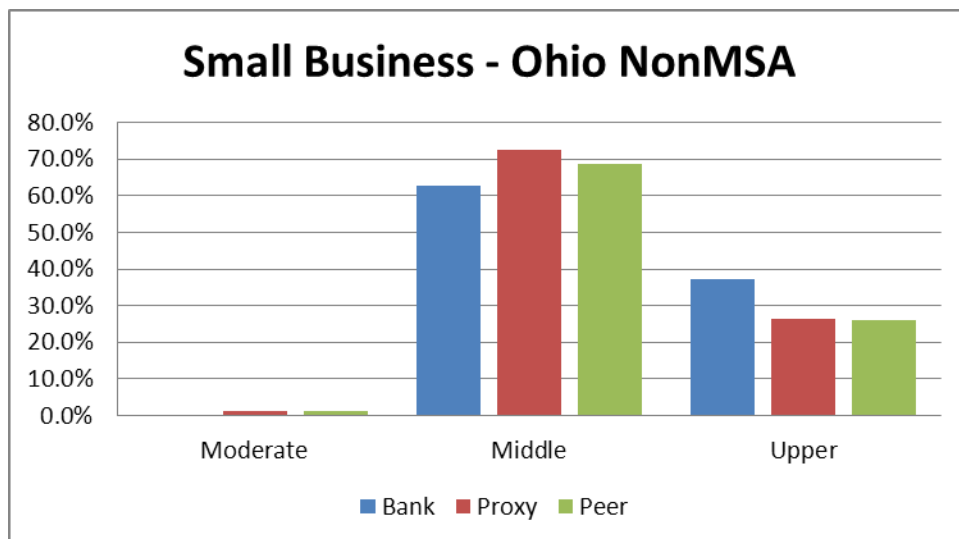
The bank made 157 (77.0%) and 47 (23.0%) of its other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (73.3% and 25.7%, respectively) of middle- and upper-income households in those tracts.



Small Business Loans

State Bank originated no small business loans in the area’s moderate-income tract, which was below the percentage (1.0%) of businesses located in this tract. The aggregate of all CRA reporters made 1.0% of business loans in the moderate-income tract. This reflects a poor geographic distribution of small business lending.

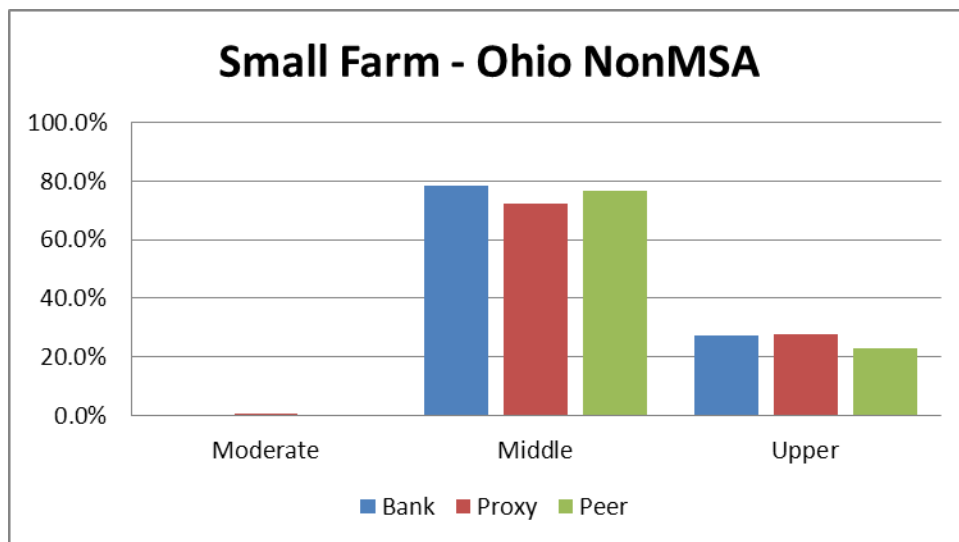
The bank made 131 (62.7%) and 78 (37.3%) of its small business loans in middle- and upper-income tracts, respectively, compared to the percentages (72.5% and 26.4%, respectively) of businesses located in middle- and upper-income tracts. The aggregate of all CRA reporters made 68.7% and 26.0% of business loans in middle- and upper-income tracts, respectively.



Small Farm Loans

State Bank originated no small farm loans in the area's moderate income tract, which was slightly below the percentage (0.1%) of farms located in this tract. The aggregate of all CRA reporters also made no small farm loans in this moderate income tract. This reflects an adequate geographic distribution of small farm lending, taken into consideration the low proxy and peer lending levels and the lack of low- and moderate-income tracts in this assessment area.

The bank made 166 (78.3%) and 46 (21.7%) of its small farm loans in middle- and upper-income tracts, respectively, compared to the percentages (72.3% and 27.6%, respectively) of small farms located in middle- and upper-income tracts. The aggregate of all CRA reporters made 76.5% and 23.0% of farm loans in middle- and upper-income tracts, respectively.



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

HMDA Loans

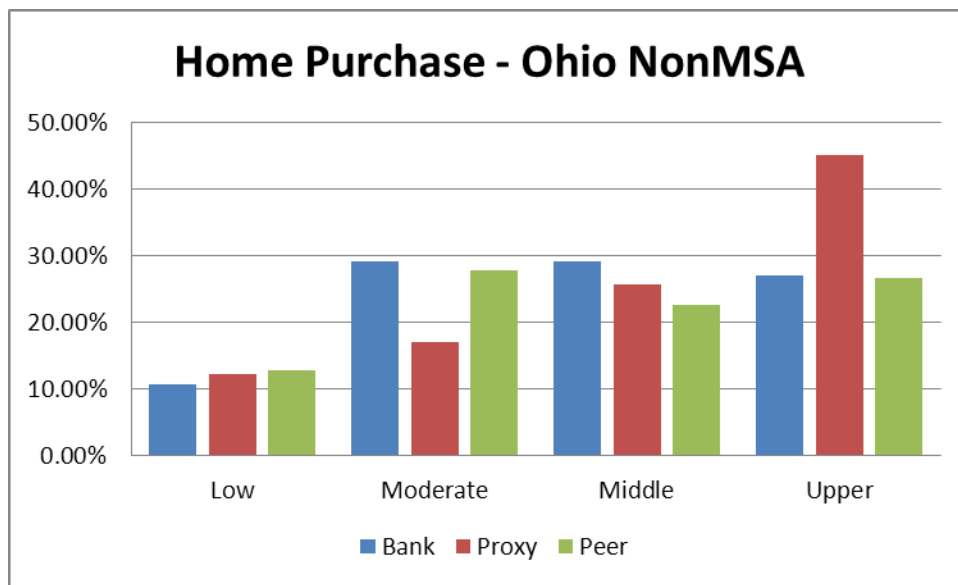
Home Purchase Loans

State Bank originated 19 (10.7%) home purchase loans to low-income borrowers, compared to the percentage (12.2%) of low-income families in the assessment area. The aggregate of all HMDA lenders (peer) made 12.9% of home purchase loans to low-income borrowers. This reflects a good distribution of lending to low-income borrowers.

State Bank originated 52 (29.2%) home purchase loans to moderate-income borrowers, compared to the percentage (17.1%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 27.9% of home purchase loans to moderate-income borrowers. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 52 (29.2%) and 48 (27.0%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (25.6% and 45.1%) of middle- and upper-income families in the assessment area. The peer made 22.6% and 26.6% of home purchase loans to middle- and upper-income borrowers, respectively.

The bank made seven (3.9%) of its home purchase loans to borrowers where the income levels were unknown.



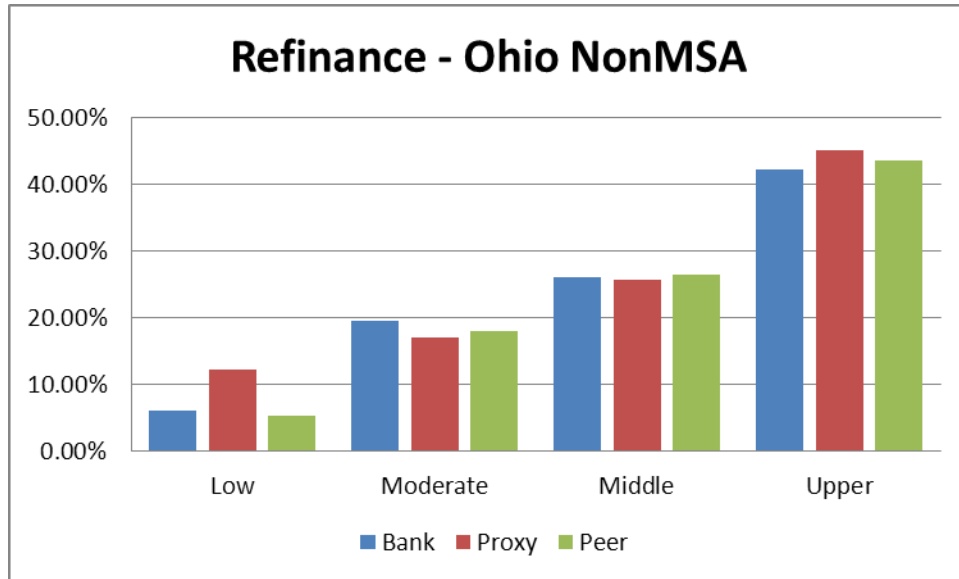
Home Refinance Loans

State Bank originated 31 (6.0%) refinance loans to low-income borrowers, compared to the percentage (12.2%) of low-income families in the assessment area. The aggregate of all HMDA lenders made a comparable 5.3% of refinance loans to low-income borrowers. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 101 (19.6%) refinance loans to moderate-income borrowers, compared to the percentage (17.1%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 18.0% of refinance loans to moderate-income borrowers. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 134 (26.0%) and 218 (42.2%) of its refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (25.6% and 45.1%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 26.4% and 43.5% of refinance loans to middle- and upper-income borrowers, respectively.

The bank made 32 (6.2%) of its refinance loans to borrowers where the income levels were unknown.



Consumer Loans

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

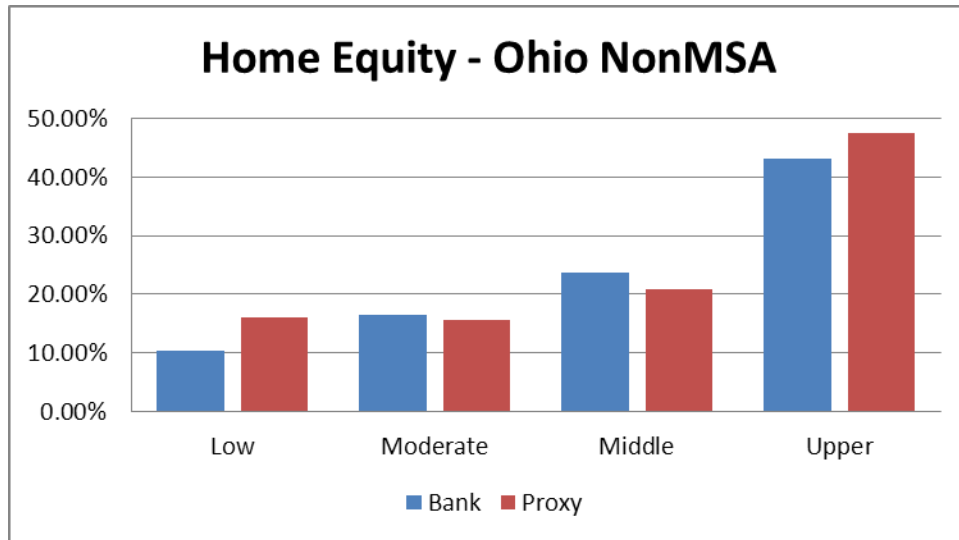
Home Equity Loans

State Bank originated 41 (10.3%) home equity loans to low-income borrowers, compared to the percentage (16.0%) of low-income households in the assessment area. This reflects an adequate distribution of lending to low-income borrowers.

State Bank originated 66 (16.5%) home equity loans to moderate-income borrowers, compared to the percentage (15.6%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 94 (23.6%) and 172 (43.1%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.9% and 47.5%) of middle- and upper-income households in the assessment area.

The bank made 26 (6.5%) of its home equity loans to borrowers where the income levels were unknown.



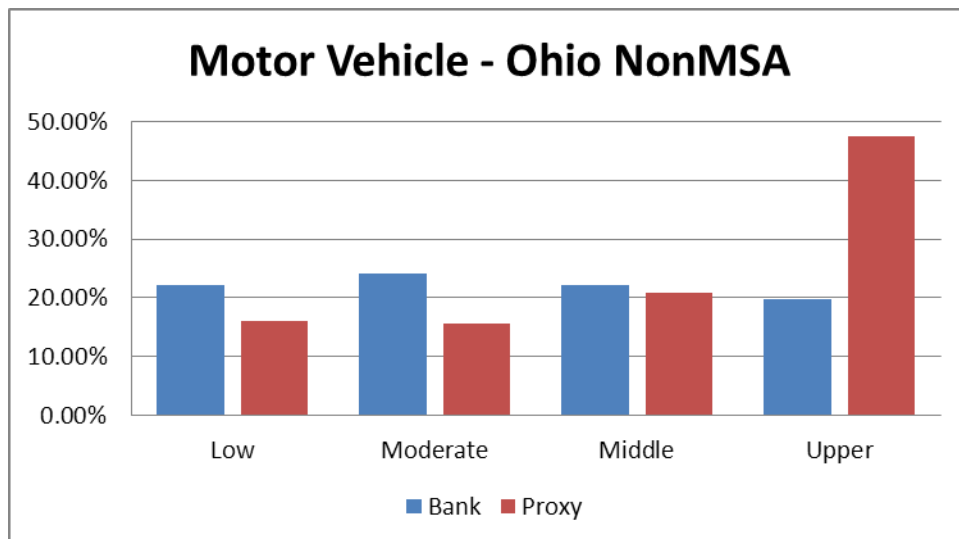
Motor Vehicle Loans

State Bank originated 46 (22.2%) of its motor vehicle loans to low-income borrowers, compared to the percentage (16.0%) of low-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

State Bank originated 50 (24.2%) of its motor vehicle loans to moderate-income borrowers, compared to the percentage (15.6%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 46 (22.2%) and 41 (19.8%) of its motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.9% and 47.5%) of middle- and upper-income households in the assessment area.

The bank made 24 (11.6%) of its motor vehicle loans to borrowers where the income levels were unknown.



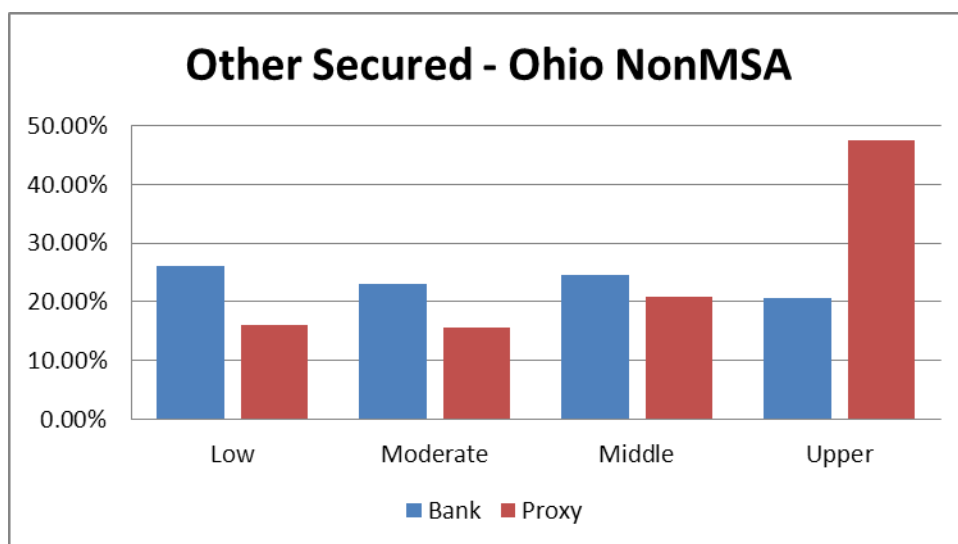
Other Secured Loans

State Bank originated 53 (26.0%) of its other secured loans to low-income borrowers, compared to the percentage (16.0%) of low-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

State Bank originated 47 (23.0%) of its other secured loans to moderate-income borrowers, compared to the percentage (15.6%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 50 (24.5%) and 42 (20.6%) of its other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (20.9% and 47.5%) of middle- and upper-income households in the assessment area.

The bank made 12 (5.9%) of its other secured loans to borrowers where the income levels were unknown.

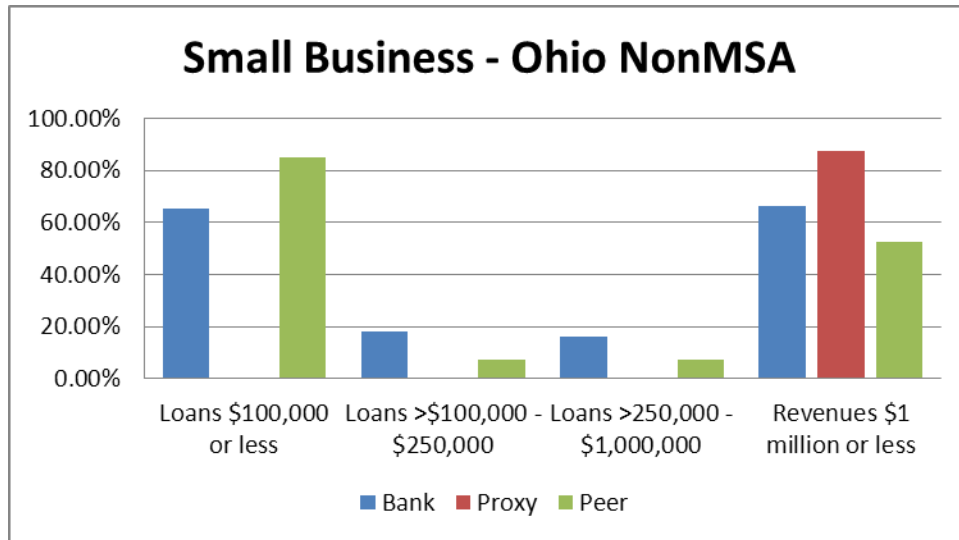


Small Business Loans

State Bank originated 139 (66.5%) loans to businesses with gross annual revenues of \$1 million or less. This was below the percentage (87.5%) of small businesses in the assessment area. The aggregate for all CRA reporters made 52.4% of business loans to small businesses.

The bank originated 137 (65.6%) loans for amounts less than or equal to \$100,000 compared to the aggregate of all CRA reporters at 85.0%. The bank originated 38 (18.2%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000 compared to the aggregate of all CRA reporters at 7.3%. Lastly, the bank made 34 (16.3%) business loans for amounts greater than \$250,000, but less than or equal to \$1 million compared to the aggregate of all CRA reporters at 7.6%.

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

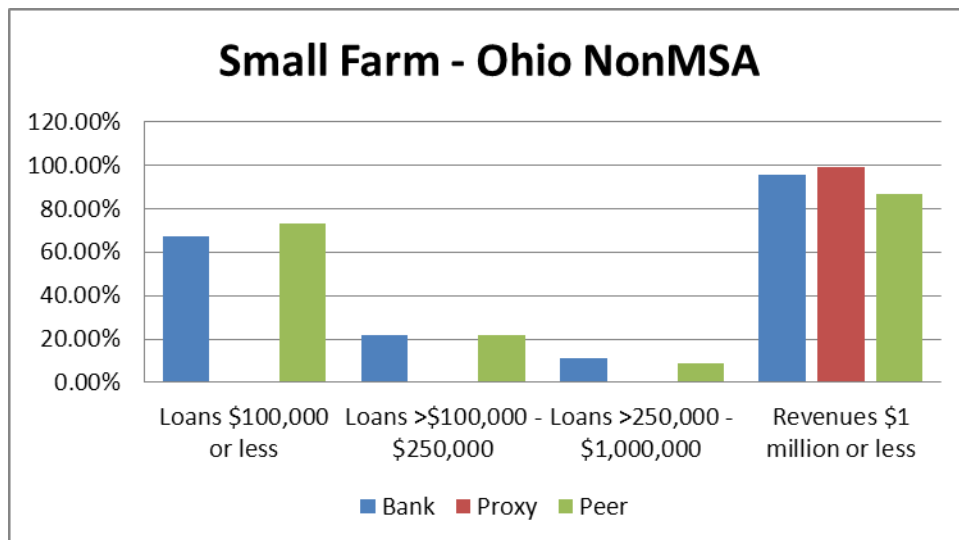


Small Farm Loans

State Bank originated 203 (95.8%) loans to farms with gross annual revenues of \$1 million or less, which was below the percentage (99.2%) of small farms in the assessment area. The aggregate for all CRA reporters made 87.0% of farm loans to small farms.

The bank originated 142 (67.0%) loans for amounts less than or equal to \$100,000 compared to the aggregate of all CRA reporters at 73.3%. The bank originated 46 (21.7%) farm loans for amounts greater than \$100,000, but less than or equal to \$250,000 compared to the aggregate of all CRA reporters at 22.0%. Lastly, the bank made 24 (11.3%) farm loans for amounts greater than \$250,000, but less than or equal to \$500,000 compared to the aggregate of all CRA reporters at 8.8%.

This reflects an excellent 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 five community development loans in this assessment area totaling approximately \$2.5 million. Community development lending in this assessment area represented 21.8% of the total dollar volume of community development loans originated by the bank during this evaluation period. Three of the loans were made to a guidance center providing services to low- and moderate-income individuals. One loan funded a local county's economic development projects and one loan was made for economic development purposes under the Ohio GrowNOW Program. This is a program offered through the Ohio Treasurer's office that is designed to help small businesses grow by providing them with critical cash flow. When a business is approved for a loan through an eligible bank in the state, GrowNOW provides an additional discount on the loan's already-negotiated interest rate when the loan is linked to economic development in Ohio. The treasury places a certificate of deposit with the bank at a reduced rate. The bank agrees to pass along the interest rate savings to the small business owner's loan.

Investment Test

State Bank has an excellent level of qualified community development investments in this assessment area. The bank funded a total of \$966,000 in community development investments during this evaluation period. State Bank made 24 new investments totaling approximately \$33,112 and received credit for two bond investments made during previous evaluation periods totaling \$608,888.

The first bond purchased in 2002 (with an unamortized balance of \$608,888) continues to provide funding for an 80-unit affordable housing complex and the second bond purchased in 2006 (with an unamortized balance of \$324,000) 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 24 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

The bank's performance under the service test for the assessment area is relatively high.

Retail Services

Delivery services are accessible to the 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 and the 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, the bank had a total of nine banking centers within the assessment area, including none in moderate-income, eight in middle-income, and one in upper-income census tracts. The banking centers in this assessment area represent 50.0% of all the institution’s banking centers.

During this evaluation period, the bank had a total of 13 ATMs within this assessment area, including none in moderate-income, ten in middle-income, and three 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	0.0	0.0	2.1	0.8
Middle	88.9	76.9	74.5	72.4
Upper	11.1	23.1	23.4	26.8

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

Community Development Services

The 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 for which the bank received CRA consideration:

Agricultural Management Seminars – The 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.

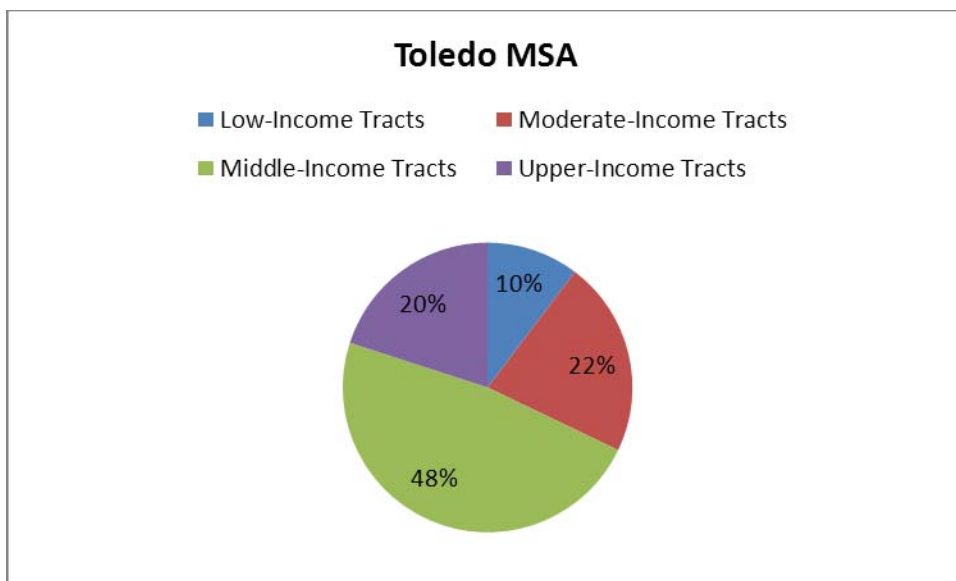
Defiance City Schools Finance Committee – Two bank employees are members of this committee and provide financial expertise to assist in the reviewing of financial information.

METROPOLITAN AREA
(Full-scope Review)

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

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

State Bank has seven branches in this area that are located in suburban areas of Toledo. Specifically, five of the branches are located in middle-income census tracts and two branches are located in upper-income census tracts. This assessment area contains 165 census tracts, of which 17 are low-income tracts, 36 are moderate-income tracts, 79 are middle-income tracts, and 33 are upper-income tracts. The two census tracts located in Lenawee County, Michigan are classified as distressed middle-income tracts due to high unemployment. The chart below displays the assessment area tract composition.



According to the FDIC's Deposit Market Share Report, State Bank had 1.31% of the deposits in the assessment area as of June 30, 2011, which ranked the bank 12th out of 26 institutions. The Huntington National Bank, Fifth Third Bank, and KeyBank N.A. had 22.27%, 20.26%, and 14.35% of deposits, respectively.

Between January 1, 2010 and December 31, 2011, State Bank originated 418 consumer, 359 HMDA, and 106 CRA loans, which represented 29.9%, 26.2%, and 17.9%, respectively of loans during the evaluation period.

The 2010 HMDA Market Peer Report indicates that State Bank ranked 21st out of 260 HMDA-reporting financial institutions in the area. During that year, the bank ranked 18th out of 50 CRA reporters in the assessment area.

Population Characteristics

The population in the assessment area was 626,174 in 2000. Approximately one quarter (25.1%) of the population lived in low-income and moderate-income tracts. In addition, 74.1% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the counties’ population in the assessment area for 2000 and 2010⁹ with the percentage of the population increase or decrease during that time. All counties experienced growth from 2000 to 2010, except Lucas County.

County Name	2000 Population	2010 Population	Percentage Change from 2000 to 2010
Fulton County, OH	42,084	42,698	1.5
Lucas County, OH	455,054	441,815	-2.9
Wood County, OH	121,065	125,488	3.7
Lenawee County, MI	98,890	99,892	1.0
<i>Totals</i>	<i>717,093</i>	<i>709,893</i>	<i>-1.0</i>

Income Characteristics

The median family income in the assessment area in 2000 was \$50,258, which was lower than Michigan at \$53,457, but higher than Ohio at \$50,037. The median family incomes by county are listed in the table below.

County Name	Median Family Income
Fulton County, OH	\$50,952
Lucas County, OH	\$48,190
Wood County, OH	\$56,468
Lenawee County, MI	\$53,661

The 2011 HUD estimated median family income for the Toledo MSA increased to \$61,700, which is higher than Michigan at \$59,600 and Ohio at \$60,300.

In 2000, the assessment area contained 246,389 households, of which 160,908 (65.3%) were families. Of the total families in the assessment area, 20.4% were low-income, 18.0% were moderate-income, 22.5% were middle-income, and 39.1% were upper-income.

The following table shows the counties’ poverty rates for 2000 and estimated 2010, with the

⁹ <http://2010.census.gov/2010census/>

percentage increase during that time. Poverty rates¹⁰ increased in all counties in the assessment area (as well as Michigan and Ohio) from 2000 to 2010.

County or State Name	2000 Poverty Rate	2010 Estimated Poverty Rate	Change from 2000 to 2010
Fulton County, OH	5.7	10.9	5.2
Lucas County, OH	11.9	19.8	7.9
Wood County, OH	6.8	12.8	6.0
Lenawee County, MI	7.5	14.2	6.7
State of Michigan	9.7	16.7	7.0
State of Ohio	9.8	15.8	6.0

Housing Characteristics

There were 263,024 housing units in the assessment area as of the 2000 U.S. Census. The owner occupancy rate was 63.2% overall. The owner occupancy rates by county are listed in the table below.

County Name	Owner Occupancy Rate
Fulton County, OH	76.4
Lucas County, OH	60.9
Wood County, OH	67.2
Lenawee County, MI	70.7

From an income perspective, 25.6% of housing units and 17.8% of owner-occupied units were either in low-income or moderate-income tracts. Multi-family residences were more concentrated in middle-income and upper-income tracts, with 70.2% of multi-family units in these tracts. These numbers indicate that demand for housing would probably be greater in middle-income and upper-income tracts.

As of the 2000 U.S. Census, the median age of the housing stock was 42 years, with 35.8% of the stock built before 1950. The median ages of the housing stock by county are listed in the table below.

County Name	Median Age of Housing Stock
Fulton County, OH	41
Lucas County, OH	37
Wood County, OH	43
Lenawee County, MI	42

¹⁰ <http://www.census.gov//did/www/saipe/county.html>

Since the housing stock is relatively older, this could be indicative of a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$93,523 as of 2000, with an affordability ratio of 43.0%. A higher affordability ratio means that homes are more affordable. The affordability ratios by county are listed in the table below.

County Name	Affordability Ratio
Fulton County, OH	42.0
Lucas County, OH	43.0
Wood County, OH	40.0
Lenawee County, MI	41.0

The median sales price¹¹ in the MSA in 2011 was \$75,700, which was lower than the median sales price of \$81,500 in 2010 and \$83,400 in 2009.

Based on the 2011 median family income for the assessment area, about 63.1% of the homes valued up to \$116,575 would be considered affordable for low-income individuals and approximately 86.6% of the homes valued up to \$186,519 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 3.75% fixed rate, 30-year loan.

There were 674 new foreclosure filings in April 2012 and 3,751 total foreclosure properties (not including Lenawee County, for which this data is not available). The following table contains information about foreclosure filings and the number of properties in foreclosure¹².

Geography Name	Number of New Foreclosure Filings in April 2012	Ratio of Properties Receiving Foreclosure Filings in April 2012	Total Foreclosed Properties
Fulton County, OH	19	1 : 989	235
Lucas County, OH	555	1 : 359	2,951
Wood County, OH	45	1 : 1,175	565
Lenawee County, MI	55	1 : 791	Not Available
<i>Total</i>	<i>674</i>	<i>NA</i>	<i>3,751</i>
State of Michigan	9,310	1 : 487	65,743
State of Ohio	9,768	1 : 525	63,021
United States	188,780	1 : 698	1,328,131

11 <http://www.realtor.org/sites/default/files/reports/2012/embargoes/2012-q1-metro-home-prices-49bc10b1efdc1b8cc3eb66dbcdad55f7/metro-home-prices-q1-single-family-2012-05-09.pdf>

12 <http://www.realtytrac.com/home/>

Lenawee County had a lower ratio of foreclosed properties than Michigan and the United States in April 2012. Fulton and Wood Counties had a lower ratio of foreclosed properties than Ohio and the United States in April 2012, but Lucas County had a higher ratio of foreclosed properties than Ohio and the United States in April 2012.

Building permits in the MSA, the States of Michigan and Ohio, and the United States are included in the following table for 2008, 2009, and 2010.

Geography Name	2008	2009	2010	% Change 2008 to 2009	% Change 2009 to 2010
Toledo OH MSA	1,157	669	775	-42.2	15.8
State of Michigan	10,911	6,884	9,075	-36.9	31.8
State of Ohio	17,666	13,343	13,710	-24.5	2.8
United States	905,359	582,963	604,610	-35.6	3.7

Building permits from 2008 to 2009 decreased in all areas, but then increased in the MSA and Michigan from 2009 to 2010.

The median gross rent in the assessment area was \$488 as of 2000. Also in 2000, the median gross rents in Fulton County, Lucas County, Wood County, and Lenawee County were \$484, \$484, \$508, and \$517, respectively. The lowest rents (those less than \$350) comprised 18.9% of the rental units, while 31.5% of units had rental costs between \$350 and \$499. Further, 36.1% of renters had rental costs greater than 30.0% of their income.

The 2010 American Community Survey indicates that the median gross rent¹³ for the MSA was \$645, with 23.6% of cash renters having rents less than \$500 per month.¹⁴

Labor, Employment, and Economic Characteristics

The following table displays the assessment area's major employers by county according to 2010 data^{15,16}.

13 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25064&prodType=table

14 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25063&prodType=table

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

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

County	Major Employers
Fulton County, OH	ConAgra, Fulton County Government, Fulton County Health Center, International Automotive Components, North Star BlueScope Steel LLC, Sanoh Woodworking Co, TRW Automotive, Worthington Industries
Lucas County, OH	Andersons Inc, 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, Inteva Products, Lenawee Stamping, Wacker Chemical, Lenawee Intermediate School District, Jenell Corp

In Fulton County, the Ohio Department of Development indicates the largest employment industries were manufacturing, trade (transportation and utilities), local government, and education and health services. The average weekly wage for these industries was \$850 for manufacturing, \$588 for trade, \$627 for local government, and \$586 for education and health services.

In Lucas County, the Ohio Department of Development indicates the largest employment industries were education and health services, trade (transportation and utilities), professional and business services, leisure and hospitality, and manufacturing. The average weekly wage for these industries was \$799 for education and health services, \$611 for trade, \$835 for professional and business services, \$258 for leisure and hospitality, and \$1,192 for manufacturing.

In Wood County, the Ohio Department of Development indicates the largest employment industries were trade (transportation and utilities), manufacturing, local government, and leisure and hospitality. The average weekly wage for these industries was \$633 for trade, \$1,218 for manufacturing, \$732 for local government, and \$230 for leisure and hospitality.

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

The following table illustrates the 2010 and 2011 unemployment rates.

Unemployment Rates

Assessment Area: Toledo, OH

Area	Years - Annualized	
	2010	2011
Fulton Co., OH	11.9	8.6 (P)
Lucas Co., OH	11.3	8.4 (P)
Wood Co., OH	10.1	7.4 (P)
Lenawee Co., MI	14.0	9.4 (P)
Toledo MSA	11.3	8.6 (P)
Ohio	10.0	8.6
Michigan	12.7	10.3

Not Seasonally Adjusted

P: Preliminary

The unemployment rates overall have fallen from record-breaking rates in 2010, although Lenawee County and Michigan continue to have higher preliminary 2011 unemployment rates than Fulton County, Lucas County, Wood County, and Ohio. The area’s close proximity to Detroit, Michigan cultivated and supported many manufacturing jobs in years past; however, challenging financial situations of the Detroit automakers impacted both small and large manufacturing companies throughout this area, which contributed to the slowly recovering economic condition of this area. This was considered during the evaluation of State Bank’s lending performance in this area.

Community Contacts

Two community contact interviews were conducted with an organization that supports small business development and a community action organization that supports low-income individuals. These interviews revealed that the assessment area in general is heavily reliant on the auto manufacturing sector. Thus, due to the related climate in the automobile industry, downsizing continues, which results in small businesses being unable to expand, as well as a need for affordable housing due to lost jobs and reduction in income.

The following table illustrates the demographics for this assessment area.

Combined Demographics Report

Assessment Area(s): Toledo 2011

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	17	10.3	7,911	4.9	2,822	35.7	32,813	20.4	
Moderate-income	36	21.8	27,652	17.2	5,640	20.4	28,953	18.0	
Middle-income	79	47.9	82,761	51.4	4,837	5.8	36,191	22.5	
Upper-income	33	20.0	42,584	26.5	1,207	2.8	62,951	39.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	165	100.0	160,908	100.0	14,506	9.0	160,908	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	15,273	4,846	2.9	31.7	8,178	53.5	2,249	14.7	
Moderate-income	52,154	24,779	14.9	47.5	22,206	42.6	5,169	9.9	
Middle-income	134,712	89,733	54.0	66.6	38,407	28.5	6,572	4.9	
Upper-income	60,885	46,752	28.1	76.8	11,478	18.9	2,655	4.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	263,024	166,110	100.0	63.2	80,269	30.5	16,645	6.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	967	4.0	801	3.8	98	5.8	68	4.6	
Moderate-income	2,728	11.4	2,348	11.3	222	13.2	158	10.6	
Middle-income	12,271	51.1	10,643	51.1	816	48.6	812	54.5	
Upper-income	8,040	33.5	7,045	33.8	543	32.3	452	30.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	24,006	100.0	20,837	100.0	1,679	100.0	1,490	100.0	
Percentage of Total Businesses:				86.8			7.0	6.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2	0.2	2	0.2	0	0.0	0	0.0	
Moderate-income	11	1.1	10	1.0	1	9.1	0	0.0	
Middle-income	819	83.5	807	83.6	8	72.7	4	80.0	
Upper-income	149	15.2	146	15.1	2	18.2	1	20.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	981	100.0	965	100.0	11	100.0	5	100.0	
Percentage of Total Farms:				98.4			1.1	.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

**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 good. The geographic distribution of lending in the assessment area is poor. The borrower distribution for consumer loans is excellent. The borrower distribution for HMDA and small business loans is good and the borrower distribution for small farm loans is adequate. Within the assessment area, State Bank has demonstrated a good responsiveness to the credit needs of the community. The bank is a leader in making community development loans in the area.

Greater weight was given to the evaluation of HMDA lending, followed by consumer lending and then small business and small farm lending, based on the volume and dollar amount of each loan product during this evaluation period. 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.

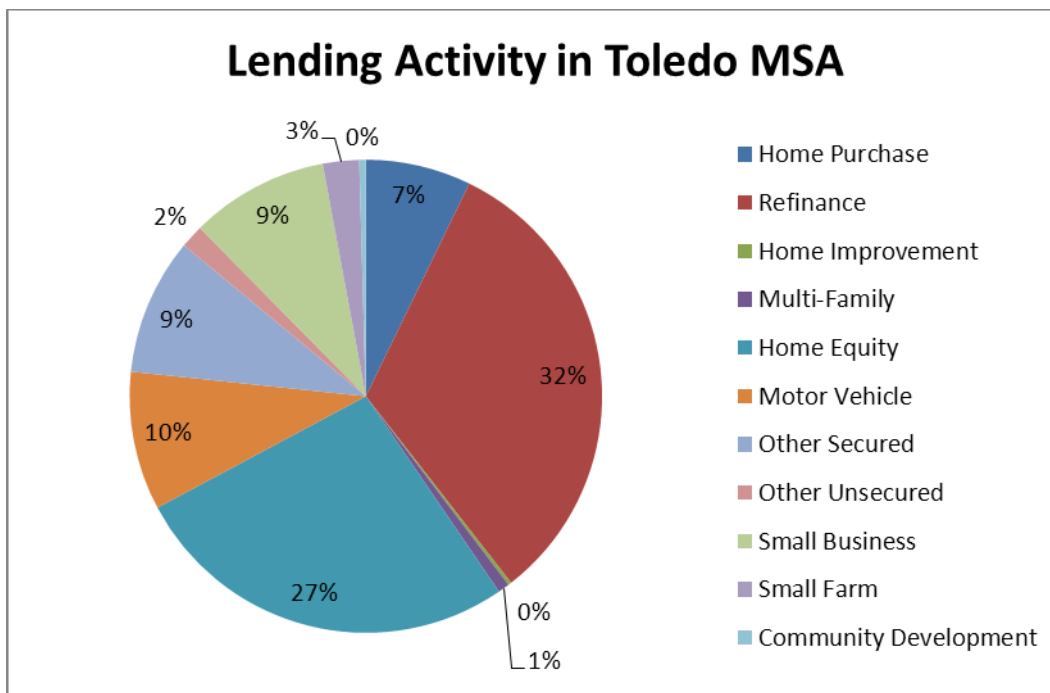
Details of the bank's HMDA, consumer, small business, and small farm lending can be found in the Appendix C.

Lending Activity

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	64
Refinance	286
Home Improvement	2
Multi-Family	7
Home Equity	237
Motor Vehicle	84
Other Secured	83
Other Unsecured	14
Small Business	84
Small Farm	22
Community Development	4

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



The percentage of the bank’s total lending at 26.3% is similar to the percentage of total deposits at 26.8% 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 57.6% 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, this 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. Vacancy rates were relatively high in the low- and moderate-income tracts.

Geographic Distribution

Geographic distribution of lending is considered poor in the assessment area. However, as previously discussed the 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, thus the bank’s geographic distribution of lending received less weighting in this area.

During the review period, the bank originated loans in three of 17 (17.6%) low-income tracts, eight of 26 (22.2%) moderate-income tracts, 51 of 79 (64.6%) middle-income tracts, and 33 of 33 (100.0%) upper-income tracts. In general, the low- and moderate-income tracts combined contain about a quarter of both the population and number of housing units in the assessment area.

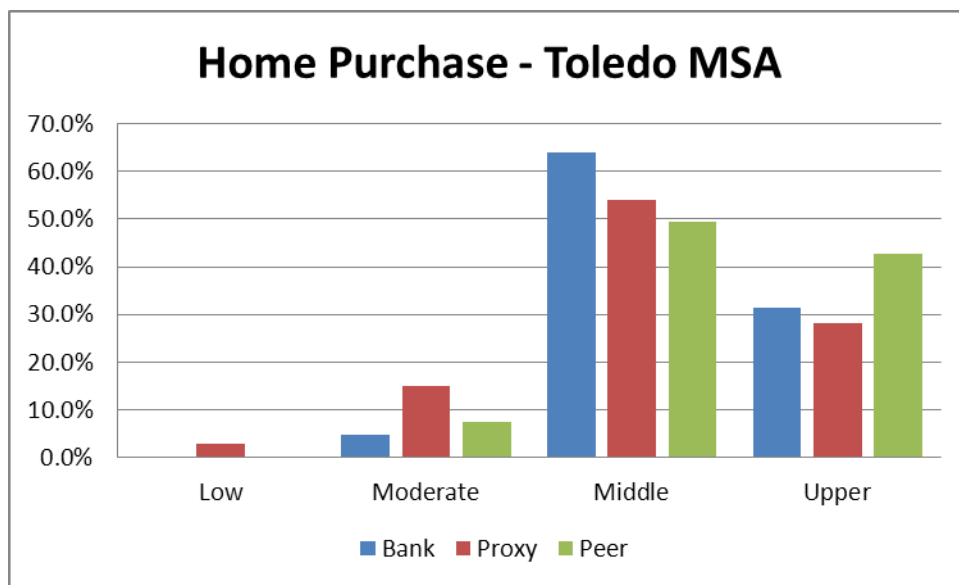
HMDA Loans

Home Purchase Loans

State Bank originated no home purchase loans in low-income tracts, which was below the percentage (2.9%) of owner-occupied units and the aggregate of all HMDA lenders at 0.3%. Therefore, this reflects a poor geographic distribution of home purchase lending in low-income tracts.

State Bank originated three (4.7%) home purchase loans in moderate-income tracts, which was below the percentage (14.9%) of owner-occupied units and the peer at 7.4%. This reflects a poor geographic distribution of home purchase lending in moderate-income tracts.

The bank made 41 (64.1%) and 20 (31.3%) of its home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages (54.0% and 28.1%, respectively) of owner-occupied units. The aggregate of all lenders made 49.5% and 42.8% of home purchase loans in middle- and upper-income tracts.

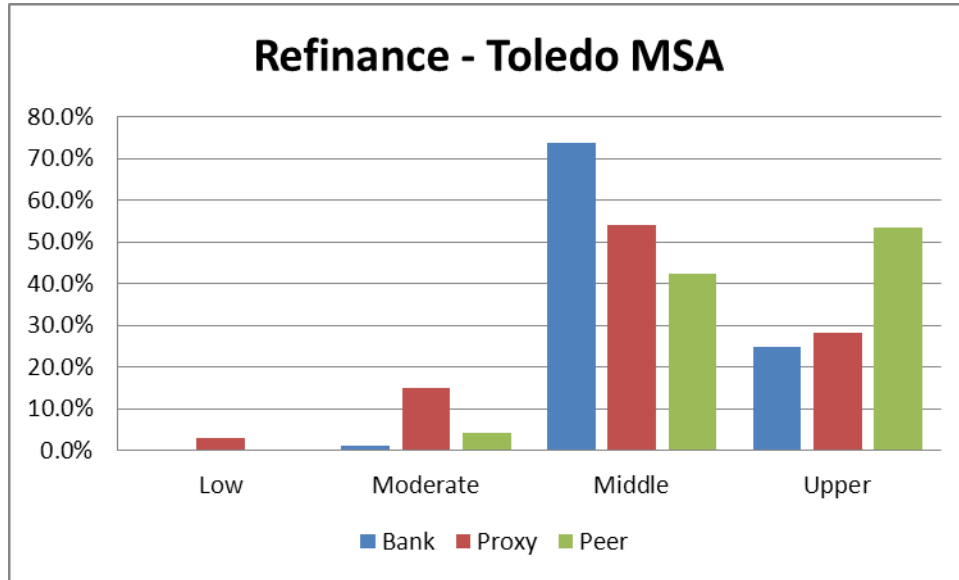


Home Refinance Loans

State Bank originated one (0.3%) refinance loan in a low-income tract, which was below the percentage (2.9%) of owner-occupied units but above peer at 0.2%. Therefore, this reflects a poor geographic distribution of refinance lending in low-income tracts.

State Bank originated three (1.0%) refinance loans in moderate-income tracts, which was below the percentage (14.9%) of owner-occupied units and peer at 4.1%. Therefore, this reflects a poor geographic distribution of refinance lending in moderate-income tracts.

The bank made 211 (73.8%) and 71 (24.8%) of its refinance loans in middle- and upper-income tracts, respectively, compared to the percentages (54.0% and 28.1%, respectively) of owner-occupied units. The aggregate of all lenders made 42.3% and 53.4% of refinance loans in middle- and upper-income tracts.



Consumer Loans

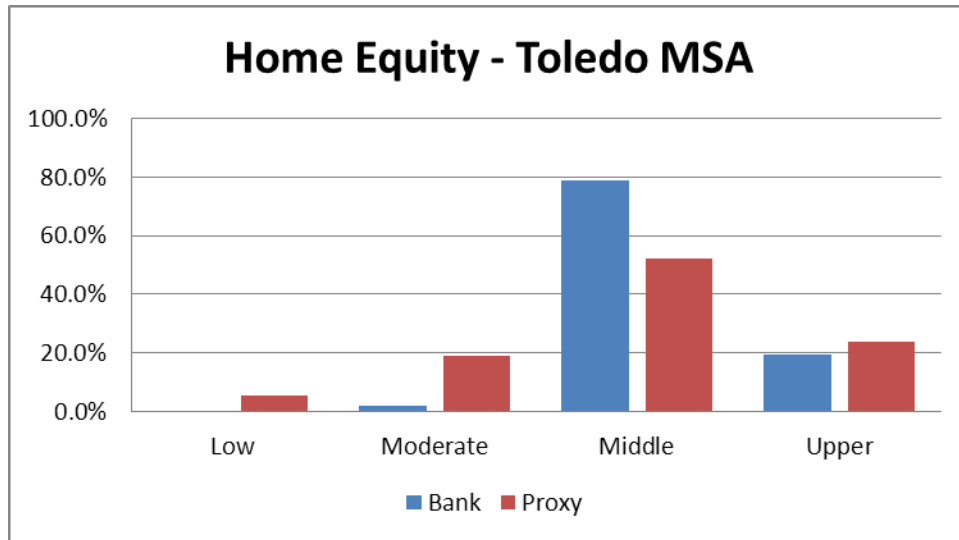
The collection of data for consumer loans is optional for banks that are evaluated under large bank examination procedures; therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank originated no home equity loans in low-income tracts, which was below the percentage (5.3%) of low-income households in these tracts. Therefore, the geographic distribution of home equity loans in low-income tracts is poor.

State Bank originated four (1.7%) home equity loans in moderate-income tracts, which was below the percentage (19.1%) of moderate-income households in these tracts and reflects a poor geographic distribution of home equity loans in moderate-income tracts.

The bank made 187 (78.9%) and 46 (19.4%) of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (52.1% and 23.7%, respectively) of middle- and upper-income households in those tracts.

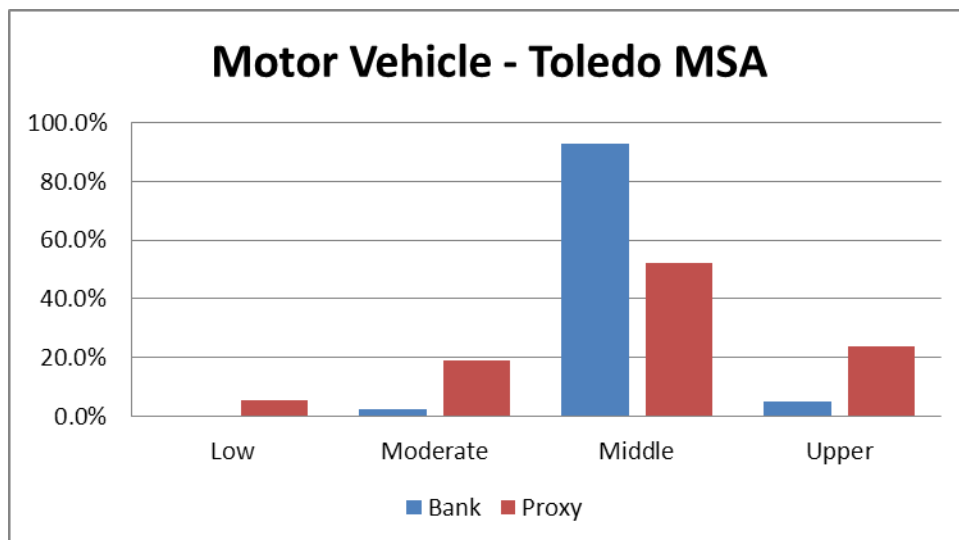


Motor Vehicle Loans

State Bank originated no motor vehicle loans in low-income tracts, which was below the percentage (5.3%) of low-income households in these tracts. Therefore, the geographic distribution of motor vehicle loans in low-income tracts is poor.

State Bank originated two (2.4%) motor vehicle loans in moderate-income tracts, which was below the percentage (19.1%) of moderate-income households in these tracts and reflects a poor geographic distribution of motor vehicle loans in moderate-income tracts.

The bank made 78 (92.9%) and four (4.8%) of its motor vehicle loans in middle- and upper-income tracts, respectively, compared to the percentages (52.1% and 23.7%, respectively) of middle- and upper-income households in those tracts.

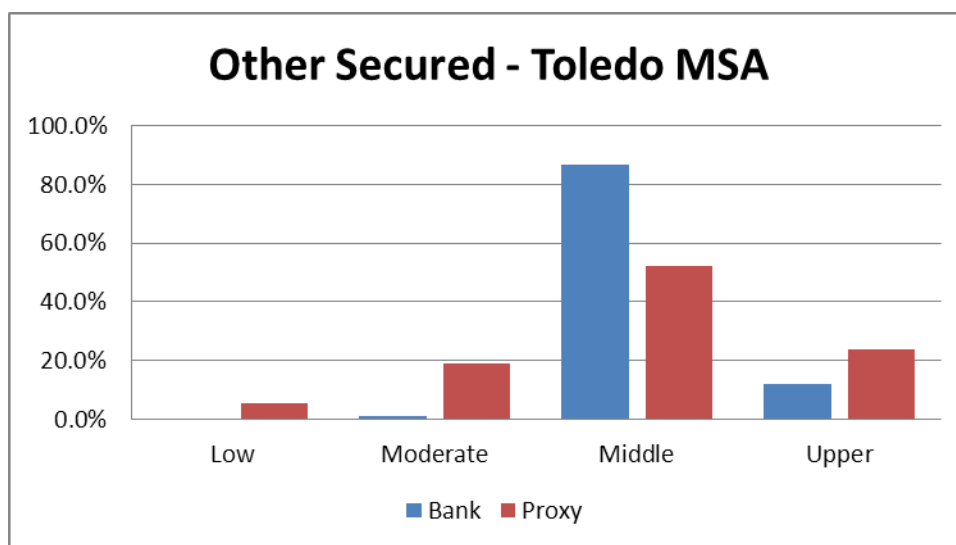


Other Secured Loans

State Bank originated no other secured loans in low-income tracts, which was below the percentage (5.3%) of low-income households in these tracts. Therefore, the geographic distribution of other secured loans in low-income tracts is poor.

State Bank originated one (1.2%) other secured loan in moderate-income tracts, which was below the percentage (19.1%) of moderate-income households in these tracts and reflects a poor geographic distribution of other secured loans in moderate-income tracts.

The bank made 72 (86.7%) and 10 (12.0%) of its other secured loans in middle- and upper-income tracts, respectively, compared to the percentages (52.1% and 23.7%, respectively) of middle- and upper-income households in those tracts.

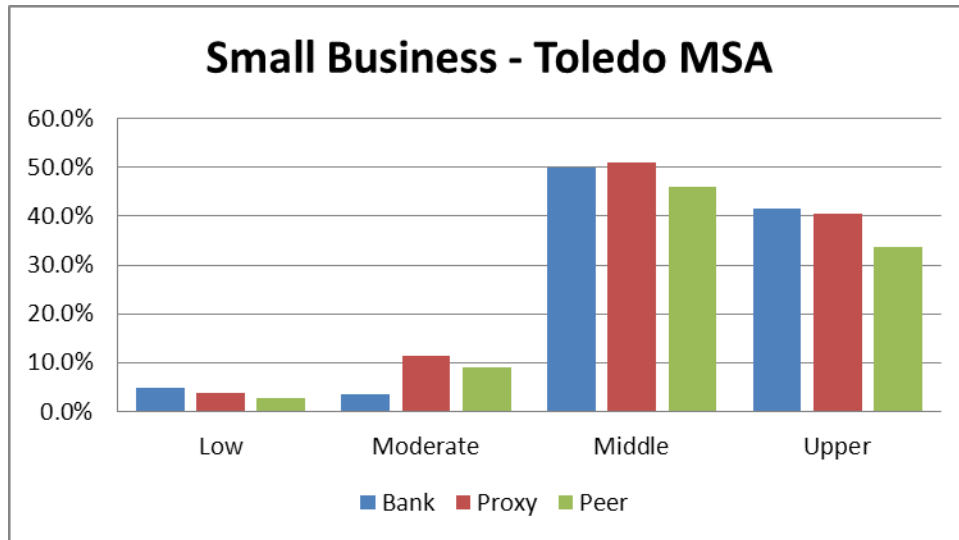


Small Business Loans

State Bank originated four (4.8%) small business loans in low-income tracts, which was above the percentage (3.8%) of businesses located in these tracts. The aggregate of all CRA reporters made 2.6% of business loans in low-income tracts. This reflects an excellent geographic distribution of small business lending in low-income tracts.

State Bank originated three (3.6%) small business loans in moderate-income tracts, which was below the percentage (11.3%) of businesses located in these tracts. The aggregate of all CRA reports made 9.1% of business loans in moderate-income tracts. This reflects a poor geographic distribution of small business lending.

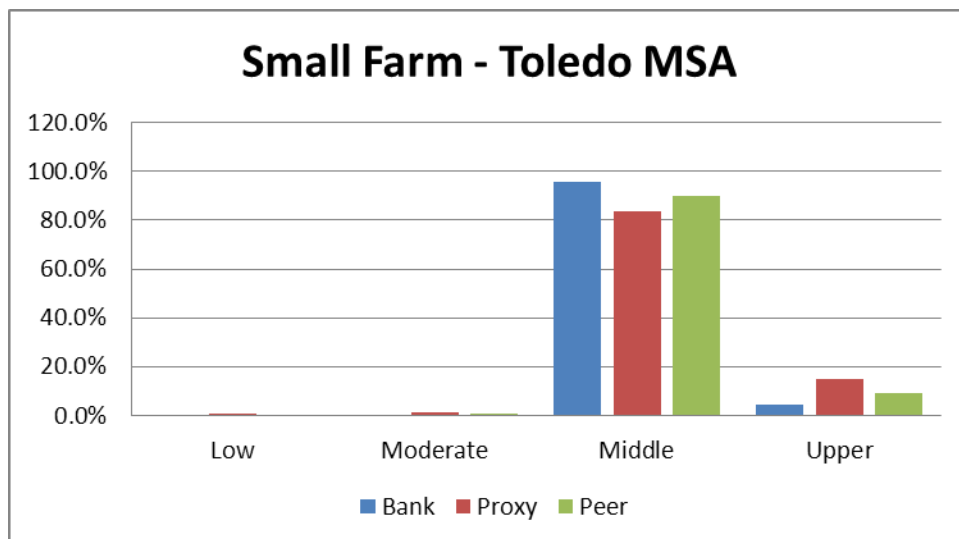
The bank made 42 (50.1%) and 35 (41.6%) of its small business loans in middle- and upper-income tracts, respectively, compared to the percentages (51.1% and 33.8%, respectively) of businesses located in middle- and upper-income tracts. The aggregate of all CRA reporters made 46.1% and 40.5% of business loans in middle- and upper-income tracts, respectively.



Small Farm Loans

State Bank originated no small farm loans in low- or moderate-income tracts, which is below the percentages (0.2% and 1.0%, respectively) of farms located in these tracts. The aggregate of all CRA reporters also had no small farm loans in low-income tracts and 0.7% of farms loans in moderate-income tracts. This reflects a poor geographic distribution of small farm lending.

The bank made 21 (95.5%) and one (4.5%) of its small farm loans in middle- and upper-income tracts, respectively, compared to the percentages (83.6% and 15.1%, respectively) of small farms located in middle- and upper-income tracts. The aggregate of all CRA reporters made 90.0% and 9.3% of farm loans in middle- and upper-income tracts, respectively.



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 loans is excellent. The borrower distribution for HMDA and small business loans is good and the borrower distribution for small farm loans is adequate.

HMDA Loans

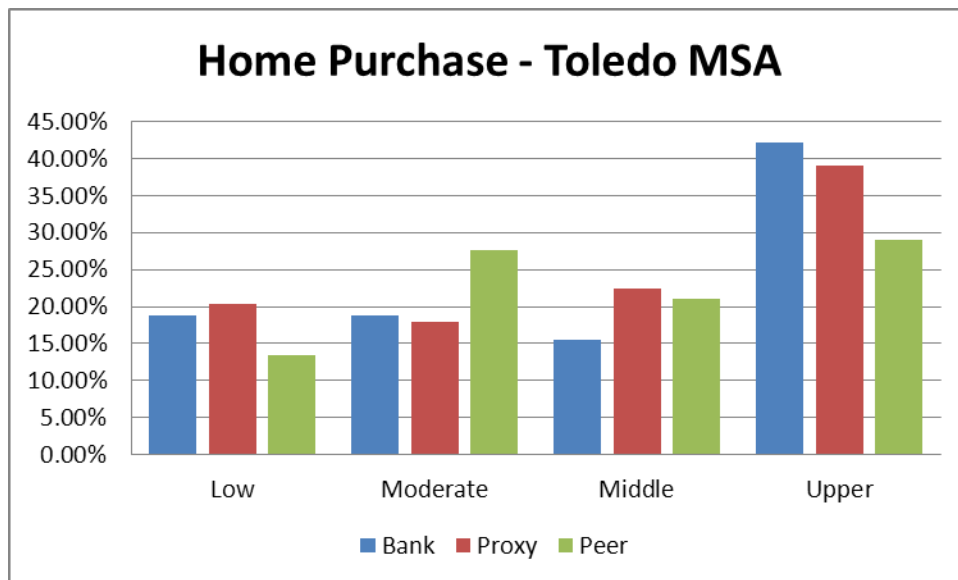
Home Purchase Loans

State Bank originated 12 (18.8%) home purchase loans to low-income borrowers, compared to the percentage (20.4%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 13.4% of home purchase loans to low-income borrowers. This reflects a good distribution of lending to low-income borrowers.

State Bank originated 12 (18.8%) home purchase loans to moderate-income borrowers, compared to the percentage (18.0%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 27.7% of home purchase loans to moderate-income borrowers. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made ten (15.6%) and 27 (42.2%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.5% and 39.1%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 21.0% and 29.0% of home purchase loans to middle- and upper-income borrowers, respectively.

The bank made three (4.7%) of its home purchase loans to borrowers where the income levels were unknown.



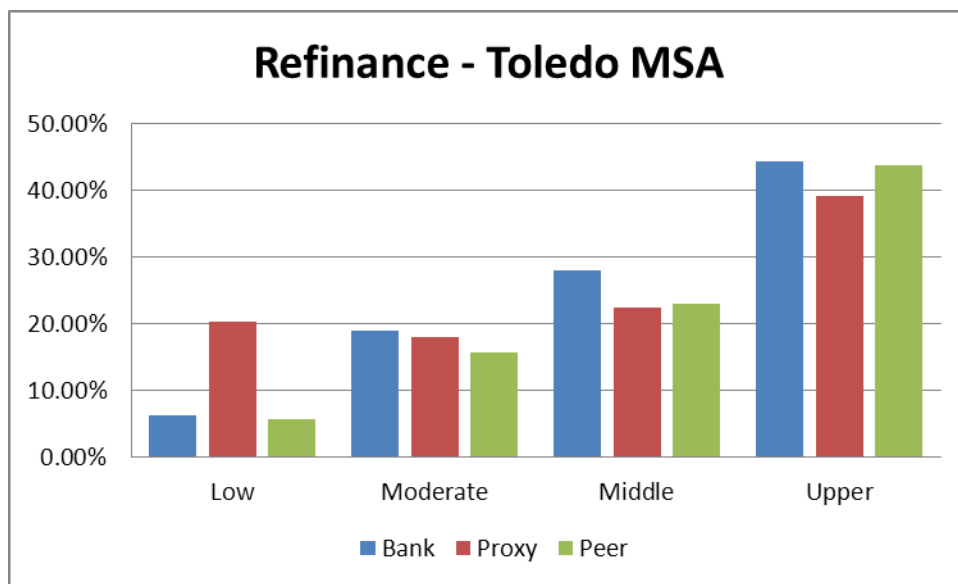
Home Refinance Loans

State Bank originated 18 (6.3%) refinance loans to low-income borrowers, compared to the percentage (20.4%) of low-income families in the assessment area. The aggregate of all HMDA lenders made less than the bank with 5.7% of refinance loans to low-income borrowers. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 54 (18.9%) refinance loans to moderate-income borrowers, compared to the percentage (18.0%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 15.7% of refinance loans to moderate-income borrowers. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 80 (28.0%) and 127 (44.4%) of its refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.5% and 39.1%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 23.0% and 43.8% of refinance loans to middle- and upper-income borrowers, respectively.

The bank made seven (2.4%) of its refinance loans to borrowers where the income levels were unknown.



Consumer Loans

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

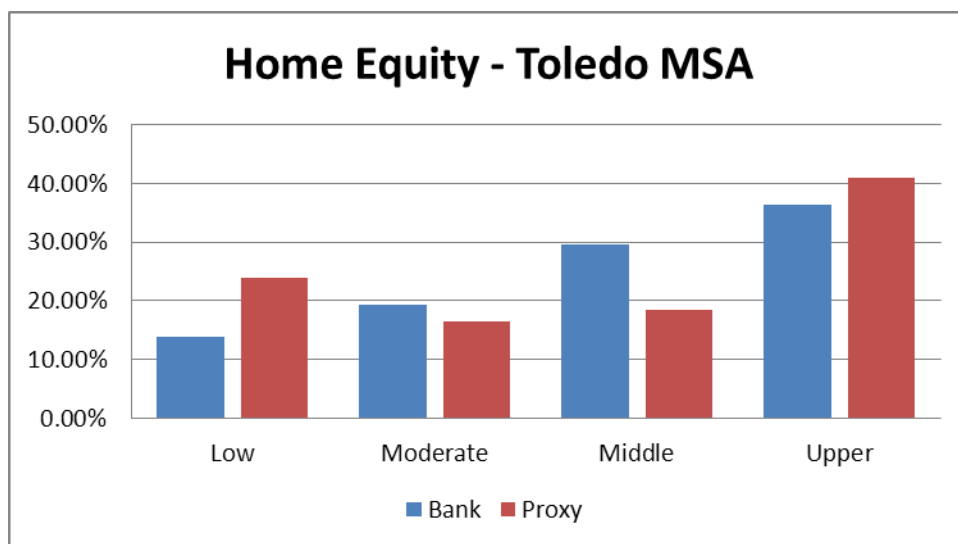
Home Equity Loans

State Bank originated 33 (13.9%) home equity loans to low-income borrowers, compared to the percentage (24.0%) of low-income households in the assessment area. This reflects an adequate distribution of lending to low-income borrowers.

State Bank originated 46 (19.4%) home equity loans to moderate-income borrowers, compared to the percentage (16.5%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

The bank made 70 (29.5%) and 86 (36.3%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (18.5% and 41.1%) of middle- and upper-income households in the assessment area.

The bank made two (0.8%) of its home equity loans to borrowers where the income levels were unknown.



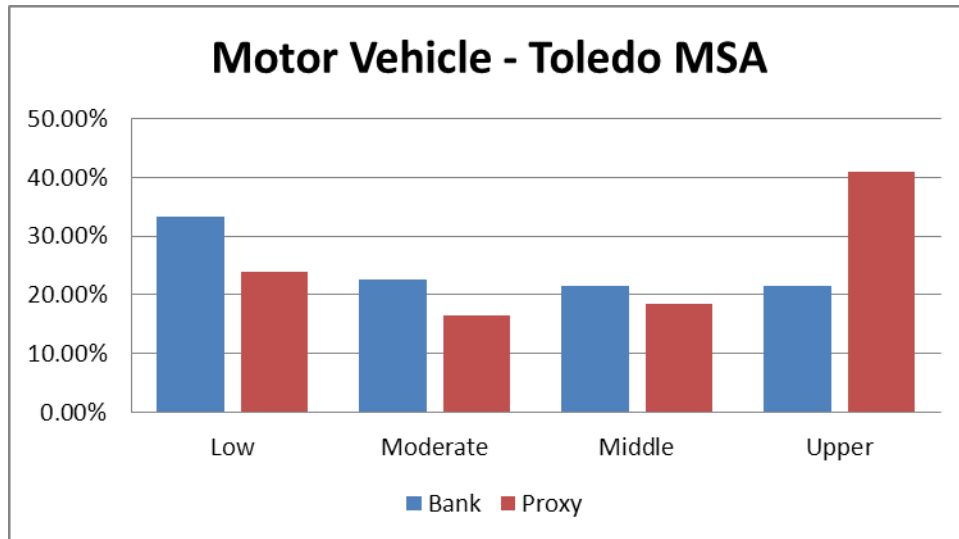
Motor Vehicle Loans

State Bank originated 28 (33.3%) of its motor vehicle loans to low-income borrowers, compared to the percentage (24.0%) of low-income households in the assessment area. This reflects an excellent distribution of lending to low-income borrowers.

State Bank originated 19 (22.6%) of its motor vehicle loans to moderate-income borrowers, compared to the percentage (16.5%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 18 (21.4%) and 18 (21.4%) of its motor vehicle loans to middle- and upper-income borrowers, respectively, compared to the percentages (18.5% and 41.1%) of middle- and upper-income households in the assessment area.

The bank made one (1.2%) of its motor vehicle loans to borrowers where the income levels were unknown.

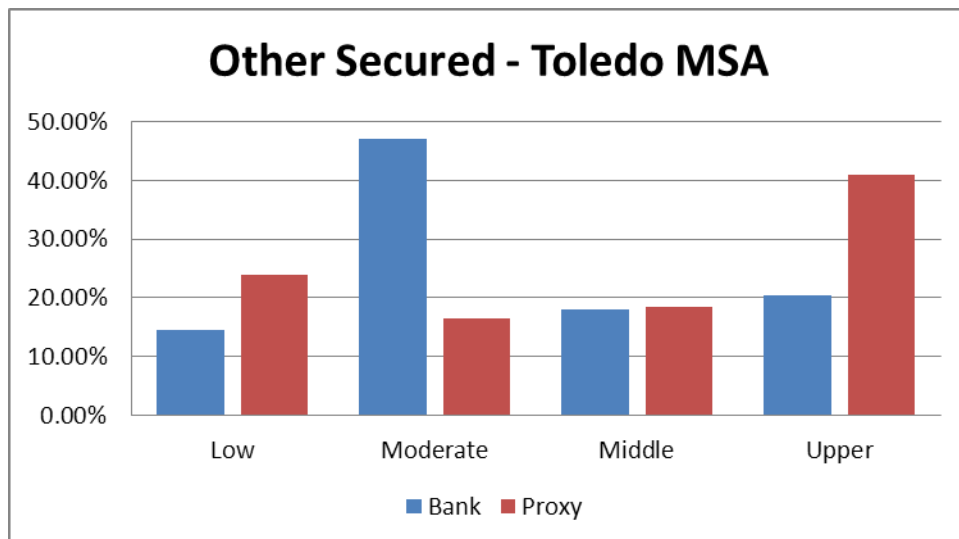


Other Secured Loans

State Bank originated 12 (14.5%) of its other secured loans to low-income borrowers, compared to the percentage (24.0%) of low-income households in the assessment area. This reflects an adequate distribution of lending to low-income borrowers.

State Bank originated 39 (47.0%) of its other secured loans to moderate-income borrowers, compared to the percentage (16.5%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 15 (18.1%) and 17 (20.5%) of its other secured loans to middle- and upper-income borrowers, respectively, compared to the percentages (18.5% and 41.1%) of middle- and upper-income households in the assessment area.

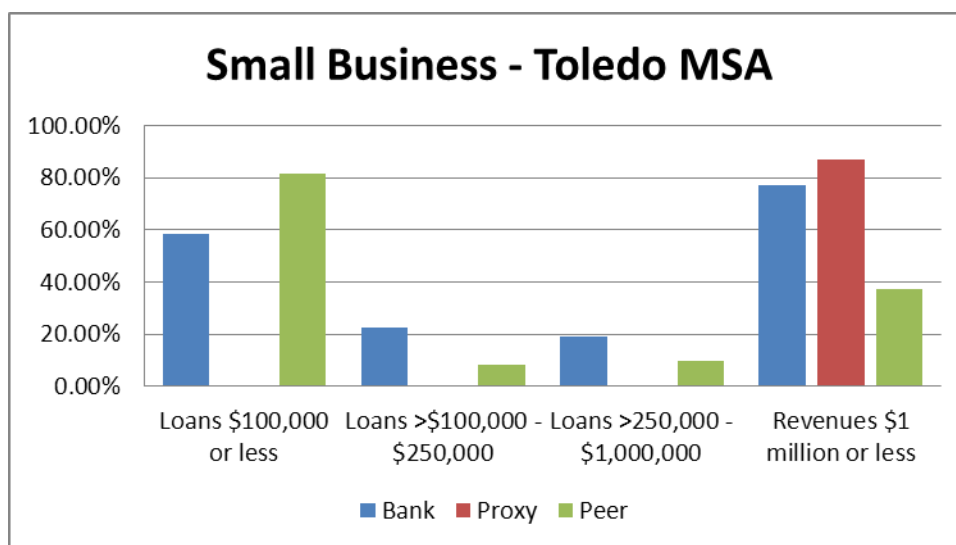


Small Business Loans

State Bank originated 65 (77.4%) loans to businesses with gross annual revenues of \$1 million or less. This was below the percentage (86.8%) of small businesses in the assessment area. The aggregate for all CRA reporters made 37.5% of business loans to small businesses.

The bank originated 49 (58.3%) loans for amounts less than or equal to \$100,000 compared to the aggregate of all CRA reporters at 81.5%. The bank originated 19 (22.6%) business loans for amounts greater than \$100,000, but less than or equal to \$250,000 compared to the aggregate of all CRA reporters at 8.5%. Lastly, the bank made 16 (19.1%) business loans for amounts greater than \$250,000 but less than or equal to \$1 million compared to the aggregate of all CRA reporters at 10.0%.

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

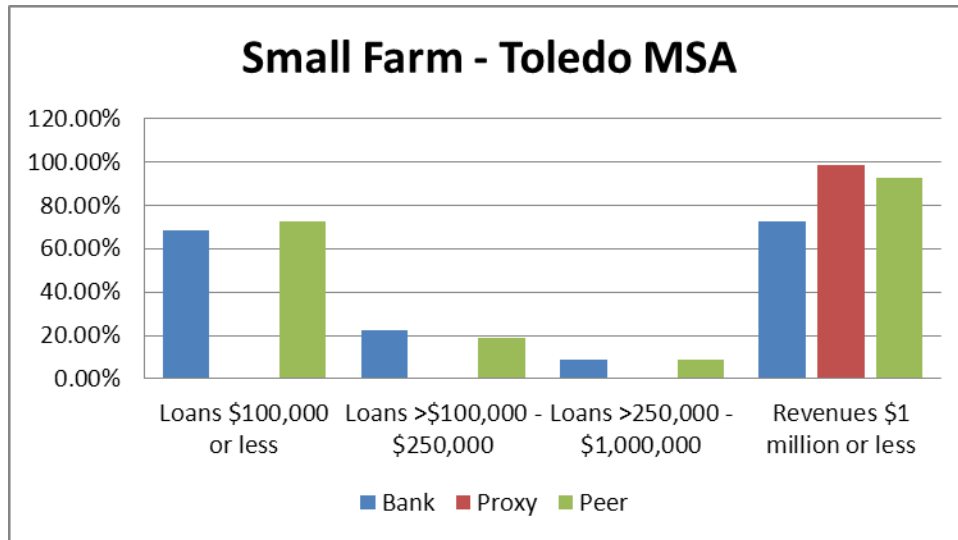


Small Farm Loans

State Bank originated 16 (72.7%) 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. The aggregate for all CRA reporters made 92.4% of farm loans to small farms.

The bank originated 15 (68.2%) loans for amounts less than or equal to \$100,000 compared to the aggregate of all CRA reporters at 72.4%. The bank originated five (22.7%) farm loans for amounts greater than \$100,000, but less than or equal to \$250,000 compared to the aggregate of all CRA reporters at 18.9%. Lastly, the bank made two (9.1%) farm loans for amounts greater than \$250,000, but less than or equal to \$500,000 compared to the aggregate of all CRA reporters at 8.7%.

This reflects an adequate level of lending to small farms.



Community Development Loans

During this evaluation period, State Bank originated four community development loans in this assessment area totaling approximately \$1.1 million. Community development lending in this assessment area represented 9.7% of the total dollar volume of community development loans originated by the bank during this evaluation period. Two of the loans were made to a church offering services to low- and moderate-income individuals. One loan was made for the renovation of an apartment complex offering affordable housing. The last loan was made to an organization that runs a homeless shelter and offers other services to low- and moderate-income individuals. State Bank is a leader in making community development loans in this assessment area.

Investment Test

State Bank made a significant level of qualified community development investments in this assessment area. The bank funded a total of \$411,100 in community development investments during this evaluation period. State Bank made five new investments totaling approximately \$3,900 and received credit for a municipal bond made during a previous evaluation period totaling \$407,200. While a specific dollar amount was not credited to this assessment area, it is noted that a portion of the mortgage-backed security credited to the Fort Wayne MSA was secured by a home located in the Toledo MSA.

The City of Toledo municipal bond purchased in 2009 through the American Recovery and Reinvestment Act (with an unamortized balance of \$407,200) 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 were in the form of donations. These donations were made to organizations that provide community services to low- and moderate-income individuals.

Service Test

The bank’s performance under the service test for the assessment area is adequate.

Retail Services

Retail delivery services are unreasonably inaccessible to the bank’s geographies and individuals of different income levels in the assessment area, particularly low- and moderate-income geographies. 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 the 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, the bank had a total of seven banking centers within this assessment area, including none in low-income, none in moderate-income, five in middle-income, and two in upper-income census tracts. The banking centers in this assessment area represent 38.9% of all the institution’s banking centers. The offices are primarily located in suburban areas. These areas are also highly banked. The distribution of offices and significant competition in this area could make it challenging for the bank to reach all parts of the assessment area.

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

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0	0.0	10.3	4.9
Moderate	0.0	0.0	21.8	17.2
Middle	71.4	66.7	47.9	51.4
Upper	28.6	33.3	20.0	26.5

The table reflects a poor distribution within low- and moderate-income tracts.

Community Development Services

The 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 the bank received CRA consideration:

Agricultural Management Seminars – The 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.

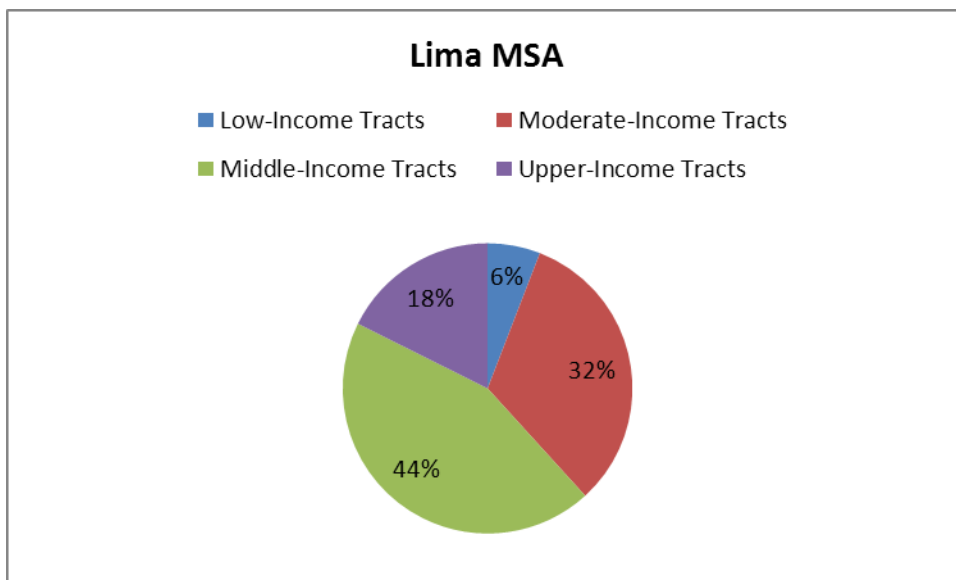
Northwest Ohio Job Center – A bank employee assisted the YouthWorks program, which serves primarily low- and moderate-income individuals, with running a banking center to teach students about general banking, setting up accounts, and money management.

Northwest Ohio Community Action Commission – The 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 the bank.

METROPOLITAN AREA
(Full-scope Review)

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

The Lima, Ohio MSA 30620 assessment area includes the entirety of Allen County, Ohio. State Bank has one branch located in a moderate-income tract in this assessment area. This assessment area contains 34 census tracts, of which two are low-income tracts, 11 are moderate-income tracts, 15 are middle-income tracts, and six are upper-income tracts. There are no distressed or underserved middle-income tracts in this assessment area. The chart below displays the assessment area tract composition.



According to the FDIC's Deposit Market Share Report, State Bank had 2.28% of the deposits in the assessment area as of June 30, 2011, which ranked the bank 8th out of 11 institutions. JPMorgan Change Bank, N.A., The Huntington Bank, N.A., and The Citizens National Bank of Bluffton had 28.63%, 17.97%, and 15.33% of deposits, respectively.

Between January 1, 2010 and December 31, 2011, State Bank originated 194 HMDA, and 105 consumer, and 26 CRA loans, which represented 14.1%, 7.6%, and 4.4%, respectively of loans during the evaluation period.

The 2010 HMDA Market Peer Report indicates that State Bank ranked 10th out of 92 HMDA-reporting financial institutions in the area. During that year, the bank ranked 15th out of 28 CRA reporters in the assessment area. This level of competition further supports that the bank's lending levels in this area are good.

Population Characteristics

The population in the assessment area was 108,473 in 2000. Approximately one quarter (27.0%) of the population lived in low-income and moderate-income tracts. In addition, 74.1% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the population in the assessment area for 2000 and 2010¹⁷ with the percentage of the population decrease during that time. Allen County experienced a 2.0% decrease in population.

County Name	2000 Population	2010 Population	Percentage Change from 2000 to 2010
Allen County, OH	108,473	106,331	-2.0

Income Characteristics

The median family income in the assessment area in 2000 was \$44,707, which was lower than Ohio at \$50,037. The 2011 HUD estimated median family income for the Lima MSA was \$58,000, which was less than Ohio at \$60,300.

In 2000, the assessment area contained 40,625 households, of which 28,474 (70.0%) were families. Of the total families in the assessment area, 19.1% were low-income, 18.8% were moderate-income, 22.8% were middle-income, and 39.2% were upper-income.

The following table shows the Allen County poverty rates for 2000 and estimated 2010, with the percentage increase during that time. Poverty rates¹⁸ increased in both Allen County and Ohio during this time.

County or State Name	2000 Poverty Rate	2010 Estimated Poverty Rate	Change from 2000 to 2010
Allen County	10.6	18.7	8.1
State of Ohio	9.8	15.8	6.0

Housing Characteristics

There were 44,245 housing units in the assessment area as of the 2000 U.S. Census and the owner occupancy rate was 66.2%. From an income perspective, 31.0% of housing units and 21.1% of owner-occupied units were either in a low-income or moderate-income tract. Multi-family residences were similarly concentrated in low-income and moderate-income tracts (53.7%) as in middle-income and upper-income tracts (46.3%), which could indicate the demand for housing in these tracts is relatively similar.

¹⁷ <http://2010.census.gov/2010census/>

¹⁸ <http://www.census.gov//did/www/saipe/county.html>

As of the 2000 U.S. Census, the median age of the housing stock was 42 years, with 34.9% of the stock built before 1950. Since the housing stock is relatively older, this could be indicative of a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$80,633 as of 2000, with an affordability ratio of 46.0%. A higher affordability ratio means that homes are more affordable.

Based on the 2011 median family income for the assessment area, about 70.6% of the homes valued up to \$109,584 would be considered affordable for low-income individuals and approximately 90.5% of the homes valued up to \$175,334 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 3.75% fixed rate, 30-year loan.

There were 84 new foreclosure filings in April 2012 and 355 total foreclosure properties. The following table contains information about foreclosure filings and the number of properties in foreclosure.¹⁹

Geography Name	Number of New Foreclosure Filings in April 2012	Ratio of Properties Receiving Foreclosure Filings in April 2012	Total Foreclosed Properties
Allen County	84	1 : 518	355
State of Ohio	9,768	1 : 525	63,021
United States	188,780	1 : 698	1,328,131

Allen County had a higher ratio of foreclosed properties than Ohio and the United States in April 2012.

Building permits in the MSA, Ohio, and the United States are included in the following table for 2008, 2009, and 2010.

Geography Name	2008	2009	2010	% Change 2008 to 2009	% Change 2009 to 2010
Lima OH MSA	110	64	116	-41.8	81.3
State of Ohio	17,666	13,343	13,710	-24.5	2.8
United States	905,359	582,963	604,610	-35.6	3.7

Building permits from 2008 to 2009 decreased in all areas, but then increased in the MSA from 2009 to 2010.

¹⁹ <http://www.realtytrac.com/home/>

The median gross rent in the assessment area was \$445 as of 2000. Also in 2000, the lowest rents (those less than \$350) comprised 22.7% of the rental units, while 37.2% of units had rental costs between \$350 and \$499. Further, 33.0% of renters had rental costs greater than 30.0% of their income. The 2010 American Community Survey indicates that the median gross rent²⁰ for the MSA was \$642 with 27.3% of cash renters having rents less than \$500 per month.²¹

Labor, Employment, and Economic Characteristics

The table below displays the assessment area’s major employers according to 2010 data.²²

County	Major Employers
Allen County, OH	Ford Motor Co, General Dynamics Corp, Husky Energy Inc, Lima City Schools, Lima Memorial Health System, MetoKote Corp, Nash Finch Co, Nickles Bakery, Procter & Gamble Co, St. Rita's Medical Center, Tokai Kogyo/DTR Industries

In Allen County, the Ohio Department of Development indicates the largest employment industries were education and health services, trade (transportation and utilities), and manufacturing. The average weekly wage for these industries was \$768 for education and health services, \$560 for trade, and \$1,164 for manufacturing.

The following table illustrates the 2010 and 2011 unemployment rates.

Unemployment Rates

Assessment Area: Lima

Area	Years - Annualized	
	2010	2011
Lima MSA	10.6	8.1 (P)
Ohio	10.0	8.6

Not Seasonally Adjusted

P: Preliminary

20 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25064&prodType=table

21 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25063&prodType=table

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

The unemployment rates overall have fallen from 2010. The assessment area's heavy reliance on the manufacturing industry, which continued to suffer during this period, has contributed to the slowly recovering economic condition of this area. This was considered during the evaluation of State Bank's lending performance in this area.

Community Contacts

Two community contact interviews were conducted with an organization that supports economic development and an organization that supports low-income and affordable housing. These interviews revealed that although many businesses have reduced job cuts and have actually begun hiring, unemployment is still high in the area. Both contacts noted that there is some retail employment available; however, it is low wage. There is a need for affordable housing in the area, but one contact noted that many people have a difficult time qualifying for a loan due to poor credit because of unemployment and/or low wages.

The following table illustrates the demographics for this assessment area.

Combined Demographics Report

Assessment Area(s): Lima 2011

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	2	5.9	618	2.2	225	36.4	5,450	19.1	
Moderate-income	11	32.4	6,577	23.1	1,413	21.5	5,361	18.8	
Middle-income	15	44.1	15,310	53.8	892	5.8	6,502	22.8	
Upper-income	6	17.6	5,969	21.0	212	3.6	11,161	39.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	34	100.0	28,474	100.0	2,742	9.6	28,474	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	1,478	364	1.2	24.6	772	52.2	342	23.1	
Moderate-income	12,251	5,850	20.0	47.8	4,775	39.0	1,626	13.3	
Middle-income	22,467	16,566	56.6	73.7	4,597	20.5	1,304	5.8	
Upper-income	8,049	6,510	22.2	80.9	1,212	15.1	327	4.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	44,245	29,290	100.0	66.2	11,356	25.7	3,599	8.1	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	333	7.8	280	7.5	30	10.1	23	9.7	
Moderate-income	828	19.5	688	18.5	87	29.4	53	22.3	
Middle-income	2,108	49.6	1,875	50.5	116	39.2	117	49.2	
Upper-income	979	23.0	871	23.5	63	21.3	45	18.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,248	100.0	3,714	100.0	296	100.0	238	100.0	
Percentage of Total Businesses:				87.4			7.0	5.6	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2	0.6	2	0.6	0	0.0	0	0.0	
Middle-income	283	82.3	278	82.0	4	100.0	1	100.0	
Upper-income	59	17.2	59	17.4	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	344	100.0	339	100.0	4	100.0	1	100.0	
Percentage of Total Farms:				98.5			1.2	.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

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

Lending Test

State Bank's performance under the lending test in this assessment area is considered good. The geographic distribution of lending in the assessment area is adequate. The borrower distribution for HMDA and consumer loans is good. Within the assessment area, State Bank has demonstrated a good responsiveness to the credit needs of the community. The bank is a leader in making community development loans in the area.

Greater weight was given to the evaluation of HMDA lending followed by consumer lending based on the volume and dollar amount of lending of each loan product during this evaluation period. During this review period, there were not enough other unsecured, home improvement, multi-family, motor vehicle, other secured, business, or farm loans originated in this assessment area to conduct a meaningful analysis.

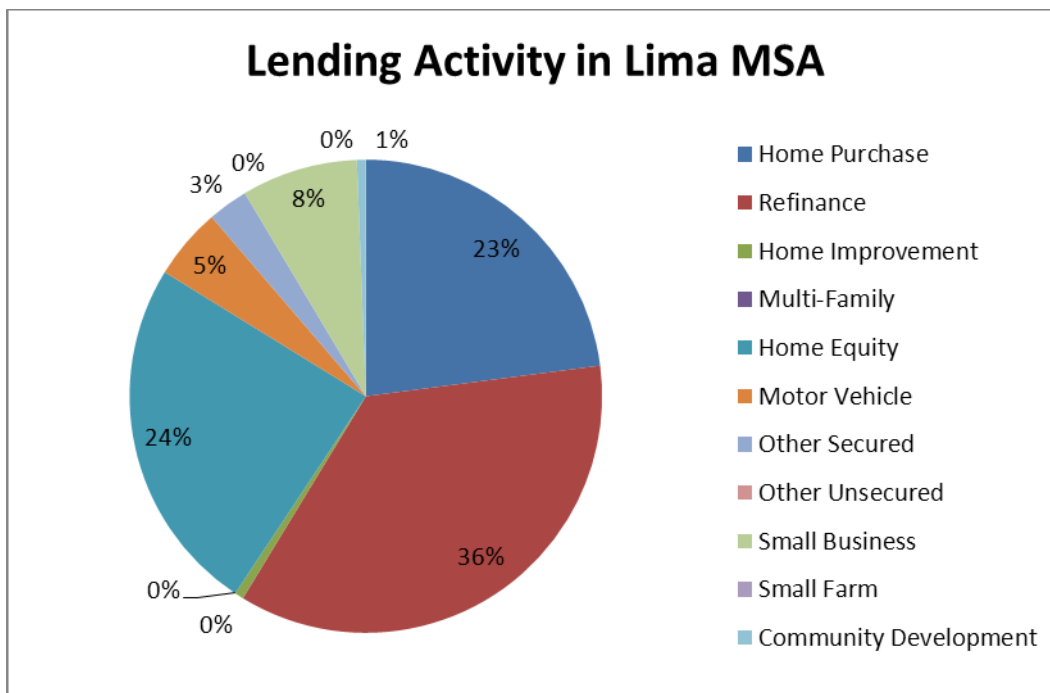
Details of the bank's HMDA, consumer, small business, and small farm lending can be found in Appendix C.

Lending Activity

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	75
Refinance	117
Home Improvement	2
Multi-Family	0
Home Equity	80
Motor Vehicle	16
Other Secured	9
Other Unsecured	0
Small Business	26
Small Farm	0
Community Development	2

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



The percentage of the bank’s total lending at 9.7% is greater than the percentage of total deposits at 7.9% in this area. A moderate gap in lending was noted in the low-income tracts, but this is due to the fact that there are only two low-income tracts in this assessment area and the bank only penetrated one. During the evaluation period, State Bank originated loans in 94.1% of the census tracts within the assessment area.

Of the tracts without lending, low-income tracts had a higher percentage of tracts without lending compared to middle- and upper-income tracts, but again, this is due to the fact that there are only two low-income tracts in the assessment area and the bank only made loans in one. The moderate-income tracts still had 90.9% penetration which is high, although it is lower than the middle- and upper-income tracts, where penetration was 100.0%. Vacancy rates were relatively higher in the low- and moderate-income tracts.

Geographic Distribution

The geographic distribution of loans is considered adequate when considering the extent of the bank’s presence in this assessment area and the competition in this market. Although the assessment area only contains two low-income tracts, it contains 11 moderate-income tracts; thus, geographic distribution and borrower distribution were weighted equally in this area.

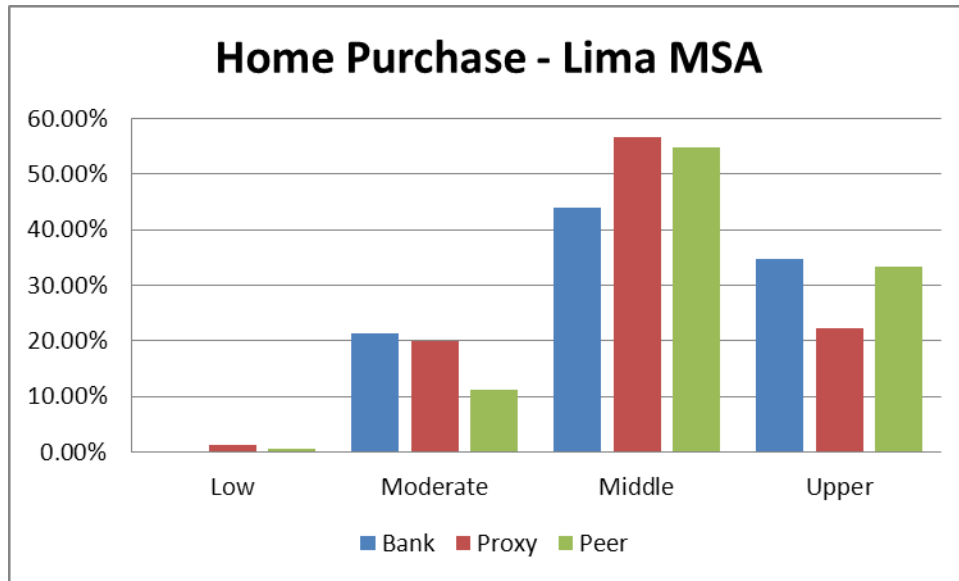
HMDA Loans

Home Purchase Loans

State Bank originated no home purchase loans in the area’s two low-income tracts, which was below the percentage (1.2%) of owner-occupied units and loans made by peer at 0.5%. Therefore, this reflects a poor distribution of home purchase lending in low-income tracts.

State Bank originated 16 (21.3%) home purchase loans in moderate-income tracts, which exceeds the percentage (20.0%) of owner-occupied units and the loans made by peer at 11.2%. This reflects an excellent distribution of home purchase lending in moderate-income tracts.

The bank made 33 (44.0%) and 26 (34.7%) of its home purchase loans in middle- and upper-income tracts, respectively, compared to the percentages (56.6% and 22.2%, respectively) of owner-occupied units and the aggregate of all lenders at 54.9% and 33.4% in middle- and upper-income tracts, respectively.

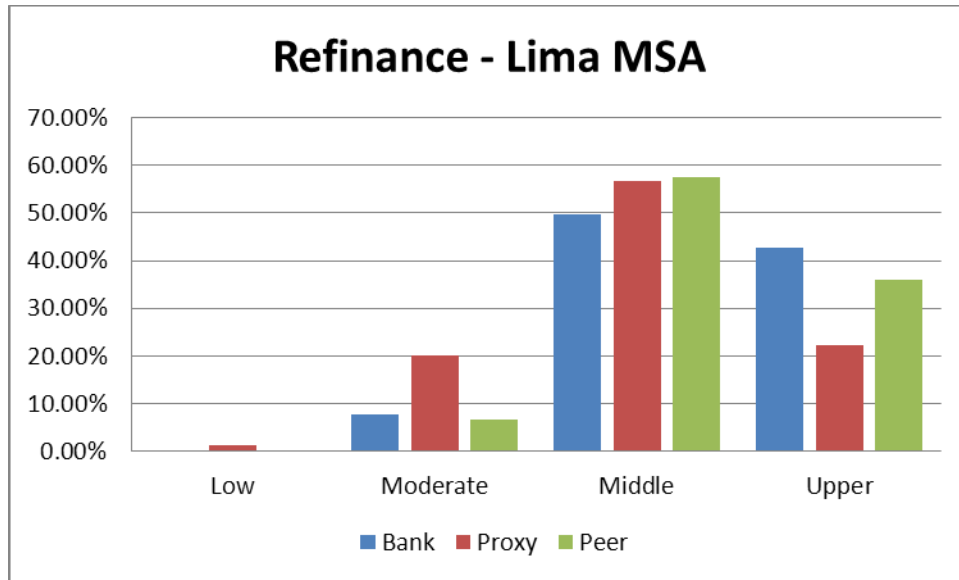


Home Refinance Loans

State Bank originated no refinance loans in the area’s two low-income tracts, which was below the percentage (1.2%) of owner-occupied units and the level loans made by peer at 0.1%. Therefore, this reflects a poor geographic distribution of refinance lending in low-income tracts.

State Bank originated nine (7.7%) refinance loans in moderate-income tracts, which is significantly below the percentage (20.0%) of owner-occupied units, but exceeds the level of loans made by peer at 6.5%. Therefore, this reflects an adequate geographic distribution of refinance lending in moderate-income tracts.

The bank made 58 (49.6%) and 50 (42.7%) of its refinance loans in middle- and upper-income tracts, respectively, compared to the percentages (56.6% and 22.2%, respectively) of owner-occupied units in middle- and upper-income tracts. The aggregate of all lenders made 57.5% and 35.9% of refinance loans in middle- and upper-income tracts.



Consumer Loans

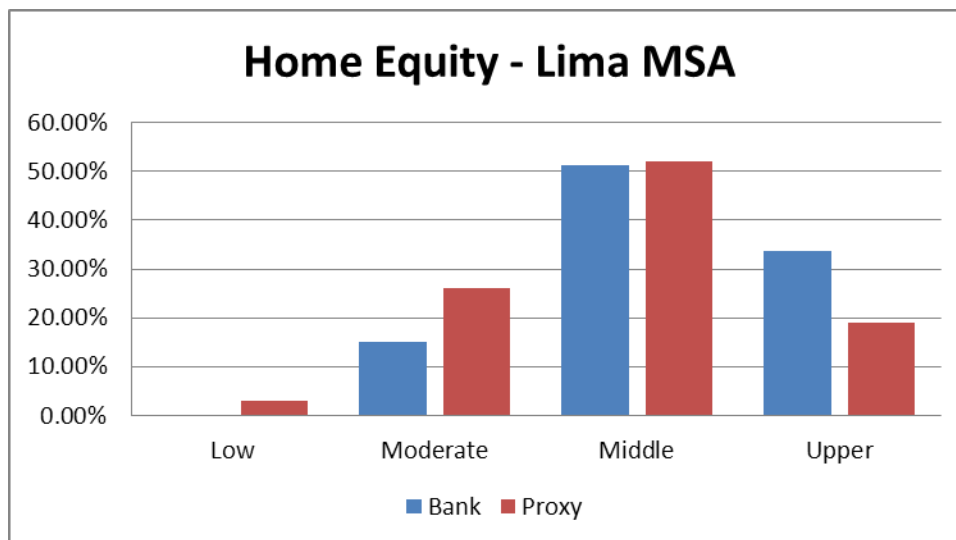
The collection of data on consumer loans is optional for banks that are evaluated under large bank examination procedures; therefore, aggregate and market share data is not available for these loan products.

Home Equity Loans

State Bank originated no home equity loans in low-income tracts, which was below the percentage (2.9%) of low-income households in those tracts. Therefore, this reflects a poor geographic distribution of home equity lending in low-income tracts.

State Bank originated 12 (15.0%) home equity loans in moderate-income tracts, which was below the percentage (26.1%) of moderate-income households in those tracts. This reflects an adequate geographic distribution of home equity lending in moderate-income tracts.

The bank made 41 (51.3%) and 27 (33.8%) of its home equity loans in middle- and upper-income tracts, respectively, compared to the percentages (52.0% and 19.0%, respectively) of middle- and upper-income households in those tracts.



Distribution by Borrower Income

Overall, the distribution of borrowers reflects a good penetration among customers of different income levels. Specifically, the borrower distribution for HMDA loans and consumer loans is good.

HMDA Loans

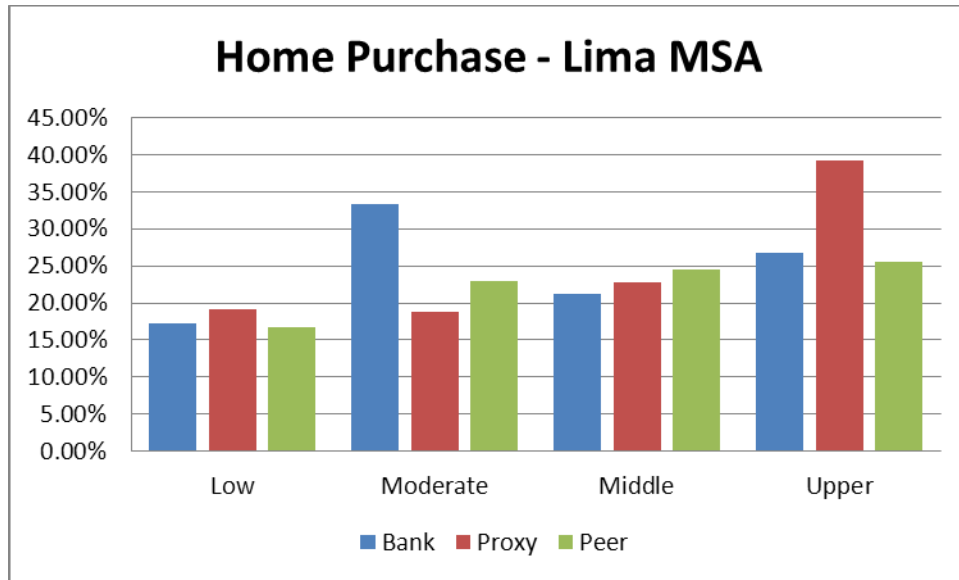
Home Purchase Loans

State Bank originated 13 (17.3%) home purchase loans to low-income borrowers, compared to the percentage (19.1%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 16.7% of home purchase loans to low-income borrowers. This reflects a good distribution of lending to low-income borrowers.

State Bank originated 25 (33.3%) home purchase loans to moderate-income borrowers, compared to the percentage (18.8%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 22.9% of home purchase loans to moderate-income borrowers. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 16 (21.3%) and 20 (26.7%) of its home purchase loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.8% and 39.2%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 24.5% and 25.6% of home purchase loans to middle- and upper-income borrowers, respectively.

The bank made one (1.3%) home purchase loan to borrowers where the income level was unknown.



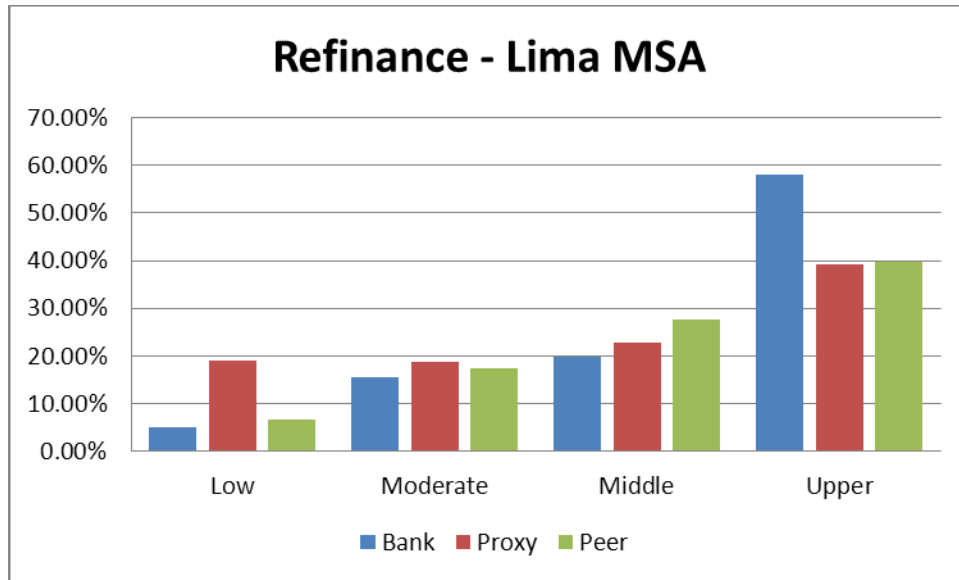
Home Refinance Loans

State Bank originated six (5.1%) refinance loans to low-income borrowers, compared to the percentage (19.1%) of low-income families in the assessment area. The aggregate of all HMDA lenders made 6.6% of refinance loans to low-income borrowers. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 18 (15.4%) refinance loans to moderate-income borrowers, compared to the percentage (18.8%) of moderate-income families in the assessment area. The aggregate of all HMDA lenders made 17.5% of refinance loans to moderate-income borrowers. This reflects a good distribution of lending to moderate-income borrowers.

The bank made 23 (19.7%) and 68 (58.1%) of its refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (22.8% and 39.2%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 27.7% and 39.7% of refinance loans to middle- and upper-income borrowers, respectively.

The bank made two (1.7%) of its refinance loans to borrowers where income levels were unknown.



Consumer Loans

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

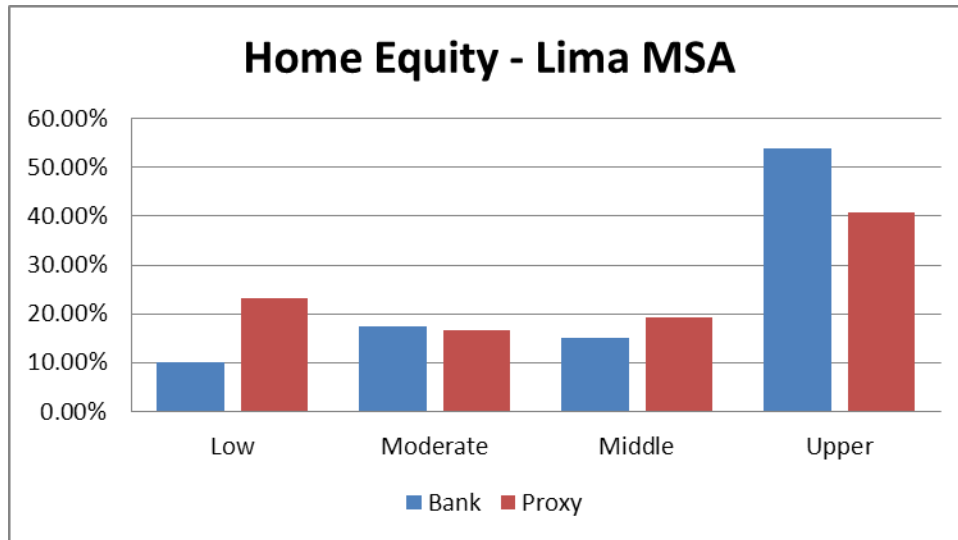
Home Equity Loans

State Bank originated eight (10.0%) home equity loans to low-income borrowers, compared to the percentage (23.2%) of low-income households in the assessment area. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 14 (17.5%) home equity loans to moderate-income borrowers, compared to the percentage (16.6%) of moderate-income households in the assessment area. This reflects an excellent distribution of lending to moderate-income borrowers.

The bank made 12 (15.0%) and 43 (53.8%) of its home equity loans to middle- and upper-income borrowers, respectively, compared to the percentages (19.3% and 40.9%) of middle- and upper-income households in the assessment area.

The bank made three (3.8%) of its home equity loans to borrowers where the income levels were unknown.



Community Development Loans

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 area represented 28.6% of the total dollar volume of community development loans originated by the bank during this evaluation period. One loan was made for economic development purposes that resulted in keeping a business in a low-income tract and employing low- and moderate-income individuals and one loan was made to make improvements to a business located in a low-income tract serving low- and moderate-income individuals.

Investment Test

State Bank has a poor level of qualified community development investments in this assessment area. The bank funded \$4,300 in qualified community development investments in the form of donations during this evaluation period. The donations supported organizations that support economic development or provide community services to low- and moderate-income individuals.

Service Test

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

Retail Services

Delivery services are accessible to the 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 and the bank has not opened or closed any branches in this assessment area during this evaluation period.

Business hours and services 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, the bank had a total of one banking center within the assessment area, which is located in a moderate-income tract. The banking center in this assessment area represents 5.6% of all the institution’s banking centers.

During this evaluation period, the bank had a total of one ATM within the assessment area, which is located in a moderate-income tract. The ATM in this assessment area represents 4.8% of all the institution’s ATMs.

Illustrated in the following table are 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.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0	0.0	5.9	2.2
Moderate	100.0	100.0	32.4	23.1
Middle	0.0	0.0	44.1	53.8
Upper	0.0	0.0	17.7	21.0

The data reflects a poor distribution within low-, middle-, and upper-income tracts; however, as aforementioned, there is only one branch and one ATM located in this assessment area.

Community Development Services

The 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 for which the bank received CRA consideration.

Walter C. Potts Entrepreneur Center – Two employees offered their financial expertise by presenting during the “Financing Your Small Business” seminar provided to small business owners. The Center is a non-profit organization that provides a full range of programs and financial services for small business startup and growth.

Lima/Allen County Council on Community Affairs – An employee spoke at a first-time homebuyers seminar for this organization that supports low- and moderate-income individuals. The seminar discusses home financing, establishing and maintaining good credit, home repair, and home maintenance.

Lima Community Church – An employee serves as the Chair of the Finance Committee and is responsible for overseeing the financial aspects of ministry services supporting low- and moderate-income individuals, such as food drives and home renovations.

STATE OF INDIANA

CRA RATING FOR INDIANA: “Satisfactory”

The Lending Test is rated: “High Satisfactory”

The Investment Test is rated: “Outstanding”

The Service Test is rated: “Low Satisfactory”

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community;
- A poor geographic distribution of loans throughout the assessment area;
- An adequate distribution among borrowers of different income levels;
- A leader in making of 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 of community development services.

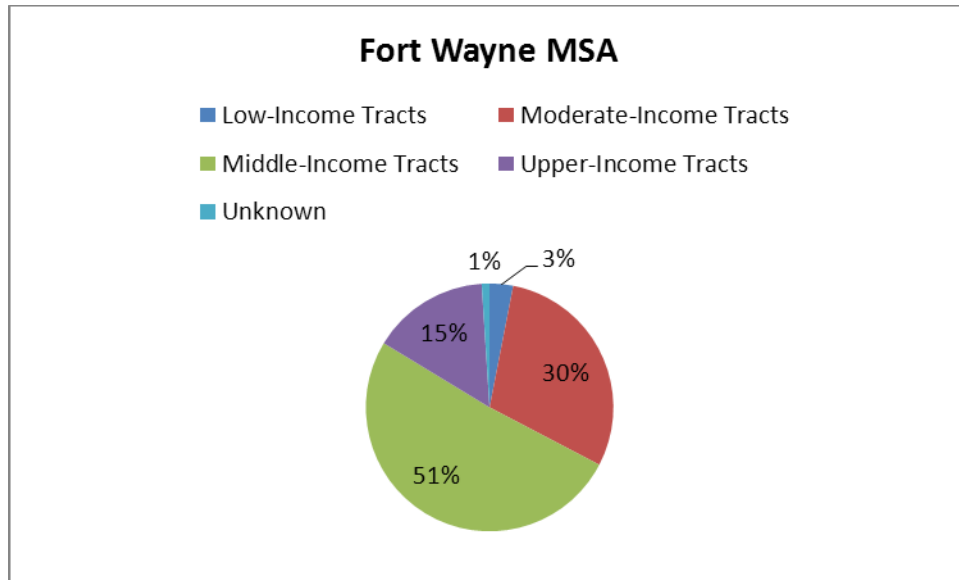
SCOPE OF EXAMINATION

A full scope review was conducted for the Fort Wayne MSA assessment area, which represents the 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 INDIANA – FORT WAYNE MSA 23060

State Bank’s assessment area is the entirety of the Fort Wayne MSA, which is Allen County and DeKalb County, which is contiguous to the Fort Wayne MSA. These counties are located in the northeastern portion of Indiana. The bank has one branch office located in the city of Fort Wayne and no branch offices located in DeKalb County. Therefore, the bank’s geographic distribution of lending received less weight than the borrower distribution of lending in this assessment area.

The assessment area contains 98 census tracts, of which three are low-income tracts, 29 are moderate-income tracts, 50 are middle-income tracts, 15 are upper-income tracts, and one income tract is unknown. The following chart displays the assessment area tract composition.



According to the FDIC's Deposit Market Share Report, State Bank had 0.13% of the deposits in the assessment area as of June 30, 2011, which ranked the bank 22nd out of 26 institutions. Wells Fargo had the top share with 24.1% of deposits.

Between January 1, 2010 and December 31, 2011, State Bank originated 115 HMDA, 34 consumer, and 38 CRA loans, which represented 8.4%, 2.4%, and 6.4%, 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 2010 HMDA Market Peer Report indicates that State Bank ranked 39th out of 234 HMDA-reporting financial institutions in the area. During that year, the bank ranked 25th out of 63 CRA reporters in the assessment area.

Population Characteristics

The population in the assessment area was 372,134 in 2000. Approximately one quarter (25.2%) of the population live in low-income and moderate-income tracts. In addition, 72.3% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the counties' population in the assessment area for 2000 and 2010²³ with the percentage of the population increase or decrease during that time. Both counties experienced notable growth during that time.

²³ <http://2010.census.gov/2010census/>

County Name	2000 Population	2010 Population	Percentage Change from 2000 to 2010
Allen County, IN	331,849	355,329	7.1
DeKalb County, IN	40,285	42,223	4.8
<i>Totals</i>	<i>372,134</i>	<i>397,552</i>	<i>6.8</i>

Income Characteristics

The median family income in the assessment area in 2000 was \$52,518, which was higher than Indiana at \$50,261. The median family incomes for Allen and DeKalb Counties were \$52,708 and \$51,676, respectively. The 2011 HUD estimated median family income for the Fort Wayne MSA increased to \$63,000, which is higher than Indiana at \$52,900.

In 2000, the assessment area contained 144,037 households, of which 97,603 (67.8%) were families. Of the total families in the assessment area, 17.3% were low-income, 18.4% were moderate-income, 24.5% were middle-income, and 40.0% were upper-income.

The following table shows the counties' poverty rates for 2000 and estimated 2010 with the percentage increase during that time. Poverty rates²⁴ increased in all counties in the assessment area as well as Indiana from 2000 to 2010.

County or State Name	2000 Poverty Rate	2010 Estimated Poverty Rate	Change from 2000 to 2010
Allen County, IN	8.2	13.9	5.7
DeKalb County, IN	5.7	10.6	4.9
State of Indiana	8.8	15.3	6.5

Housing Characteristics

There were 155,049 housing units in the assessment area as of the 2000 U.S. Census. The owner occupancy rate was 66.9% overall. The owner occupancy rates for Allen and DeKalb Counties were 65.8% and 76.4%, respectively. From an income perspective, 27.2% of housing units and 19.0% of owner-occupied units were either in low-income or moderate-income tracts. Multi-family residences were more concentrated in middle-income and upper-income tracts, with 59.5% of multi-family units in these tracts. These numbers indicate the demand for housing would probably be greater in middle-income and upper-income tracts.

As of the 2000 U.S. Census, the median age of the housing stock was 34 years, with 25.7% of the stock built before 1950. The median ages of housing stock in Allen and DeKalb Counties were 32 and 37 years, respectively. Since the housing stock is relatively older, this could be indicative of a need for home improvement and rehabilitation loans.

24 <http://www.census.gov/cgi-bin/saige/saige.cgi>

The median housing value in the assessment area was \$87,150 as of 2000, with an affordability ratio of 50.0%. A higher affordability ratio means that homes are more affordable. The affordability ratios in Allen and DeKalb Counties were 49.0% and 51.0%, respectively. The median sales price²⁵ in the MSA in 2011 was \$95,400, which was higher than the median sales price of \$94,000 in 2009, but lower than the median sales price of \$97,400 in 2010.

Based on the 2011 median family income for the assessment area, about 69.7% of the homes valued up to \$119,031 would be considered affordable for low-income individuals and approximately 89.9% of the homes valued up to \$190,449 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 3.75% fixed rate, 30-year loan.

There were 185 new foreclosure filings in April 2012 and 1,425 total foreclosure properties in the assessment area. The following table contains information about foreclosure filings and the number of properties in foreclosure.²⁶

Geography Name	Number of New Foreclosure Filings in April 2012	Ratio of Properties Receiving Foreclosure Filings in April 2012	Total Foreclosed Properties
Allen County, IN	175	1 : 848	1,328
DeKalb County, IN	10	1 : 1,756	97
<i>Total</i>	<i>185</i>	<i>NA</i>	<i>1,425</i>
State of Indiana	3,956	1 : 707	24,198
United States	188,780	1 : 698	1,328,131

Both Allen and DeKalb counties had lower ratios of foreclosed properties than Indiana and the United States in April 2012.

Building permits in the MSA, Indiana, and the United States are included in the following table for 2008, 2009, and 2010.

Geography Name	2008	2009	2010	% Change 2008 to 2009	% Change 2009 to 2010
Fort Wayne IN MSA	1,016	884	885	-13.0	0.1
State of Indiana	16,631	12,555	13,083	-24.5	4.2
United States	905,359	582,963	604,610	-35.6	3.7

Building permits from 2008 to 2009 decreased in all areas but then increased from 2009 to 2010.

25 <http://www.realtor.org/sites/default/files/reports/2012/embargoes/2012-q1-metro-home-prices-49bc10b1efdc1b8cc3eb66dbcdad55f7/metro-home-prices-q1-single-family-2012-05-09.pdf>

26 <http://www.realtytrac.com/home/>

The median gross rent in the assessment area was \$505 as of 2000. Also in 2000, the median gross rents in Allen and DeKalb Counties were \$506 and \$480, respectively. The lowest rents (those less than \$350) comprised 17.0% of the rental units, while 30.0% of units had rental costs between \$350 and \$499. Further, 31.8% of renters had rental costs greater than 30.0% of their income. The 2010 American Community Survey indicates that the median gross rent²⁷ for the MSA was \$610 with 28.6% of cash renters having rents less than \$500 per month.²⁸

Labor, Employment, and Economic Characteristics

The table below displays the assessment area’s major employers by county according to 2010 data.^{29, 30}

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	Lutheran Health Network, Steel Dynamics Inc, Nucor, Therma-Tru Corp, C&A Tool Engineering Inc, Wells Fargo, Group Dekko, Guardian Automotive

The following table illustrates the 2010 and 2011 unemployment rates³¹.

Unemployment Rates
Assessment Area: Fort Wayne, IN

Area	Years - Annualized	
	2010	2011
Allen Co.	10.5	8.6 (P)
DeKalb Co.	12.0	9.3 (P)
Fort Wayne MSA	10.4	8.5 (P)
Indiana	10.1	9.0

Not Seasonally Adjusted

P: Preliminary

27 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25064&prodType=table

28 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_B25063&prodType=table

29 <http://www.theallianceonline.com/community-data/major-employers>

30 <http://www.chooseneindiana.com/neindiana.aspx/business-industry-1>

31 <http://www.stats.indiana.edu/topic/laus.asp>

The unemployment rates overall have fallen from 2010. The area has a strong legacy in automobile manufacturing and was impacted by the challenging financial situations faced by the automobile industry. This was considered during the evaluation of State Bank's lending performance in this area.

Community Contacts

Three community contact interviews were conducted in this assessment area. Two interviews were conducted with organizations that promote economic development and one with an organization that promotes affordable housing and services for low- and moderate-income individuals. These interviews revealed that although the assessment area is reliant on the automobile industry and specifically the manufacturing sector, the level of unemployment has gone down, and the area is recovering from the recession. Additionally, there is a continued need for affordable housing; however, it is difficult for banks to qualify many of those in need of home loans given credit history.

The following table illustrates the demographics for this assessment area.

Combined Demographics Report

Assessment Area(s): Fort Wayne 2011

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.1	1,290	1.3	431	33.4	16,901	17.3
Moderate-income	29	29.6	20,418	20.9	3,474	17.0	17,930	18.4
Middle-income	50	51.0	51,653	52.9	1,969	3.8	23,883	24.5
Upper-income	15	15.3	24,242	24.8	323	1.3	38,889	39.8
Unknown-income	1	1.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	98	100.0	97,603	100.0	6,197	6.3	97,603	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,538	824	0.8	32.5	1,051	41.4	663	26.1
Moderate-income	39,571	18,877	18.2	47.7	16,296	41.2	4,398	11.1
Middle-income	81,749	57,248	55.2	70.0	19,743	24.2	4,758	5.8
Upper-income	31,191	26,786	25.8	85.9	3,054	9.8	1,351	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	155,049	103,735	100.0	66.9	40,144	25.9	11,170	7.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	167	1.0	146	1.0	13	1.1	8	1.0
Moderate-income	3,584	22.2	2,963	21.0	379	31.0	242	29.3
Middle-income	8,241	51.1	7,167	50.9	634	51.9	440	53.3
Upper-income	4,131	25.6	3,800	27.0	196	16.0	135	16.4
Unknown-income	13	0.1	13	0.1	0	0.0	0	0.0
Total Assessment Area	16,136	100.0	14,089	100.0	1,222	100.0	825	100.0
Percentage of Total Businesses:			87.3		7.6		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	14	2.2	14	2.2	0	0.0	0	0.0
Middle-income	539	84.5	536	84.5	3	75.0	0	0.0
Upper-income	85	13.3	84	13.2	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	638	100.0	634	100.0	4	100.0	0	.0
Percentage of Total Farms:			99.4		.6		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS
IN INDIANA – FORT WAYNE MSA**

Lending Test

State Bank’s performance under the lending test in Indiana is “High Satisfactory”. Although the bank’s geographic distribution of lending is poor according to the data, the bank’s branch is located in a heavily banked area and is not in close proximity to low- and moderate-income tracts and therefore individuals living in those geographies have a much higher likelihood to visit other nearby banks. The bank’s lending to low- and moderate-income individuals is adequate according to the data. Within the assessment area, State Bank has demonstrated an adequate responsiveness to the credit needs of the community. The bank was a leader in making community development loans in this assessment area, which helped enhance the bank’s overall lending test.

Only HMDA loans were evaluated during this review period. There was 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.

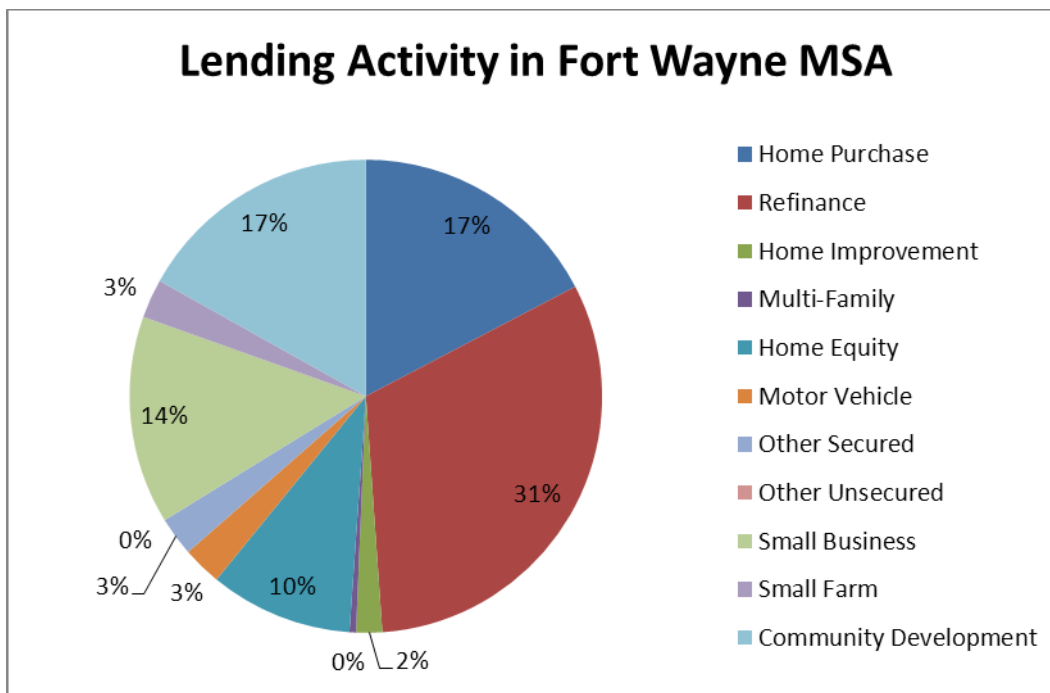
Details of the bank’s HMDA, consumer, small business, and small farm lending can be found in the Appendix C.

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	39
Refinance	71
Home Improvement	4
Multi-Family	1
Home Equity	22
Motor Vehicle	6
Other Secured	6
Other Unsecured	0
Small Business	32
Small Farm	6
Community Development	38

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



The percentage of the bank’s total lending at 5.6% is greater than the percentage of total deposits at 1.5% in this area. Significant gaps in lending were noted in the low-, moderate-, and upper-income tracts and a moderate gap in lending was noted in the middle-income tracts. These gaps can be attributable 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. Not including the one unknown-income census tract in this assessment area, State Bank originated loans in 38.1% of the census tracts within the assessment area during the evaluation period.

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. Vacancy rates were relatively high in both the low-income and moderate-income tracts.

During this review period, the bank originated no loans in the three low-income tracts. The bank originated loans in seven of 29 (24.1%) moderate-income tracts, 25 of 50 (50.0%) middle-income tracts, and five of 15 (33.3%) of 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.

Geographic Distribution

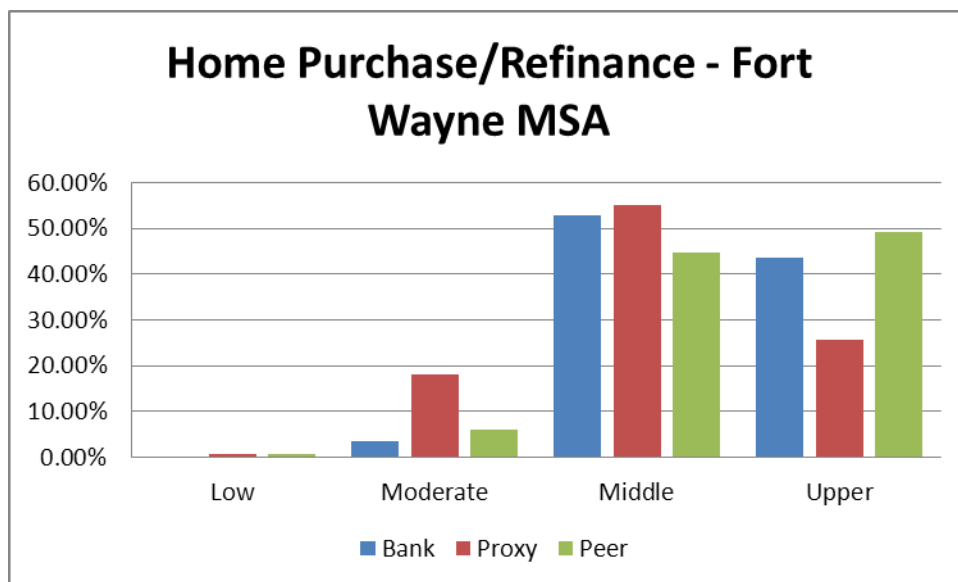
Geographic distribution of lending is considered poor in this assessment. However, as previously mentioned, the bank branch is not located in close proximity to low- and moderate-income tracts and there is significant banking competition in the area, therefore, the bank’s geographic distribution of lending received less weight in this area.

HMDA Loans

State Bank originated no home purchase/refinance loans in low-income tracts, which was below the percentage (0.8%) of owner-occupied units and peer also at 0.08%. This reflects a poor geographic distribution of HMDA lending in low-income tracts.

State Bank originated four (3.6%) home purchase/refinance loans in moderate-income tracts, which was significantly below the percentage (18.2%) of owner-occupied units and below peer at 6.0%. This reflects a poor geographic distribution of HMDA lending in moderate-income tracts.

The bank made 58 (52.7%) and 48 (43.6%) of its home purchase/refinance loans in middle- and upper-income tracts, respectively, compared to the percentages of 55.2% and 25.8%, respectively) of owner-occupied units at 55.2% and 25.8%, respectively, and the aggregate of all lenders (peer) made 44.7% and 49.3% its loans in middle- and upper-income tracts.



Distribution by Borrower Income

The bank's HMDA lending to low- and moderate-income individuals is adequate, according to the data.

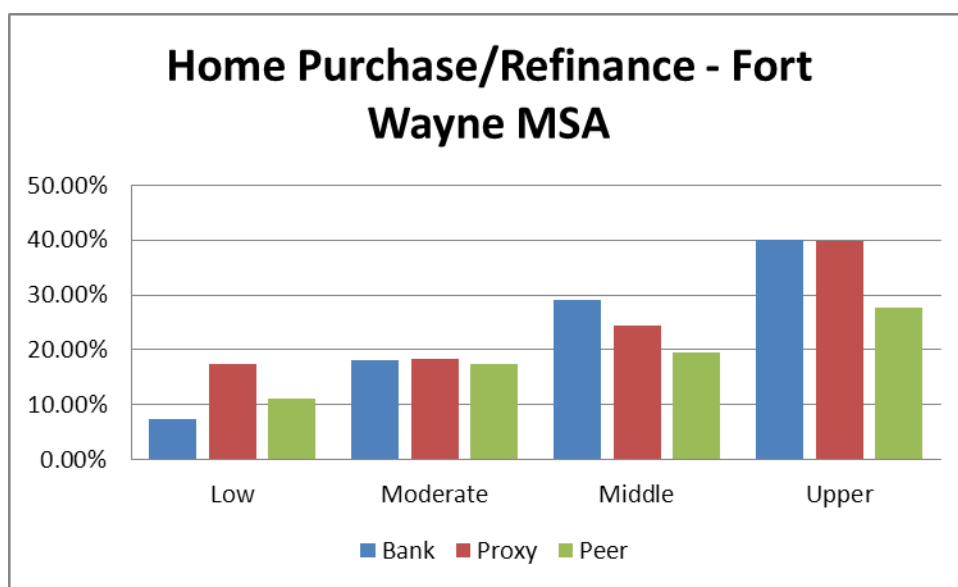
HMDA Loans

State Bank originated eight (7.3%) home purchase/refinance loans to low-income borrowers, compared to the percentage (17.3%) of low-income families in the assessment area and peer at 11.1%. This reflects a poor distribution of lending to low-income borrowers.

State Bank originated 20 (18.2%) home purchase/refinance loans to moderate-income borrowers, compared to the percentage (18.4%) of moderate-income families in the assessment area and peer at 17.3%. This reflects a good distribution of lending to moderate-income borrowers.

The bank made 32 (29.1%) and 44 (40.0%) of its home purchase/refinance loans to middle- and upper-income borrowers, respectively, compared to the percentages (24.5% and 39.8%) of middle- and upper-income families in the assessment area. The aggregate of all HMDA lenders made 19.6% and 27.7% of home purchase/refinance loans to middle- and upper-income borrowers, respectively.

The bank made six (5.5%) of its home purchase/refinance loans to borrowers where the income levels were unknown.



Community Development Loans

State Bank is considered to be a leader in making community development loans in this assessment area. During this evaluation period, State Bank originated 38 community development loans in this assessment area totaling approximately \$4.5 million. Community development lending in this assessment area represented 39.9% of the total dollar volume of community development loans originated by the bank during the evaluation period. All of the loans were 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’s performance under the investment test within the assessment area located in Indiana is rated “Outstanding.” The bank made an excellent level of qualified community development investments during the evaluation period totaling approximately \$1.1 million in the assessment area. The major investment was the purchase of a \$1.1 million mortgage-backed security in 2011, in which the majority of funds originated loans to low- and moderate-income borrowers primarily in the Fort Wayne MSA. There was also one loan located in the Toledo MSA. Three donations totaling \$1,300 were also made to organizations supporting affordable housing and services to low- and moderate-income individuals.

Service Test

State Bank’s performance under the service test for Indiana is “Low Satisfactory.”

Retail Services

Delivery systems are reasonably accessible for the bank’s geographies and individuals of different income levels in the assessment area. As previously discussed, the branch in this assessment area is farther away from any of this area’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 make it difficult for the bank to fully reach all portions of this 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 and the 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.

State Bank has one banking center with a full-service ATM in this assessment area, which is located in an upper-income tract in Fort Wayne, Indiana. The banking center in this assessment area represents 5.6% of all of the institution’s banking centers. 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-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.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts*	Percentage of Families in Tracts
Low	0.0	0.0	3.1	1.3
Moderate	0.0	0.0	29.6	20.9
Middle	0.0	0.0	51.0	52.9
Upper	100.0	100.0	15.3	24.8

The table reflects a poor distribution within low-, moderate-, and middle-income tracts; however, the percentage of low-income tracts and families living in those tracts is relatively small.

Community Development Services

The bank provides an adequate level of community development services within this assessment area. Listed below are a few examples of qualified services for which the bank received CRA consideration:

Agricultural Management Seminars – The bank hosted four agricultural seminars in this area. The seminars were for farmers throughout northwest Ohio and northeast Indiana and focused on 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, which is comprised of a majority of low- and moderate-income students.

APPENDIX A
SCOPE OF EXAMINATION TABLE

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED	January 1, 2010 through December 31, 2011		
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		-

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 Full-scope review	Northtowne Banking Center Lima Banking Center	
INDIANA: Fort Wayne MSA 30620 (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
State of Ohio	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of Indiana	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

APPENDIX C
CRA CORE TABLES
HMDA Loan Distribution Table

Assessment Area/Group: Ohio Non Metro 2010 and 2011

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	19	10.7%	1,131	6.5%
Moderate	0	0.0%	0	0.0%	52	29.2%	3,905	22.4%
Low/Moderate Total	0	0.0%	0	0.0%	71	39.9%	5,036	28.9%
Middle	139	78.1%	12,812	73.6%	52	29.2%	4,332	24.9%
Upper	39	21.9%	4,597	26.4%	48	27.0%	7,001	40.2%
Unknown	0	0.0%	0	0.0%	7	3.9%	1,040	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	178	100.0%	17,409	100.0%	178	100.0%	17,409	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	31	6.0%	1,740	2.9%
Moderate	0	0.0%	0	0.0%	101	19.6%	7,508	12.5%
Low/Moderate Total	0	0.0%	0	0.0%	132	25.6%	9,248	15.4%
Middle	350	67.8%	37,901	63.1%	134	26.0%	12,735	21.2%
Upper	166	32.2%	22,201	36.9%	218	42.2%	34,143	56.8%
Unknown	0	0.0%	0	0.0%	32	6.2%	3,976	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	516	100.0%	60,102	100.0%	516	100.0%	60,102	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	1	9.1%	32	3.6%
Moderate	0	0.0%	0	0.0%	1	9.1%	64	7.1%
Low/Moderate Total	0	0.0%	0	0.0%	2	18.2%	96	10.7%
Middle	8	72.7%	678	75.5%	2	18.2%	152	16.9%
Upper	3	27.3%	220	24.5%	3	27.3%	268	29.8%
Unknown	0	0.0%	0	0.0%	4	36.4%	382	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	898	100.0%	11	100.0%	898	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%	51	7.2%	2,903	3.7%
Moderate	0	0.0%	0	0.0%	154	21.8%	11,477	14.6%
Low/Moderate Total	0	0.0%	0	0.0%	205	29.1%	14,380	18.3%
Middle	497	70.5%	51,391	65.5%	188	26.7%	17,219	22.0%
Upper	208	29.5%	27,018	34.5%	269	38.2%	41,412	52.8%
Unknown	0	0.0%	0	0.0%	43	6.1%	5,398	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	705	100.0%	78,409	100.0%	705	100.0%	78,409	100.0%

HMDA Loan Distribution Table

Assessment Area/Group: Toledo 2010 and 2011

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	12	18.8%	772	10.3%
Moderate	3	4.7%	374	5.0%	12	18.8%	1,114	14.8%
Low/Moderate Total	3	4.7%	374	5.0%	24	37.5%	1,886	25.0%
Middle	41	64.1%	4,256	56.5%	10	15.6%	1,497	19.9%
Upper	20	31.3%	2,901	38.5%	27	42.2%	3,933	52.2%
Unknown	0	0.0%	0	0.0%	3	4.7%	215	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	64	100.0%	7,531	100.0%	64	100.0%	7,531	100.0%
Refinance								
Low	1	0.3%	30	0.1%	18	6.3%	1,157	3.3%
Moderate	3	1.0%	234	0.7%	54	18.9%	4,659	13.3%
Low/Moderate Total	4	1.4%	264	0.8%	72	25.2%	5,816	16.6%
Middle	211	73.8%	22,962	65.5%	80	28.0%	8,859	25.3%
Upper	71	24.8%	11,828	33.7%	127	44.4%	19,612	55.9%
Unknown	0	0.0%	0	0.0%	7	2.4%	767	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	286	100.0%	35,054	100.0%	286	100.0%	35,054	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	50.0%	203	80.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	203	80.2%
Middle	2	100.0%	253	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	50	19.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	253	100.0%	2	100.0%	253	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	28.6%	2,106	38.7%	0	0.0%	0	0.0%
Low/Moderate Total	2	28.6%	2,106	38.7%	0	0.0%	0	0.0%
Middle	3	42.9%	2,658	48.8%	0	0.0%	0	0.0%
Upper	2	28.6%	681	12.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	5,445	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	5,445	100.0%	7	100.0%	5,445	100.0%
HMDA Totals								
Low	1	0.3%	30	0.1%	30	8.4%	1,929	4.0%
Moderate	8	2.2%	2,714	5.6%	67	18.7%	5,976	12.4%
Low/Moderate Total	9	2.5%	2,744	5.7%	97	27.0%	7,905	16.4%
Middle	257	71.6%	30,129	62.4%	90	25.1%	10,356	21.4%
Upper	93	25.9%	15,410	31.9%	154	42.9%	23,545	48.8%
Unknown	0	0.0%	0	0.0%	18	5.0%	6,477	13.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	359	100.0%	48,283	100.0%	359	100.0%	48,283	100.0%

HMDA Loan Distribution Table

Assessment Area/Group: Lima 2010 and 2011

Income Category	HMDA							
	By Trust Income				By Borrower Income			
	\$	%	\$(000s)	%	\$	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	13	17.3%	877	12.0%
Modest	16	21.3%	985	13.3%	25	33.3%	2,077	28.5%
Low/Modest Total	16	21.3%	985	13.3%	38	50.7%	2,954	40.6%
Middle	33	44.0%	2,748	37.8%	16	21.3%	1,892	23.2%
Upper	26	34.7%	2,366	49.0%	20	26.7%	2,327	34.7%
Unknown	0	0.0%	0	0.0%	1	1.3%	106	1.5%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	7,279	100.0%	75	100.0%	7,279	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	6	5.1%	306	2.4%
Modest	9	7.7%	680	5.1%	18	15.4%	1,309	10.1%
Low/Modest Total	9	7.7%	680	5.1%	24	20.5%	1,615	12.5%
Middle	38	49.6%	3,639	43.5%	23	19.7%	2,154	16.6%
Upper	30	42.7%	6,868	51.4%	68	38.1%	8,939	68.9%
Unknown	0	0.0%	0	0.0%	2	1.7%	239	2.0%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	117	100.0%	12,987	100.0%	117	100.0%	12,987	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	1	30.0%	25	45.5%
Modest	2	100.0%	35	100.0%	0	0.0%	0	0.0%
Low/Modest Total	2	100.0%	35	100.0%	1	30.0%	25	45.5%
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	30.0%	30	54.5%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	35	100.0%	2	100.0%	35	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Modest	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Modest 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%
Trust 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%	20	10.3%	1,208	6.0%
Modest	27	13.9%	1,680	8.3%	43	22.2%	3,386	16.7%
Low/Modest Total	27	13.9%	1,680	8.3%	63	32.5%	4,594	22.6%
Middle	91	46.9%	8,367	41.3%	39	20.1%	3,946	18.9%
Upper	76	39.2%	10,234	30.4%	88	45.4%	11,466	56.5%
Unknown	0	0.0%	0	0.0%	4	2.1%	395	1.9%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	194	100.0%	20,301	100.0%	194	100.0%	20,301	100.0%

HMDA Loan Distribution Table

Assessment Area/Group: Fort Wayne 2010 and 2011

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	7.7%	188	3.7%
Moderate	1	2.6%	53	1.0%	9	23.1%	823	16.1%
Low/Moderate Total	1	2.6%	53	1.0%	12	30.8%	1,011	19.8%
Middle	24	61.5%	2,364	46.3%	11	28.2%	1,213	23.7%
Upper	14	35.9%	2,691	52.7%	15	38.5%	2,766	54.2%
Unknown	0	0.0%	0	0.0%	1	2.6%	118	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	5,108	100.0%	39	100.0%	5,108	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	7.0%	360	3.5%
Moderate	3	4.2%	770	7.5%	11	15.5%	1,049	10.2%
Low/Moderate Total	3	4.2%	770	7.5%	16	22.5%	1,409	13.6%
Middle	34	47.9%	5,151	49.9%	21	29.6%	2,779	26.9%
Upper	34	47.9%	4,403	42.6%	29	40.8%	5,210	50.5%
Unknown	0	0.0%	0	0.0%	5	7.0%	926	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	71	100.0%	10,324	100.0%	71	100.0%	10,324	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	3	75.0%	310	76.0%	1	25.0%	160	39.2%
Upper	1	25.0%	98	24.0%	3	75.0%	248	60.8%
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	4	100.0%	408	100.0%	4	100.0%	408	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	2,500	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,500	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	2,500	100.0%	1	100.0%	2,500	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	8	7.0%	548	3.0%
Moderate	4	3.5%	823	4.5%	20	17.4%	1,872	10.2%
Low/Moderate Total	4	3.5%	823	4.5%	28	24.3%	2,420	13.2%
Middle	62	53.9%	10,325	56.3%	33	28.7%	4,152	22.6%
Upper	49	42.6%	7,192	39.2%	47	40.9%	8,224	44.8%
Unknown	0	0.0%	0	0.0%	7	6.1%	3,544	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	115	100.0%	18,340	100.0%	115	100.0%	18,340	100.0%

CRA Loan Distribution Table

Assessment Area/Group: Ohio Non Metro 2010 and 2011

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	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	125	61.6%	18,706	60.5%	166	78.3%	18,859	84.3%	6	100.0%	740	100.0%
Upper	78	38.4%	12,235	39.5%	46	21.7%	3,523	15.7%	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	203	100.0%	30,941	100.0%	212	100.0%	22,382	100.0%	6	100.0%	740	100.0%
By Revenue												
Total \$1 Million or Less	134	66.0%	12,353	39.9%	203	95.8%	20,361	91.0%	5	83.3%	398	53.8%
Over \$1 Million	69	34.0%	18,588	60.1%	9	4.2%	2,021	9.0%	1	16.7%	342	46.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	203	100.0%	30,941	100.0%	212	100.0%	22,382	100.0%	6	100.0%	740	100.0%
By Loan Size												
\$100,000 or less	134	66.0%	6,444	20.8%	142	67.0%	6,485	29.0%	3	50.0%	129	17.4%
\$100,001 - \$250,000	36	17.7%	6,693	21.6%	46	21.7%	7,465	33.4%	2	33.3%	269	36.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	33	16.3%	17,804	57.5%	24	11.3%	8,432	37.7%	1	16.7%	342	46.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	203	100.0%	30,941	100.0%	212	100.0%	22,382	100.0%	6	100.0%	740	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	110	82.1%	4,880	39.5%	140	69.0%	6,312	31.0%	3	60.0%	129	32.4%
\$100,001 - \$250,000	15	11.2%	2,705	21.9%	43	21.2%	6,942	34.1%	2	40.0%	269	67.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	6.7%	4,768	38.6%	20	9.9%	7,107	34.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	134	100.0%	12,353	100.0%	203	100.0%	20,361	100.0%	5	100.0%	398	100.0%

CRA Loan Distribution Table

Assessment Area/Group: Toledo 2010 and 2011

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	4	5.5%	527	4.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	4.1%	215	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	9.6%	742	5.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	40	54.8%	8,439	67.0%	21	95.5%	2,264	98.5%	2	18.2%	441	23.3%
Upper	26	35.6%	3,419	27.1%	1	4.5%	35	1.5%	9	81.8%	1,451	76.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	73	100.0%	12,600	100.0%	22	100.0%	2,299	100.0%	11	100.0%	1,892	100.0%
By Revenue												
Total \$1 Million or Less	54	74.0%	5,497	43.6%	16	72.7%	1,105	48.1%	11	100.0%	1,892	100.0%
Over \$1 Million	19	26.0%	7,103	56.4%	6	27.3%	1,194	51.9%	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	73	100.0%	12,600	100.0%	22	100.0%	2,299	100.0%	11	100.0%	1,892	100.0%
By Loan Size												
\$100,000 or less	44	60.3%	1,872	14.9%	15	68.2%	768	33.4%	5	45.5%	236	12.5%
\$100,001 - \$250,000	16	21.9%	2,967	23.5%	5	22.7%	757	32.9%	3	27.3%	393	20.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	17.8%	7,761	61.6%	2	9.1%	774	33.7%	3	27.3%	1,263	66.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	73	100.0%	12,600	100.0%	22	100.0%	2,299	100.0%	11	100.0%	1,892	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	42	77.8%	1,722	31.3%	13	81.3%	623	56.4%	5	45.5%	236	12.5%
\$100,001 - \$250,000	9	16.7%	1,625	29.6%	3	18.8%	482	43.6%	3	27.3%	393	20.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	5.6%	2,150	39.1%	0	0.0%	0	0.0%	3	27.3%	1,263	66.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	54	100.0%	5,497	100.0%	16	100.0%	1,105	100.0%	11	100.0%	1,892	100.0%

CRA Loan Distribution Table

Assessment Area/Group: Lima 2010 and 2011

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	4.3%	330	5.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	30.4%	2,271	34.3%	0	0.0%	0	0.0%	1	33.3%	16	11.3%
Low/Moderate Total	8	34.8%	2,601	39.3%	0	0.0%	0	0.0%	1	33.3%	16	11.3%
Middle	8	34.8%	2,792	42.1%	0	0.0%	0	0.0%	1	33.3%	95	67.4%
Upper	7	30.4%	1,233	18.6%	0	0.0%	0	0.0%	1	33.3%	30	21.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	6,626	100.0%	0	0.0%	0	0.0%	3	100.0%	141	100.0%
By Revenue												
Total \$1 Million or Less	16	69.6%	2,696	40.7%	0	0.0%	0	0.0%	3	100.0%	141	100.0%
Over \$1 Million	7	30.4%	3,930	59.3%	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	23	100.0%	6,626	100.0%	0	0.0%	0	0.0%	3	100.0%	141	100.0%
By Loan Size												
\$100,000 or less	10	43.5%	657	9.9%	0	0.0%	0	0.0%	3	100.0%	141	100.0%
\$100,001 - \$250,000	4	17.4%	869	13.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	39.1%	5,100	77.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	6,626	100.0%	0	0.0%	0	0.0%	3	100.0%	141	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	10	62.5%	657	24.4%	0	0.0%	0	0.0%	3	100.0%	141	100.0%
\$100,001 - \$250,000	3	18.8%	634	23.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	18.8%	1,405	52.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	2,696	100.0%	0	0.0%	0	0.0%	3	100.0%	141	100.0%

CRA Loan Distribution Table

Assessment Area/Group: Fort Wayne 2010 and 2011

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	6	20.7%	809	13.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	6	20.7%	809	13.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	41.4%	2,951	50.1%	6	100.0%	575	100.0%	0	0.0%	0	0.0%
Upper	11	37.9%	2,129	36.2%	0	0.0%	0	0.0%	3	100.0%	1,208	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	29	100.0%	5,889	100.0%	6	100.0%	575	100.0%	3	100.0%	1,208	100.0%
By Revenue												
Total \$1 Million or Less	22	75.9%	3,189	54.2%	4	66.7%	320	55.7%	2	66.7%	973	80.5%
Over \$1 Million	7	24.1%	2,700	45.8%	2	33.3%	255	44.3%	1	33.3%	235	19.5%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	5,889	100.0%	6	100.0%	575	100.0%	3	100.0%	1,208	100.0%
By Loan Size												
\$100,000 or less	16	55.2%	689	11.7%	3	50.0%	96	16.7%	1	33.3%	33	2.7%
\$100,001 - \$250,000	7	24.1%	1,400	23.8%	3	50.0%	479	83.3%	1	33.3%	235	19.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	20.7%	3,800	64.5%	0	0.0%	0	0.0%	1	33.3%	940	77.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	5,889	100.0%	6	100.0%	575	100.0%	3	100.0%	1,208	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	15	68.2%	639	20.0%	2	50.0%	71	22.2%	1	50.0%	33	3.4%
\$100,001 - \$250,000	5	22.7%	950	29.8%	2	50.0%	249	77.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	9.1%	1,600	50.2%	0	0.0%	0	0.0%	1	50.0%	940	96.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,189	100.0%	4	100.0%	320	100.0%	2	100.0%	973	100.0%

Consumer Loan Distribution Table

Assessment Area/Group: Ohio Non Metro 2010 and 2011

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	41	10.3%	1,379	9.5%
Moderate	0	0.0%	0	0.0%	66	16.5%	2,619	18.1%
Low/Moderate Total	0	0.0%	0	0.0%	107	26.8%	3,998	27.7%
Middle	264	66.2%	8,596	59.5%	94	23.6%	3,149	21.8%
Upper	135	33.8%	5,848	40.5%	172	43.1%	6,307	43.7%
Unknown	0	0.0%	0	0.0%	26	6.5%	990	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	399	100.0%	14,444	100.0%	399	100.0%	14,444	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	46	22.2%	377	15.0%
Moderate	0	0.0%	0	0.0%	50	24.2%	519	20.6%
Low/Moderate Total	0	0.0%	0	0.0%	96	46.4%	896	35.6%
Middle	151	72.9%	1,686	66.9%	46	22.2%	695	27.6%
Upper	56	27.1%	834	33.1%	41	19.8%	581	23.1%
Unknown	0	0.0%	0	0.0%	24	11.6%	348	13.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	207	100.0%	2,520	100.0%	207	100.0%	2,520	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	53	26.0%	394	22.2%
Moderate	0	0.0%	0	0.0%	47	23.0%	311	17.5%
Low/Moderate Total	0	0.0%	0	0.0%	100	49.0%	705	39.7%
Middle	157	77.0%	1,288	72.6%	50	24.5%	439	24.7%
Upper	47	23.0%	486	27.4%	42	20.6%	457	25.8%
Unknown	0	0.0%	0	0.0%	12	5.9%	173	9.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	204	100.0%	1,774	100.0%	204	100.0%	1,774	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	12	41.4%	41	34.7%
Moderate	0	0.0%	0	0.0%	8	27.6%	37	31.4%
Low/Moderate Total	0	0.0%	0	0.0%	20	69.0%	78	66.1%
Middle	20	69.0%	75	63.6%	5	17.2%	23	19.5%
Upper	9	31.0%	43	36.4%	3	10.3%	14	11.9%
Unknown	0	0.0%	0	0.0%	1	3.4%	3	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	118	100.0%	29	100.0%	118	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	152	18.1%	2,191	11.6%
Moderate	0	0.0%	0	0.0%	171	20.4%	3,486	18.5%
Low/Moderate Total	0	0.0%	0	0.0%	323	38.5%	5,677	30.1%
Middle	592	70.6%	11,645	61.8%	195	23.2%	4,306	22.8%
Upper	247	29.4%	7,211	38.2%	258	30.8%	7,359	39.0%
Unknown	0	0.0%	0	0.0%	63	7.5%	1,514	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	839	100.0%	18,856	100.0%	839	100.0%	18,856	100.0%

Consumer Loan Distribution Table

Assessment Area/Group: Toledo 2010 and 2011

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	33	13.9%	1,236	12.5%
Moderate	4	1.7%	72	0.7%	46	19.4%	1,834	18.6%
Low/Moderate Total	4	1.7%	72	0.7%	79	33.3%	3,070	31.1%
Middle	187	78.9%	7,550	76.6%	70	29.5%	2,784	28.2%
Upper	46	19.4%	2,235	22.7%	86	36.3%	3,917	39.7%
Unknown	0	0.0%	0	0.0%	2	0.8%	86	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	237	100.0%	9,857	100.0%	237	100.0%	9,857	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	28	33.3%	239	25.6%
Moderate	2	2.4%	23	2.5%	19	22.6%	165	17.6%
Low/Moderate Total	2	2.4%	23	2.5%	47	56.0%	404	43.2%
Middle	78	92.9%	871	93.2%	18	21.4%	217	23.2%
Upper	4	4.8%	41	4.4%	18	21.4%	285	30.5%
Unknown	0	0.0%	0	0.0%	1	1.2%	29	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	84	100.0%	935	100.0%	84	100.0%	935	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	12	14.5%	76	7.9%
Moderate	1	1.2%	11	1.1%	39	47.0%	422	43.7%
Low/Moderate Total	1	1.2%	11	1.1%	51	61.4%	498	51.6%
Middle	72	86.7%	850	88.1%	15	18.1%	157	16.3%
Upper	10	12.0%	104	10.8%	17	20.5%	310	32.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	83	100.0%	965	100.0%	83	100.0%	965	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	7	50.0%	26	45.6%
Moderate	0	0.0%	0	0.0%	3	21.4%	13	22.8%
Low/Moderate Total	0	0.0%	0	0.0%	10	71.4%	39	68.4%
Middle	11	78.6%	43	75.4%	3	21.4%	16	28.1%
Upper	3	21.4%	14	24.6%	1	7.1%	2	3.5%
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	14	100.0%	57	100.0%	14	100.0%	57	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	80	19.1%	1,577	13.3%
Moderate	7	1.7%	106	0.9%	107	25.6%	2,434	20.6%
Low/Moderate Total	7	1.7%	106	0.9%	187	44.7%	4,011	34.0%
Middle	348	83.3%	9,314	78.8%	106	25.4%	3,174	26.9%
Upper	63	15.1%	2,394	20.3%	122	29.2%	4,514	38.2%
Unknown	0	0.0%	0	0.0%	3	0.7%	115	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	418	100.0%	11,814	100.0%	418	100.0%	11,814	100.0%

Consumer Loan Distribution Table

Assessment Area/Group: Lima 2010 and 2011

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	8	10.0%	189	5.3%
Moderate	12	15.0%	282	7.9%	14	17.5%	490	13.6%
Low/Moderate Total	12	15.0%	282	7.9%	22	27.5%	679	18.9%
Middle	41	51.3%	1,618	45.1%	12	15.0%	429	11.9%
Upper	27	33.8%	1,691	47.1%	43	53.8%	2,391	66.6%
Unknown	0	0.0%	0	0.0%	3	3.8%	92	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	80	100.0%	3,591	100.0%	80	100.0%	3,591	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	5	31.3%	35	19.8%
Moderate	6	37.5%	45	25.4%	2	12.5%	29	16.4%
Low/Moderate Total	6	37.5%	45	25.4%	7	43.8%	64	36.2%
Middle	6	37.5%	73	41.2%	3	18.8%	29	16.4%
Upper	4	25.0%	59	33.3%	6	37.5%	84	47.5%
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	16	100.0%	177	100.0%	16	100.0%	177	100.0%
	Other - Secured							
Low	1	11.1%	3	3.3%	0	0.0%	0	0.0%
Moderate	1	11.1%	5	5.5%	2	22.2%	17	18.7%
Low/Moderate Total	2	22.2%	8	8.8%	2	22.2%	17	18.7%
Middle	4	44.4%	50	54.9%	1	11.1%	3	3.3%
Upper	3	33.3%	33	36.3%	5	55.6%	62	68.1%
Unknown	0	0.0%	0	0.0%	1	11.1%	9	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	91	100.0%	9	100.0%	91	100.0%
	Other - Unsecured							
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%
	Consumer Loan Totals							
Low	1	1.0%	3	0.1%	13	12.4%	224	5.8%
Moderate	19	18.1%	332	8.6%	18	17.1%	536	13.9%
Low/Moderate Total	20	19.0%	335	8.7%	31	29.5%	760	19.7%
Middle	51	48.6%	1,741	45.1%	16	15.2%	461	11.9%
Upper	34	32.4%	1,783	46.2%	54	51.4%	2,537	65.7%
Unknown	0	0.0%	0	0.0%	4	3.8%	101	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	3,859	100.0%	105	100.0%	3,859	100.0%

Consumer Loan Distribution Table

Assessment Area Group: Fort Wayne 2010 and 2011

	CONSUMER LOANS							
	By Trust Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	2	9.1%	41	4.7%
Modest	0	0.0%	0	0.0%	3	13.6%	36	4.3%
Low/Modest Total	0	0.0%	0	0.0%	5	22.7%	77	11.2%
Middle	11	30.0%	279	32.2%	5	22.7%	114	13.1%
Upper	11	30.0%	388	47.8%	12	54.3%	636	73.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	667	100.0%	22	100.0%	867	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	1	16.7%	20	23.3%
Modest	0	0.0%	0	0.0%	1	16.7%	12	14.0%
Low/Modest Total	0	0.0%	0	0.0%	2	33.3%	32	37.2%
Middle	2	33.3%	18	20.9%	1	16.7%	16	18.6%
Upper	4	66.7%	68	79.1%	3	30.0%	38	44.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	86	100.0%	6	100.0%	86	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Modest	0	0.0%	0	0.0%	1	16.7%	10	5.1%
Low/Modest Total	0	0.0%	0	0.0%	1	16.7%	10	5.1%
Middle	1	16.7%	11	5.6%	2	33.3%	30	15.4%
Upper	5	83.3%	184	94.4%	3	30.0%	135	79.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	195	100.0%	6	100.0%	195	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Modest	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Modest 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%
Trust 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%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	3	8.8%	61	5.3%
Modest	0	0.0%	0	0.0%	5	14.7%	78	6.8%
Low/Modest Total	0	0.0%	0	0.0%	8	23.5%	139	12.1%
Middle	14	41.2%	308	26.8%	8	23.5%	160	13.9%
Upper	20	38.8%	840	73.2%	18	32.9%	840	74.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Trust Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	1,148	100.0%	34	100.0%	1,148	100.0%

Peer Group HMDA Loan Distribution Table

Ohio Non Metro AA - 2010

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0 %	0	0.0 %	165	12.9 %	9,600	7.9 %
Moderate	7	0.5 %	447	0.4 %	357	27.9 %	27,158	22.3 %
<i>Low/Moderate Total</i>	<i>7</i>	<i>0.5 %</i>	<i>447</i>	<i>0.4 %</i>	<i>522</i>	<i>40.8 %</i>	<i>36,758</i>	<i>30.2 %</i>
Middle	919	71.8 %	81,616	67.1 %	289	22.6 %	27,183	22.3 %
Upper	353	27.6 %	39,569	32.5 %	340	26.6 %	45,936	37.8 %
Unknown	1	0.1 %	41	0.0 %	129	10.1 %	11,796	9.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,280	100.0 %	121,673	100.0 %	1,280	100.0 %	121,673	100.0 %
	Refinance							
Low	0	0.0 %	0	0.0 %	211	5.3 %	13,280	3.1 %
Moderate	10	0.3 %	527	0.1 %	715	18.0 %	55,624	12.9 %
<i>Low/Moderate Total</i>	<i>10</i>	<i>0.3 %</i>	<i>527</i>	<i>0.1 %</i>	<i>926</i>	<i>23.4 %</i>	<i>68,904</i>	<i>16.0 %</i>
Middle	2,590	65.4 %	273,732	63.6 %	1,044	26.4 %	98,985	23.0 %
Upper	1,349	34.0 %	154,683	35.9 %	1,722	43.5 %	227,831	52.9 %
Unknown	13	0.3 %	1,556	0.4 %	270	6.8 %	34,778	8.1 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	3,962	100.0 %	430,498	100.0 %	3,962	100.0 %	430,498	100.0 %
	Home Improvement							
Low	0	0.0 %	0	0.0 %	20	10.8 %	420	4.9 %
Moderate	1	0.5 %	66	0.8 %	44	23.8 %	1,359	15.9 %
<i>Low/Moderate Total</i>	<i>1</i>	<i>0.5 %</i>	<i>66</i>	<i>0.8 %</i>	<i>64</i>	<i>34.6 %</i>	<i>1,779</i>	<i>20.9 %</i>
Middle	144	77.8 %	6,989	81.9 %	50	27.0 %	2,178	25.5 %
Upper	38	20.5 %	1,399	16.4 %	58	31.4 %	3,675	43.1 %
Unknown	2	1.1 %	76	0.9 %	13	7.0 %	898	10.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	185	100.0 %	8,530	100.0 %	185	100.0 %	8,530	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	5	83.3 %	1,321	74.6 %	0	0.0 %	0	0.0 %
Upper	1	16.7 %	450	25.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	6	100.0 %	1,771	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	6	100.0 %	1,771	100.0 %	6	100.0 %	1,771	100.0 %
	HMDA Totals							
Low	0	0.0 %	0	0.0 %	396	7.3 %	23,300	4.1 %
Moderate	18	0.3 %	1,040	0.2 %	1,116	20.5 %	84,141	15.0 %
<i>Low/Moderate Total</i>	<i>18</i>	<i>0.3 %</i>	<i>1,040</i>	<i>0.2 %</i>	<i>1,512</i>	<i>27.8 %</i>	<i>107,441</i>	<i>19.1 %</i>
Middle	3,658	67.3 %	363,658	64.7 %	1,383	25.5 %	128,346	22.8 %
Upper	1,741	32.0 %	196,101	34.9 %	2,120	39.0 %	277,442	49.3 %
Unknown	16	0.3 %	1,673	0.3 %	418	7.7 %	49,243	8.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	5,433	100.0 %	562,472	100.0 %	5,433	100.0 %	562,472	100.0 %

Peer Group HMDA Loan Distribution Table

Toledo AA - 2010

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	14	0.3 %	1,214	0.2 %	673	13.4 %	42,916	7.0 %
Moderate	373	7.4 %	28,995	4.7 %	1,397	27.7 %	127,104	20.6 %
<i>Low/Moderate Total</i>	<i>387</i>	<i>7.7 %</i>	<i>30,209</i>	<i>4.9 %</i>	<i>2,070</i>	<i>41.1 %</i>	<i>170,020</i>	<i>27.6 %</i>
Middle	2,496	49.5 %	235,506	38.2 %	1,061	21.0 %	126,435	20.5 %
Upper	2,158	42.8 %	350,987	56.9 %	1,461	29.0 %	262,853	42.6 %
Unknown	0	0.0 %	0	0.0 %	449	8.9 %	57,394	9.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	5,041	100.0 %	616,702	100.0 %	5,041	100.0 %	616,702	100.0 %
	Refinance							
Low	24	0.2 %	3,037	0.2 %	564	5.7 %	41,692	3.0 %
Moderate	406	4.1 %	38,559	2.8 %	1,560	15.7 %	149,974	10.9 %
<i>Low/Moderate Total</i>	<i>430</i>	<i>4.3 %</i>	<i>41,596</i>	<i>3.0 %</i>	<i>2,124</i>	<i>21.3 %</i>	<i>191,666</i>	<i>14.0 %</i>
Middle	4,212	42.3 %	462,736	33.8 %	2,289	23.0 %	268,047	19.6 %
Upper	5,310	53.4 %	866,371	63.2 %	4,361	43.8 %	734,349	53.6 %
Unknown	0	0.0 %	0	0.0 %	1,178	11.8 %	176,641	12.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	9,952	100.0 %	1,370,703	100.0 %	9,952	100.0 %	1,370,703	100.0 %
	Home Improvement							
Low	13	2.9 %	103	0.6 %	79	17.8 %	1,091	6.3 %
Moderate	82	18.5 %	886	5.1 %	139	31.4 %	3,253	18.9 %
<i>Low/Moderate Total</i>	<i>95</i>	<i>21.4 %</i>	<i>989</i>	<i>5.7 %</i>	<i>218</i>	<i>49.2 %</i>	<i>4,344</i>	<i>25.2 %</i>
Middle	233	52.6 %	8,292	48.2 %	102	23.0 %	4,004	23.3 %
Upper	115	26.0 %	7,923	46.1 %	108	24.4 %	7,929	46.1 %
Unknown	0	0.0 %	0	0.0 %	15	3.4 %	927	5.4 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	443	100.0 %	17,204	100.0 %	443	100.0 %	17,204	100.0 %
	Multi-Family							
Low	1	2.6 %	92	0.2 %	0	0.0 %	0	0.0 %
Moderate	3	7.7 %	3,232	8.2 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>4</i>	<i>10.3 %</i>	<i>3,324</i>	<i>8.5 %</i>	<i>0</i>	<i>0.0 %</i>	<i>0</i>	<i>0.0 %</i>
Middle	24	61.5 %	16,588	42.2 %	0	0.0 %	0	0.0 %
Upper	11	28.2 %	19,372	49.3 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	39	100.0 %	39,284	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	39	100.0 %	39,284	100.0 %	39	100.0 %	39,284	100.0 %
	HMDA Totals							
Low	52	0.3 %	4,446	0.2 %	1,316	8.5 %	85,699	4.2 %
Moderate	864	5.6 %	71,672	3.5 %	3,096	20.0 %	280,331	13.7 %
<i>Low/Moderate Total</i>	<i>916</i>	<i>5.9 %</i>	<i>76,118</i>	<i>3.7 %</i>	<i>4,412</i>	<i>28.5 %</i>	<i>366,030</i>	<i>17.9 %</i>
Middle	6,965	45.0 %	723,122	35.4 %	3,452	22.3 %	398,486	19.5 %
Upper	7,594	49.1 %	1,244,653	60.9 %	5,930	38.3 %	1,005,131	49.2 %
Unknown	0	0.0 %	0	0.0 %	1,681	10.9 %	274,246	13.4 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	15,475	100.0 %	2,043,893	100.0 %	15,475	100.0 %	2,043,893	100.0 %

Peer Group HMDA Loan Distribution Table

Lima AA - 2010

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	4	0.5 %	135	0.2 %	137	16.7 %	7,789	8.8 %
Moderate	92	11.2 %	5,172	5.9 %	188	22.9 %	15,908	18.0 %
<i>Low/Moderate Total</i>	<i>96</i>	<i>11.7 %</i>	<i>5,307</i>	<i>6.0 %</i>	<i>325</i>	<i>39.6 %</i>	<i>23,697</i>	<i>26.8 %</i>
Middle	450	54.9 %	43,725	49.5 %	201	24.5 %	21,299	24.1 %
Upper	274	33.4 %	39,347	44.5 %	210	25.6 %	34,833	39.4 %
Unknown	0	0.0 %	0	0.0 %	84	10.2 %	8,550	9.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	820	100.0 %	88,379	100.0 %	820	100.0 %	88,379	100.0 %
	Refinance							
Low	2	0.1 %	58	0.0 %	129	6.6 %	8,165	3.6 %
Moderate	127	6.5 %	7,615	3.3 %	342	17.5 %	29,411	12.9 %
<i>Low/Moderate Total</i>	<i>129</i>	<i>6.6 %</i>	<i>7,673</i>	<i>3.4 %</i>	<i>471</i>	<i>24.0 %</i>	<i>37,576</i>	<i>16.5 %</i>
Middle	1,127	57.5 %	122,018	53.4 %	543	27.7 %	55,738	24.4 %
Upper	703	35.9 %	98,687	43.2 %	777	39.7 %	115,281	50.5 %
Unknown	0	0.0 %	0	0.0 %	168	8.6 %	19,783	8.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,959	100.0 %	228,378	100.0 %	1,959	100.0 %	228,378	100.0 %
	Home Improvement							
Low	2	3.8 %	23	0.8 %	6	11.3 %	147	5.3 %
Moderate	9	17.0 %	269	9.6 %	12	22.6 %	585	21.0 %
<i>Low/Moderate Total</i>	<i>11</i>	<i>20.8 %</i>	<i>292</i>	<i>10.5 %</i>	<i>18</i>	<i>34.0 %</i>	<i>732</i>	<i>26.2 %</i>
Middle	31	58.5 %	1,750	62.7 %	8	15.1 %	304	10.9 %
Upper	11	20.8 %	748	26.8 %	22	41.5 %	1,171	42.0 %
Unknown	0	0.0 %	0	0.0 %	5	9.4 %	583	20.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	53	100.0 %	2,790	100.0 %	53	100.0 %	2,790	100.0 %
	Multi-Family							
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	2	33.3 %	1,181	22.2 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>2</i>	<i>33.3 %</i>	<i>1,181</i>	<i>22.2 %</i>	<i>0</i>	<i>0.0 %</i>	<i>0</i>	<i>0.0 %</i>
Middle	3	50.0 %	3,910	73.4 %	0	0.0 %	0	0.0 %
Upper	1	16.7 %	239	4.5 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	6	100.0 %	5,330	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	6	100.0 %	5,330	100.0 %	6	100.0 %	5,330	100.0 %
	HMDA Totals							
Low	8	0.3 %	216	0.1 %	272	9.6 %	16,101	5.0 %
Moderate	230	8.1 %	14,237	4.4 %	542	19.1 %	45,904	14.1 %
<i>Low/Moderate Total</i>	<i>238</i>	<i>8.4 %</i>	<i>14,453</i>	<i>4.4 %</i>	<i>814</i>	<i>28.7 %</i>	<i>62,005</i>	<i>19.1 %</i>
Middle	1,611	56.8 %	171,403	52.8 %	752	26.5 %	77,341	23.8 %
Upper	989	34.8 %	139,021	42.8 %	1,009	35.6 %	151,285	46.6 %
Unknown	0	0.0 %	0	0.0 %	263	9.3 %	34,246	10.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	2,838	100.0 %	324,877	100.0 %	2,838	100.0 %	324,877	100.0 %

Peer Group HMDA Loan Distribution Table

Fort Wayne AA - 2010

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	9	0.1 %	725	0.1 %	1,318	18.8 %	98,453	11.6 %
Moderate	652	9.3 %	42,832	5.0 %	1,567	22.4 %	153,544	18.1 %
<i>Low/Moderate Total</i>	<i>661</i>	<i>9.4 %</i>	<i>43,557</i>	<i>5.1 %</i>	<i>2,885</i>	<i>41.2 %</i>	<i>251,997</i>	<i>29.6 %</i>
Middle	3,425	48.9 %	343,346	40.4 %	1,266	18.1 %	158,657	18.7 %
Upper	2,911	41.6 %	463,122	54.5 %	1,320	18.9 %	246,573	29.0 %
Unknown	0	0.0 %	0	0.0 %	1,526	21.8 %	192,798	22.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	6,997	100.0 %	850,025	100.0 %	6,997	100.0 %	850,025	100.0 %
	Refinance							
Low	7	0.1 %	376	0.0 %	829	6.7 %	63,171	3.8 %
Moderate	503	4.1 %	35,512	2.1 %	1,781	14.4 %	166,340	10.0 %
<i>Low/Moderate Total</i>	<i>510</i>	<i>4.1 %</i>	<i>35,888</i>	<i>2.1 %</i>	<i>2,610</i>	<i>21.2 %</i>	<i>229,511</i>	<i>13.7 %</i>
Middle	5,211	42.3 %	576,747	34.5 %	2,525	20.5 %	292,829	17.5 %
Upper	6,606	53.6 %	1,057,224	63.3 %	4,038	32.8 %	694,830	41.6 %
Unknown	0	0.0 %	0	0.0 %	3,154	25.6 %	452,689	27.1 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	12,327	100.0 %	1,669,859	100.0 %	12,327	100.0 %	1,669,859	100.0 %
	Home Improvement							
Low	1	0.2 %	1	0.0 %	80	16.7 %	1,768	7.6 %
Moderate	65	13.5 %	1,331	5.8 %	96	20.0 %	2,937	12.7 %
<i>Low/Moderate Total</i>	<i>66</i>	<i>13.8 %</i>	<i>1,332</i>	<i>5.8 %</i>	<i>176</i>	<i>36.7 %</i>	<i>4,705</i>	<i>20.4 %</i>
Middle	268	55.8 %	10,953	47.4 %	118	24.6 %	4,534	19.6 %
Upper	146	30.4 %	10,830	46.9 %	167	34.8 %	12,167	52.6 %
Unknown	0	0.0 %	0	0.0 %	19	4.0 %	1,709	7.4 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	480	100.0 %	23,115	100.0 %	480	100.0 %	23,115	100.0 %
	Multi-Family							
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	2	11.1 %	120	0.2 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>2</i>	<i>11.1 %</i>	<i>120</i>	<i>0.2 %</i>	<i>0</i>	<i>0.0 %</i>	<i>0</i>	<i>0.0 %</i>
Middle	8	44.4 %	17,525	33.1 %	0	0.0 %	0	0.0 %
Upper	8	44.4 %	35,309	66.7 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	18	100.0 %	52,954	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	18	100.0 %	52,954	100.0 %	18	100.0 %	52,954	100.0 %
	HMDA Totals							
Low	17	0.1 %	1,102	0.0 %	2,227	11.2 %	163,392	6.3 %
Moderate	1,222	6.2 %	79,795	3.1 %	3,444	17.4 %	322,821	12.4 %
<i>Low/Moderate Total</i>	<i>1,239</i>	<i>6.3 %</i>	<i>80,897</i>	<i>3.1 %</i>	<i>5,671</i>	<i>28.6 %</i>	<i>486,213</i>	<i>18.7 %</i>
Middle	8,912	45.0 %	948,571	36.5 %	3,909	19.7 %	456,020	17.6 %
Upper	9,671	48.8 %	1,566,485	60.3 %	5,525	27.9 %	953,570	36.7 %
Unknown	0	0.0 %	0	0.0 %	4,717	23.8 %	700,150	27.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	19,822	100.0 %	2,595,953	100.0 %	19,822	100.0 %	2,595,953	100.0 %

Peer Group CRA Loan Distribution Table

Selected Year: 2010

Ohio Non Metro AA - 2010

	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	21	1.0 %	558	0.4 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	21	1.0 %	558	0.4 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	1,392	68.6 %	106,509	73.9 %	592	76.5 %	54,488	78.8 %	0	0.0 %	0	0.0 %
Upper	527	26.0 %	35,289	24.5 %	178	23.0 %	14,590	21.1 %	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	88	4.3 %	1,806	1.3 %	4	0.5 %	32	0.0 %	0	0.0 %	0	0.0 %
Total	2,028	100%	144,162	100%	774	100%	69,110	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
	By Loan Size				By Loan Size				By Loan Size			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
Total \$1 Million or Less	1,062	52.4 %	71,660	49.7 %	673	87.0 %	59,130	85.6 %	0	0.0 %	0	0.0 %
\$100,000 or Less	1,724	85.0 %	38,856	27.0 %	567	73.3 %	22,884	33.1 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	149	7.3 %	26,313	18.3 %	148	19.1 %	25,357	36.7 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	155	7.6 %	78,993	54.8 %	59	7.6 %	20,869	30.2 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	2,028	100%	144,162	100%	774	100%	69,110	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Selected Year: 2010

Toledo AA - 2010

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	162	2.6 %	12,143	2.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	561	9.1 %	61,005	11.7 %	3	0.7 %	6	0.0 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	723	11.7 %	73,148	14.1 %	3	0.7 %	6	0.0 %	0	0.0 %	0	0.0 %
Middle	2,840	46.1 %	235,030	45.2 %	405	90.0 %	38,636	93.8 %	0	0.0 %	0	0.0 %
Upper	2,496	40.5 %	210,065	40.4 %	42	9.3 %	2,527	6.1 %	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	105	1.7 %	1,263	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	6,164	100%	519,506	100%	450	100%	41,169	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
	By Loan Size				By Loan Size				By Loan Size			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
Total \$1 Million or Less	2,312	37.5 %	182,037	35.0 %	416	92.4 %	38,190	92.8 %	0	0.0 %	0	0.0 %
\$100,000 or Less	5,025	81.5 %	97,843	18.8 %	326	72.4 %	12,356	30.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	522	8.5 %	93,222	17.9 %	85	18.9 %	14,288	34.7 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	617	10.0 %	328,441	63.2 %	39	8.7 %	14,525	35.3 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	6,164	100%	519,506	100%	450	100%	41,169	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Selected Year: 2010

Lima AA - 2010

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	83	7.4 %	6,406	8.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	210	18.7 %	17,486	21.9 %	1	0.7 %	150	1.0 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	293	26.1 %	23,892	29.9 %	1	0.7 %	150	1.0 %	0	0.0 %	0	0.0 %
Middle	514	45.9 %	36,011	45.0 %	112	81.8 %	11,328	78.2 %	0	0.0 %	0	0.0 %
Upper	261	23.3 %	19,662	24.6 %	24	17.5 %	3,007	20.8 %	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	53	4.7 %	389	0.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,121	100%	79,954	100%	137	100%	14,485	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	394	35.1 %	26,889	33.6 %	122	89.1 %	12,230	84.4 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	966	86.2 %	19,123	23.9 %	99	72.3 %	4,794	33.1 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	71	6.3 %	12,778	16.0 %	23	16.8 %	4,334	29.9 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	84	7.5 %	48,053	60.1 %	15	10.9 %	5,357	37.0 %	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	1,121	100%	79,954	100%	137	100%	14,485	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

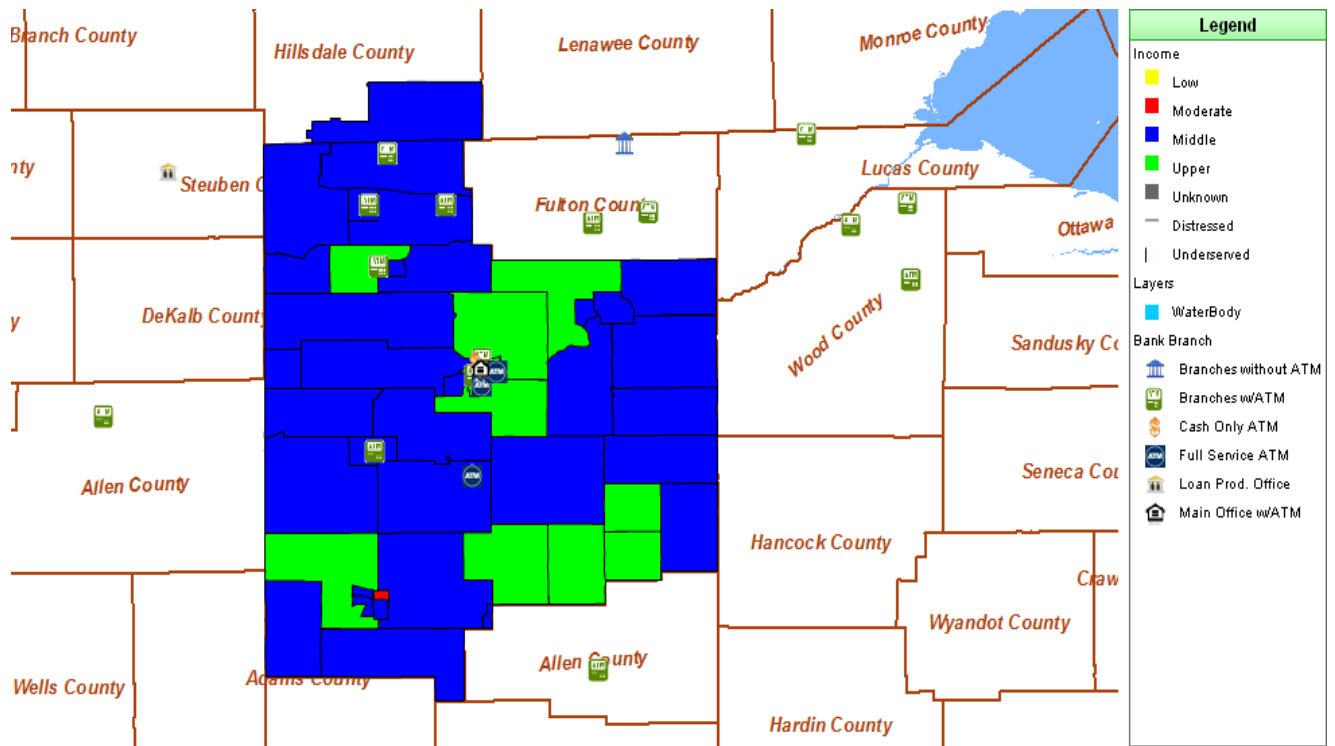
Selected Year: 2010

Fort Wayne AA - 2010

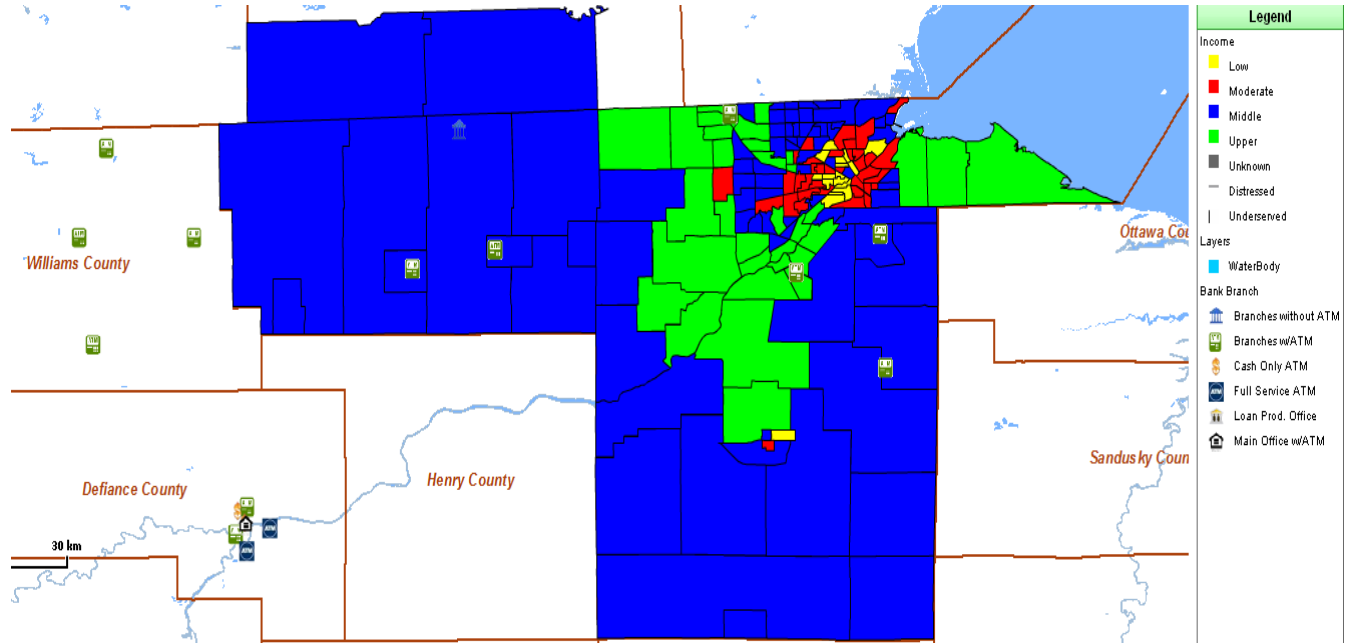
	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	49	1.0 %	3,386	1.1 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	960	19.9 %	78,724	25.8 %	4	1.9 %	309	1.4 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	1,009	20.9 %	82,110	26.9 %	4	1.9 %	309	1.4 %	0	0.0 %	0	0.0 %
Middle	2,302	47.7 %	138,117	45.2 %	186	89.0 %	19,915	92.8 %	0	0.0 %	0	0.0 %
Upper	1,369	28.3 %	82,475	27.0 %	18	8.6 %	1,236	5.8 %	0	0.0 %	0	0.0 %
Unknown	9	0.2 %	459	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	142	2.9 %	2,260	0.7 %	1	0.5 %	1	0.0 %	0	0.0 %	0	0.0 %
Total	4,831	100%	305,421	100%	209	100%	21,461	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	1,862	38.5 %	98,296	32.2 %	170	81.3 %	16,916	78.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,217	87.3 %	74,830	24.5 %	141	67.5 %	4,791	22.3 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	293	6.1 %	52,298	17.1 %	44	21.1 %	7,597	35.4 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	321	6.6 %	178,293	58.4 %	24	11.5 %	9,073	42.3 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,831	100%	305,421	100%	209	100%	21,461	100%	0	0.0%	0	0.0%

APPENDIX D
ASSESSMENT AREA MAPS

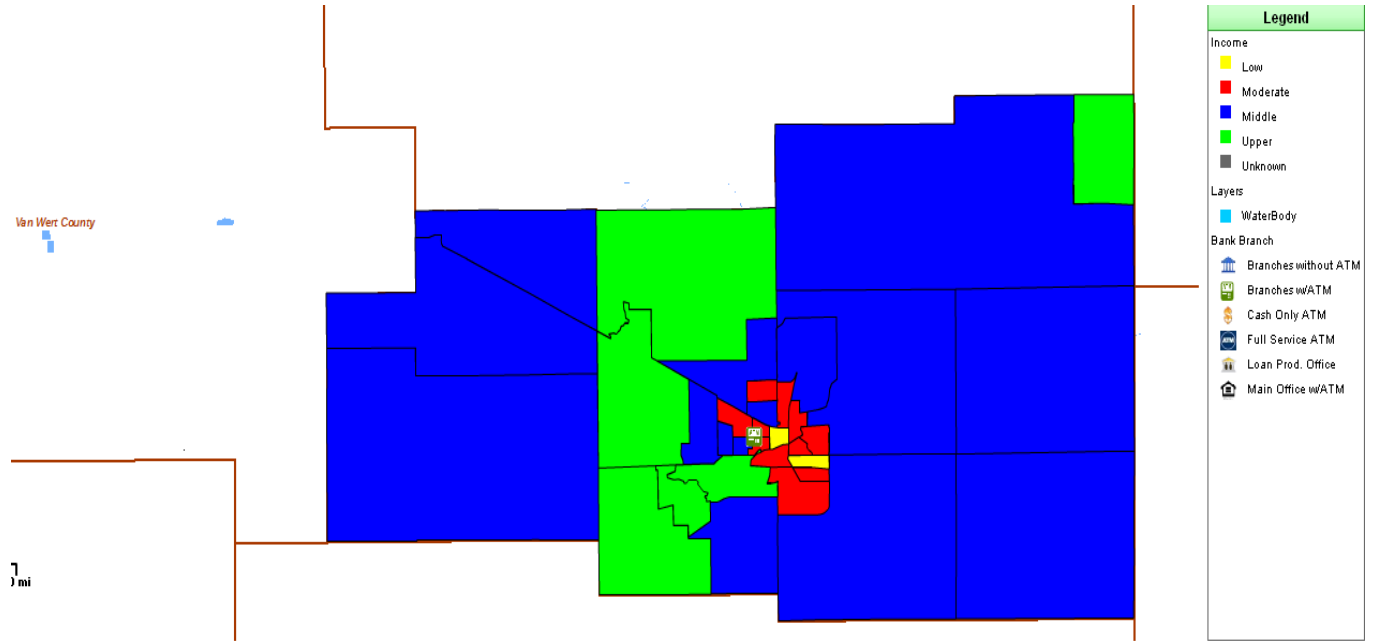
Ohio NonMSA



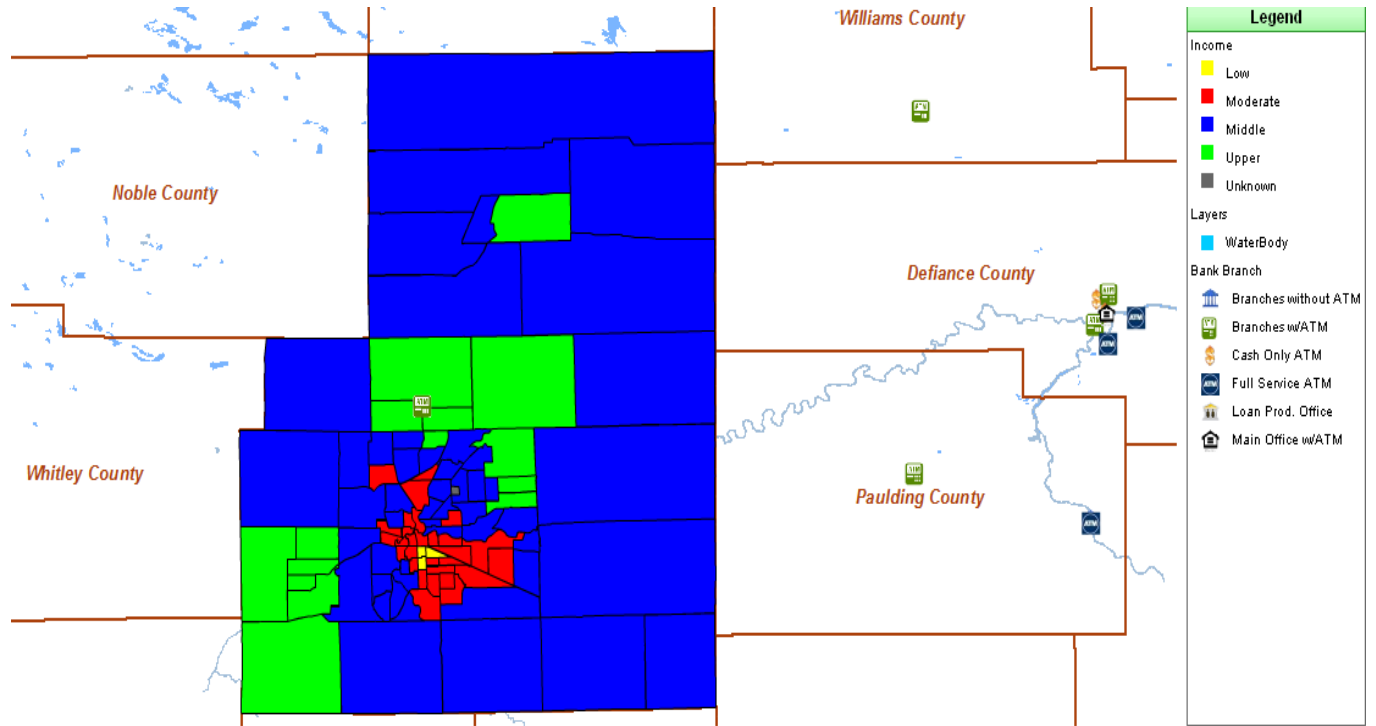
Toledo MSA



Lima MSA



Fort Wayne MSA



APPENDIX C

GLOSSARY OF TERMS

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

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

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

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

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

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

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

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

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

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