

PUBLIC DISCLOSURE

August 6, 2001

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Sky Bank
RSSD #449122

10 East Main Street
Salineville, OH 43945

Federal Reserve Bank of Cleveland
P.O. Box 6387
Cleveland, OH 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 RATING

INSTITUTION'S CRA RATING: Sky Bank is rated "Satisfactory."

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

PERFORMANCE LEVELS	<u>SKY BANK</u>		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

- Adequate responsiveness to assessment area credit needs;
- Adequate distribution of loans throughout the assessment areas;
- Very good distribution of loans among borrowers of different income levels and businesses of different revenue sizes;
- Relatively high level of community development loans;
- Adequate level of qualified community development investments and grants exhibiting adequate responsiveness to credit and community development needs;
- Occasional use of innovative and/or complex investments to support community development initiatives;
- Delivery systems accessible to all portions to essentially all portions of the bank's assessment areas with services that do not vary in a way that inconveniences certain portions of the assessment areas; and,
- Relatively high level of community development services.

SKY BANK

DESCRIPTION OF INSTITUTION

Sky Bank ("Sky"), which has its headquarters in Salineville, Ohio is a wholly-owned subsidiary of First Western Bancorp ("First Western") of New Castle, Pennsylvania. As of March 31, 2001, the bank had total assets of \$4.7 billion. First Western is a second-tier holding company of Sky Financial Group, Inc. ("Sky Financial") of Bowling Green, Ohio, a financial holding company with approximately \$8.4 billion in total consolidated assets as of March 31, 2001. Other subsidiaries of Sky Financial include Sky Bank – MidAm Region, Toledo, Ohio; Sky Bank – Ohio Bank Region, Findlay, Ohio as well as non-bank subsidiaries including Freedom Financial Life Insurance Company, Sky Technology Resources, Sky Financial Solutions, and other non-depository entities. In addition to Sky, subsidiaries of First Western include First Western Investment Services Company and First Western Capital Trust I. Sky owns First Western Insurance Company and Sky Access, Inc.

Sky operates 70 branches in eastern Ohio, 58 in western Pennsylvania, and one branch in the northern panhandle of West Virginia. Sky Financial had completed its acquisition of First Western Bancorp just prior to the previous examination. Therefore, the performance of the former First Western offices located entirely in Pennsylvania was not included in the previous examination. Since the previous examination, Sky Financial also acquired Mahoning National Bank of Youngstown, Ohio in September 1999. This bank was merged into Sky in April 2000. A detailed discussion of the bank's assessment areas can be found later in this report. Sky is a full-service financial institution with a primary business focus on residential mortgage, commercial/small business and consumer/home equity lending. In addition, the bank has several electronic banking products and a web-site that provides general information and secured electronic mail for consumer inquires and responses.

The following chart presents several key financial ratios for the bank.

KEY FINANCIAL RATIOS AS OF MARCH 31, 2001	
RETURN ON AVERAGE ASSETS	1.38
NET LOANS & LEASES TO AVERAGE ASSETS	67.73
INVESTMENTS TO AVERAGE ASSETS	24.77
TOTAL DEPOSITS TO AVERAGE ASSETS	71.67
NET LOANS & LEASES TO TOTAL DEPOSITS	95.90
1-4 FAMILY RESIDENTIAL LOANS TO AVERAGE LOANS	29.54
CONSUMER LOANS TO AVERAGE LOANS	20.86
COMMERCIAL LOANS TO AVERAGE LOANS	27.09
AGRICULTURAL LOANS TO AVERAGE LOANS	.06

As a result of acquisitions, the following changes have been made to Sky's assessment areas since the previous examination:

- Youngstown-Warren, OH MSA 9320 – expanded to include all of Mahoning and the eastern half of Trumbull County
- Canton-Massillon, OH MSA 1320 – expanded to include all of Stark County
- Pittsburgh, PA MSA 6280 – expanded to include a small portion of western Allegheny County
- Cleveland-Lorain-Elyria, OH MSA 1680 – added Ashtabula County
- Erie, PA MSA 2360 – added Erie County
- Sharon, PA MSA 7610 – added Mercer County
- Non-MSA Pennsylvania – added Lawrence County

Based on Sky's asset size and financial condition, it has the ability to meet the credit needs of the assessment areas. There are no legal or other impediments that would hamper the bank's ability to meet the credit needs of the community.

At the previous examination of August 30, 1999, Sky received a "Satisfactory" CRA rating.

SCOPE OF EXAMINATION

This examination covers the period from August 30, 1999 through August 6, 2001. However, the lending data evaluated for geographic and borrower distribution covers the period from July 1, 1999 through December 31, 2000.

The lending test is based upon the following loan types originated or purchased by Sky:

- Home purchase loans
- Home improvement loans
- Refinancing of home mortgage loans
- Small business loans

These loans were used to determine the bank's concentration of loans inside and outside of its assessment areas as well as the distribution of loans within the assessment areas by geography and by borrower income. For purposes of evaluating overall lending activity, home purchase loans, home improvement loans and refinancing of home mortgage loans are sometimes grouped into a common category of "Home Mortgage Loans" for discussion within this evaluation. Within the Sharon, PA MSA, refinance loans were not evaluated because of the limited number of loans originated.

In determining the ratings, assessment areas were weighted based upon the bank's level of lending and deposit activity within the assessment areas as well as the bank's overall presence in each respective market, economic and demographic factors, and the bank's strategic goals and objectives.

The bank made very few multi-family and small farm loans during the review period; therefore, these loans are not discussed within the report. Information regarding these loans, though, can be found in Tables 5, 5a, 10, 10a, 19, 19a, (multi-family loans) and Tables 7, 7a, 12, 12a, 21, 21a, 26, and 26a (small farm loans).

The bank's nine assessment areas were evaluated in accordance with the CRA examination procedures for a large bank. As such, the Steubenville-Weirton, OH-WV MSA 8080; the Youngstown-Warren, OH MSA 9320; the Canton-Massillon, OH MSA 1320; the Pittsburgh, PA MSA 6280; and the Sharon, PA MSA 7610 assessment areas were reviewed using full-scope examination procedures. Belmont County in the Wheeling, WV-OH MSA 9000; Ashtabula County in the Cleveland-Lorain-Elyria, OH MSA 1680; Erie, PA MSA 2360; and Lawrence County, PA were reviewed using limited-scope examination procedures.

The scope of the examination is consistent throughout the evaluation unless otherwise noted.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Sky's lending test performance is rated "high satisfactory," based on adequate responsiveness to assessment area credit needs, adequate distribution of loans among geographies within the assessment areas, very good penetration among borrowers of different income levels and businesses of different sizes and a relatively high level of community development loans.

Lending Activity

The bank's overall lending levels reflect adequate responsiveness to assessment area credit needs. Table 1 (Ohio) and 15 (Pennsylvania) show Sky's lending activity since the previous examination by product. The bank's lending was more heavily concentrated in home mortgage lending rather than small business and small farm lending. However, although Sky offers home improvement loans, this product was not actively promoted during the time period under review. The bank focused more effort on promoting its home equity products and refinance loans. In spite of the bank's focus, a substantial

number of home improvement loans were originated particularly in the Youngstown and Pittsburgh MSA assessment areas.

Assessment Area Concentration

The following chart, “Lending Inside and Outside Assessment Area,” shows the number and dollar volume of lending by Sky within the bank’s designated assessment areas since the previous CRA examination. The majority of lending is inside the assessment area with 87.3% of the number of loans and 86.5% of the dollar volume of loans for the review period. The amount of lending between 1999 and 2000 has increased by approximately 37.5%. Although the bank originated the majority of their loans within the assessment area, the percentage of loans originated inside the assessment area during 1999 was slightly higher when compared to 2000.

EXHIBIT 1								
Lending Inside And Outside Sky Bank Assessment Areas								
JULY 1, 1999 – DECEMBER 31, 2000								
	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Home Mortgage Loans	3,707	87.7	184,474	89.2	522	12.3	22,338	10.8
Small Loans to Businesses	1,665	86.4	176,236	83.6	263	13.6	34,640	16.4
Small Loans to Farms	40	93.0	4,670	95.1	3	6.8	239	4.9
TOTAL LOANS	5,412	87.3	365,380	86.5	788	12.7	57,217	13.6

Geographic and Borrower Distribution

Overall, Sky’s geographic distribution of loans reflects an adequate penetration throughout the bank’s assessment areas. Within the Ohio assessment areas, weaknesses were noted in the geographic distribution of home purchase loans within the Youngstown-Warren MSA and refinance loans within the Canton-Massillon MSA. Weaknesses were also noted in the geographic distribution of home purchase and small business loans in the Sharon MSA. However, the bank had a stronger performance in the geographic distribution of home purchase and small business loans in the Pittsburgh MSA.

No significant gaps were noted in the geographic distribution of loans. Although Sky did not penetrate several census tracts within the Canton-Massillon MSA, the bank’s offices are widely dispersed throughout this assessment area with no offices in either Canton or Massillon. The details of the bank’s performance can be found under the assessment area evaluations and Tables 2 through 7a and 16 through 21a. Some gaps were also noted in the Sharon, PA MSA, the result of difficulties the bank has had in establishing itself in this community.

The distribution of loans among borrowers of different income levels and businesses of different revenue sizes was very good. Home purchase lending within the Ohio assessment areas and within the Pittsburgh, PA MSA was particularly strong. Overall home mortgage lending reflected a better distribution of loans among borrowers than the distribution of loans among businesses of different sizes. Detailed information regarding the Sky’s performance can be found under the assessment area evaluations and Tables 8 through 12 and 22 through 26a.

In 2000, all Sky Financial subsidiaries began offering the GoodStart Mortgage loan. This program was developed to help low- and moderate-income first time homebuyers. Potential homebuyers whose income is at or below 110% of the median family income may still qualify if the property is located in a targeted census tract. Additionally, the bank offers other loan programs targeted to assist low- and moderate-income borrowers and small businesses and small farms throughout its assessment areas.

Community Development Lending

Sky made a relatively high level of community development loans. Since the previous examination, the bank originated approximately \$39.3 million in community development loans. Additionally, the bank has outstanding commitments for an additional \$10.6 million in community development loans. More detailed information regarding these loans can be found under the respective assessment area evaluations.

INVESTMENT TEST

The investment test is rated “low satisfactory,” based on the number and dollar amount of the bank’s qualified investments as well as their innovativeness, complexity, and responsiveness to credit and community development needs. In total, Sky made slightly more than \$6 million in new qualified investments while carrying a balance of approximately \$5.9 million in unamortized balances on previous qualified investments. Considering the opportunities available to the bank, Sky has made an adequate level of qualified community investments and grants exhibiting an adequate responsiveness to credit and community development needs. The bank has made occasional use of innovative and/or complex investments, primarily in the form of Low-Income Housing Tax Credit (“LIHTC”) investments. More detailed information regarding these investments can be found in the assessment area evaluations and in Tables 13 and 27.

SERVICE TEST

Sky’s service test performance is rated “high satisfactory,” based on the accessibility of delivery systems, reasonableness of hours and services in meeting assessment areas’ needs and community development services.

Retail Services

Sky’s delivery systems are reasonably accessible to essentially all portions of the bank’s assessment areas, and the closing of branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to low- and moderate-income geographies and/or low- and moderate-income individuals. For more detailed information, see Tables 14 and 28 and evaluations under each respective assessment area.

Except for products offered in conjunction with specific municipalities, the bank’s products and services are available throughout its assessment areas. Business hours and products do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. However, the bank does not offer alternative delivery systems specifically targeted to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides a relatively high level of community development services throughout its assessment areas. The bank’s directors, officers, and staff are involved with numerous organizations and activities that promote affordable housing for low- and moderate-income individuals, provide services for low- and moderate-income individuals, revitalize and stabilize low- and moderate-income areas and assist small businesses and small farms.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

No violations of fair lending laws or regulations were noted during the examination. The bank has implemented policies, procedures, and training to ensure compliance with all fair lending laws and regulations.

STEUBENVILLE-WEIRTON, OH-WV MULTISTATE MSA 8080

(Reviewed using full-scope examination procedures)

CRA RATING FOR Steubenville-Weirton, OH-WV MSA 8080:¹ “Satisfactory”

The lending test is rated: “Low Satisfactory”

The investment test is rated: “Low Satisfactory”

The service test is rated: “High Satisfactory”

The major factors supporting the institution's state rating include:

- Adequate distribution of loans among geographies of differing income levels;
- Good distribution of loans among borrowers of different income levels;
- Adequate distribution of small business loans among businesses of different sizes;
- Adequate level of community development loans;
- Adequate level of qualified investments and grants exhibiting adequate responsiveness to credit and community development needs;
- Delivery systems accessible to all geographies and individuals of different income levels; and,
- Relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the multi-state assessment area is consistent with the scope of the examination for the institution. CRA activities in the multi-state MSA were reviewed through an analysis of available facts and data submitted by Sky Bank.

The lending test is based upon the following loan types originated or purchased by Sky:

- A total of 551 loans reported under the Home Mortgage Disclosure Act, including home purchase, home improvement and home refinance loans.
- A total of 161 small business loans reported under the Community Reinvestment Act.

Information obtained from a representative of an economic development organization indicated a need for financial institutions to act as a catalyst for development projects.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STEUBENVILLE-WEIRTON, OH-WV MSA 8080

This assessment area consists of a portion of the Steubenville-Weirton, OH-WV MSA 8080. The MSA includes Jefferson County in Ohio and Brooke and Hancock counties in West Virginia. However, the Steubenville-Weirton MSA assessment area only includes Jefferson County in Ohio and a small portion of Hancock County in West Virginia. Within the assessment area, there are four low-income census tracts, four moderate-income census tracts, 15 middle-income census tracts and three upper-income census tracts.

During the review period, the 16 offices located in the MSA generated approximately 13.2% of the bank's total home mortgage and small business loans. Sky is the predominant bank in this market in both lending and deposits. Based on 1999 aggregate data, the bank was the largest originator of both home mortgage and small business loans within the MSA. According to the June 30, 2000

¹This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

FDIC/OTS² Summary of Deposits report, Sky's market share of deposits in the Steubenville-Weirton MSA was 20.9%, the largest in the MSA. The major competitors within this market were Wesbanco Bank and National City Bank, with deposit shares of 15.9% and 12.3%, respectively. Other competitors in the Steubenville-Weirton MSA include Hancock County Savings Bank, FSB; Advance Financial Savings Bank, FSB; and Bank One, Wheeling-Steubenville, NA.

The table below depicts the demographics of the assessment area. As shown, the majority of the assessment area is comprised of middle-income geographies and families. For further detail on the bank's assessment area, refer to the geographic distribution section of this report under the lending test.

EXHIBIT #2								
Assessment Area Demographics								
Steubenville-Weirton, OH-WV MSA 8080								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	15.4	1,213	4.8	590	16.4	5,833	22.9
Moderate-income	4	15.4	2,834	11.1	591	16.5	4,863	19.1
Middle-income	15	57.7	18,855	74.1	2,238	62.4	5,648	22.2
Upper-income	3	11.5	2,548	10.0	170	4.7	9,106	35.8
Total Assessment Area	26	100.0	25,450	100.0	3,589	100.0	25,450	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,923	673	2.6	23.0	1,893	64.8	586	20.0
Moderate-income	4,389	2,912	11.3	66.3	1,230	28.0	393	9.0
Middle-income	26,802	19,626	75.9	73.2	5,809	21.7	1,842	6.9
Upper-income	3,760	2,634	10.2	70.1	1,041	27.7	113	3.0
Total Assessment Area	37,874	25,845	100.0	68.2	9,973	26.3	2,934	7.7
	Total Businesses by Tract				Businesses by Tract & Revenue Size			
					Under \$1 million		Over \$1 million	
	#	%	#	%	#	%	#	%
Low-income	431	16.8	380	17.7	35	22.0		
Moderate-income	255	10.0	224	10.4	16	10.1		
Middle-income	1,230	48.0	1,079	50.1	81	50.9		
Upper-income	520	20.3	469	21.8	27	17.0		
Tract not reported	*N/A	4.9	*N/A	*N/A	*N/A	*N/A		
Total Assessment Area	2,436	100.0	2,152	100.0	159	100.0		
Percentage of Total Businesses:						93.1		6.9

* Tract data is not available by revenue size of businesses; however, 125 businesses that did not report revenues are included in the total businesses by tract in the assessment area.

² FDIC/OTS Summary of Deposits website:www2.fdic.gov

Demographic Characteristics

The population of the Steubenville-Weirton assessment area as of the 1990 census was 89,751, which is 62.3% of the population of MSA 8080. The 1990 median family income for the assessment area was \$27,521, less than \$29,169 for MSA 8080 and \$34,351 for the State of Ohio, but higher than the median family income of \$25,602 for the State of West Virginia. Within the assessment area, low-and moderate-income census tracts account for 15.4% of the total census tracts.

Families comprise 73.0% of the total households in the assessment area, which 14.1% were families below the poverty level. Of the families residing in the assessment area, 22.9% are low-income families and 19.1% are moderate-income families.

Housing Characteristics

As of 1990, there were 37,874 housing units, which 84.1% were one- to four-family units, 6.3% were five or more family units, 8.7% were mobile homes and less than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 68.2% were owner-occupied. The Steubenville-Weirton assessment area reflects a significantly lower level of owner-occupied units than other areas within the MSA. The median age of the housing stock was 41 years, which is comparable to the median age of the housing stock of 42 years for the entire MSA.

Labor, Employment and Economic Characteristics

According to the Labor Market Review³ for the Steubenville-Weirton metropolitan area, employment in goods-producing industries in May 2001 increased by 100 jobs as more business in construction exceeded a nominal decline in mining. Total employment in manufacturing was unchanged. Additional hiring in government and retail trade offset reductions in services and wholesales trade. The area does face employment uncertainty, though, as a result of the difficulties facing the steel industry, a major employer in the area.

Seasonally adjusted employment in the Steubenville-Weirton area totaled 49,000 in May 2001, down 2.0% from April. The unemployment rate for the Steubenville-Weirton MSA labor force for June 2001 was 4.7%, which was slightly better than the State of West Virginia rate of 5.0% and comparable to the State of Ohio rate of 4.2% for the same time period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STEUBENVILLE-WEIRTON MULTISTATE METROPOLITAN AREA

LENDING TEST

The lending performance for the Steubenville-Weirton multi-state MSA assessment area is rated "low satisfactory." The bank demonstrates an adequate responsiveness to community credit needs, an adequate distribution of loans among geographies, a good distribution of loans to borrowers of different income levels, an adequate distribution of loans to businesses of different revenues, and an adequate level of community development lending.

Lending Activity

The percentage of lending within the MSA, at 12.2%, is lower than the percentage of deposits taken in the assessment area at 20.9%. As the predominant financial institution in this market, this level of lending reflects a marginally adequate performance. The supporting geographic and borrower distribution tables in this report depict a combined one and one-half year analysis. However, trends and variances in lending during 1999 and 2000 will be discussed under each category.

³ Labor Market Review of the Ohio Job and Family Service

Geographic Distribution

Considering the bank's position in the market, Sky has an adequate geographic distribution of loans within the assessment area. The bank's percentage of lending for home mortgage and small business loans is comparable to the demographic characteristics for the moderate-, middle- and upper-income geographies within this assessment area. However, the bank's percentage of lending to low-income geographies is below the demographic characteristics of the assessment area.

In analyzing the data for the review period, the bank's percentage of home purchase loans slightly exceed the percentage of owner-occupied units in moderate-income geographies but was comparable to aggregate lending. However, the percentage of loans made in the low-income geographies was significantly less than the percentage of owner-occupied units in these areas and was substantially less than aggregate lending levels. Although Sky's market share of home purchase loans in moderate-, middle- and upper-income geographies was comparable to the bank's overall market share for home purchase loans, the bank's market share in low-income tracts was less than half its overall market share. In comparing 1999 and 2000, there was a slight increase in lending throughout all tracts in the assessment area. Overall, Sky has an adequate geographic distribution of home purchase loans within this assessment area. Refer to Tables 2 and 2a for additional information.

The bank's home improvement lending reflected a good distribution among geographies. The percentage of home improvement loans was less than the percentage of owner-occupied units in low-income geographies but lending was more comparable to aggregate. Sky's lending was significantly higher than the percentage of owner-occupied units in the moderate-income geographies and aggregate. Sky's market share of home improvement loans was more evenly balanced among all geographies with moderate-income tracts having the largest market share. The percentage of loans in low-income geographies was higher in 2000 when compared to 1999; however, the percentage of loans made to moderate-income geographies fell from 1999 to 2000. This was partly due to the lack of emphasis on home improvement lending. Refer to Tables 3 and 3a for additional information.

Sky made no home refinance loans in the low-income tracts, in spite of the bank's focus on refinance lending during the period under review. However, lending in moderate-income geographies was significantly higher than the percentage of owner-occupied units and aggregate lending levels. Sky's market share of home refinance loans in moderate-income geographies was also significantly slightly higher than the bank's overall market share of home refinance loans. The percentage of home refinance loans made in moderate-income geographies increased between 1999 and 2000. Overall, Sky has an adequate geographic distribution of home refinance loans within this assessment area. Refer to Tables 4 and 4a for additional information.

The bank's percentage of small business loans was less than the percentage of businesses in low- and moderate-income geographies; however, the bank outperformed aggregate lending in the low-income geographies. In the moderate-income geographies, aggregate lending was higher than the percentage of small business loans originated by the bank. Sky's market share of small business loans in low-income geographies exceeded the bank's overall market share of small business loans while the bank's market share in the moderate-income geographies was less than the overall market share. In 2000, the bank's percentage of small business loans increased in both low- and moderate-income geographies when compared to small business loans originated during 1999. Overall, Sky has an adequate distribution of small business loans among geographies within this assessment area. Refer to Tables 6 and 6a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

Sky has a good distribution of loans to borrowers of different incomes but an adequate distribution to businesses of different revenues. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level is taken into consideration, especially for home mortgage lending. Within the Steubenville-Weirton MSA assessment area, 14.1% of the families are below the poverty level. While poverty level is based upon income level and family

size, generally these families are more likely to be found within the low-income category. It is difficult for borrowers at poverty level to qualify for real-estate loans.

Although the bank's percentage of home purchase loans to low-income borrowers was less than half the percentage of low-income families in the assessment area, Sky's lending exceeded the percentage of low-income families when adjusted for poverty. The bank's home purchase lending to low-income borrowers mirrored aggregate lending and its market share for low-income borrowers was equal to the bank's overall market share for home purchase loans. Lending to moderate-income borrowers exceeded both the percentages of moderate-income families and aggregate. Sky has an excellent distribution of home purchase loans among borrowers of different income levels. Refer to Tables 8 and 8a for additional information.

The bank's percentage of home improvement loans to low- and moderate-income borrowers was poor. Even when adjusting for poverty, the bank's lending to low-income borrowers was less than the percentage of low-income families. Additionally, although the major lender in the market, Sky's lending to low-income borrowers was only 35% of aggregate lending. Lending to moderate-income borrowers was better, although still weak at 77% of moderate-income families and 70% of aggregate. Lending to upper-income borrowers, however, significantly exceeded the percentage of upper-income families within the assessment area. Refer to Tables 9 and 9a for additional information.

The bank's percentage of home mortgage refinance loans to low-income borrowers was also substantially less than the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is reasonable compared to demographics, although not completely representative. In addition, the bank's home refinance lending to low-income borrowers is only 86% of aggregate lending. Loans originated to moderate-income borrowers fell short of the percentage of moderate-income families in the assessment area. However, the percentage of refinance lending slightly exceeded aggregate. Overall, Sky has an adequate distribution of home mortgage refinance loans among borrowers of different income levels. Refer to Tables 10 and 10a for additional information.

Approximately 68% of the bank's small business loans were made to businesses with gross annual revenues of \$1 million or less compared to 88% of the businesses in the assessment area having gross annual revenues of \$1 million or less. The bank's percentage of small business lending exceeded the aggregate percentage of lending and its market share of loans to businesses with revenues of \$1 million or less was comparable to the bank's overall market share of small business loans. In 2000, the bank's percentage of small business loans to businesses with revenues of \$1 million or less declined when compared to 1999. However, the overall total of small business loans originated more than doubled between 1999 and 2000. In spite of this increase, considering the bank's predominant role in small business lending, Sky's distribution of small business loans among businesses of different revenue sizes is considered adequate. Refer to Tables 11 and 11a for additional information.

Community Development Loans

Sky made one community development loan totaling \$1.5 million in the assessment area reflecting an adequate level of community development lending. The proceeds of the loan were used for infrastructure improvements to help stabilize and revitalize low- and moderate-income areas. Additionally, the bank has outstanding commitments of \$10.6 million for community development loans that will help provide affordable housing for low- and moderate-income individuals and will help revitalize and stabilize a low-income neighborhood.

INVESTMENT TEST

The investment test in the Steubenville-Weirton MSA is rated "low satisfactory." Within the assessment area, the bank has an adequate level of qualified community development investments and grants exhibiting an adequate responsiveness to credit and community development needs and is

rarely in a leadership position. Except for donations, no investments were targeted specifically in this assessment area; however, investments covering the broader tri-state (Ohio-Pennsylvania-West Virginia) area included this assessment area. Both of these multi-state investments involved mortgage-back securities. Of the \$14,000 in donations, \$13,000 was for services for low- and moderate-income individuals, \$500 for the revitalization of a moderate-income area and \$500 to promote small business development.

SERVICE TEST

The service test in the Steubenville-Weirton MSA is rated “high satisfactory.” The bank’s offices are accessible to essentially all portions of the assessment area and hours and services are consistent throughout the offices. No offices have been opened or closed since the previous examination. Additionally, the officers and employees of the bank provide a relatively high level of community development services.

Retail Services

Within this assessment area, Sky Bank has 16 branches in the State of Ohio and one branch in the State of West Virginia which represents 11.6% of the bank’s total banking offices. These offices account for approximately 21% of the bank’s total deposits. Of these 16 offices, four are located in low- and moderate-income tracts. Since the previous examination, Sky has established two new automated teller machines (“ATMs”) in the assessment area, one in a moderate-income tract and one in an upper-income tract.

Community Development Services

Sky provides a relatively high level of community development services. The following are examples of organizations in which representatives of the bank participate in a financial capacity:

- Chester-Newell Area Chamber of Commerce – organization focusing on the retention of existing businesses and bringing in new businesses to the Chester-Newell, West Virginia area.
- Jefferson Area Chamber of Commerce – organization focusing on the development of Jefferson County, Ohio.
- City of Toronto Revolving Loan Fund – fund established to stimulate economic growth in Toronto, Ohio area through low-interest loans offered in conjunction with local financial institutions.
- Jefferson County Habitat for Humanity – organization dedicated to building homes for low- and moderate-income individuals.
- Toronto Area Chamber of Commerce – organization focused on promoting the economy of the Toronto, Ohio area.
- Ohio Mid-Eastern Governments Association Loan Committee – fund that provides loans to businesses in the area.
- Bergholz Community Foundation – organization that provides services for low- and moderate-income individuals.
- The Community Foundation of Jefferson County – organization focused on improving the quality of life for low- and moderate-income individuals.

STATE OF OHIO

CRA RATING FOR:⁴ Ohio

The lending test is rated: "High Satisfactory"

The investment test is rated: "Low Satisfactory"

The service test is rated: "High Satisfactory"

The major factors supporting the institution's state rating include:

- Adequate responsiveness to assessment area credit needs;
- Adequate distribution of loans throughout the assessment areas;
- Excellent distribution of loans among borrowers of different income levels;
- Adequate distribution of loans among businesses of different revenue sizes;
- Relatively high level of community development loans;
- Adequate level of qualified community development investments and grants;
- Accessible delivery systems; and,
- Relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Ohio is consistent with the scope of the examination for the institution. All assessment areas within the state were evaluated for lending, investment, and service performance as indicated in Appendix A. The Youngstown-Warren, OH MSA 9320 and Canton-Massillon, OH MSA 1320 received full-scope reviews while Belmont County in the Wheeling, WV-OH MSA 9000 and Ashtabula County in the Cleveland-Lorain-Elyria MSA 1680 received limited-scope reviews. Refer to Appendix A for a complete listing of assessment areas receiving in-depth or limited reviews.

This examination covers the period of August 30 1999 through August 6, 2001. However, lending data evaluated under geographic and borrower distribution covers a period from July 1, 1999 through December 31, 2000.

The lending test is based upon the following loan types originated or purchased by Sky:

- A total of 1,778 loans reported under the Home Mortgage Disclosure Act including home purchase, home improvement, multifamily, and home refinance loans.
- A total of 769 loans reported under the Community Reinvestment Act including small business and small farms.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OHIO

Sky's operations in the State of Ohio are consistent with the overall description of the institution. According to the FDIC/OTS⁵ June 30, 2000 report, Sky ranked 17th in market share of deposits (1%) for the State of Ohio. The bank's operations are concentrated in the eastern portion of Ohio.

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

⁵ FDIC/OTS Summary of Deposits website: www2.fdic.gov

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

LENDING TEST

Sky's lending performance in the State of Ohio is rated "high satisfactory." Although lending levels in certain markets fall short of demographic characteristics and considering performance context issues, the bank's lending performance is considered good.

Lending Activity

Although 41% of the bank's deposits come from Ohio, excluding Jefferson County, approximately 60% of Sky's lending activity is concentrated in the four assessment areas located entirely in Ohio. Overall, lending levels reflect an adequate responsiveness to assessment area credit needs.

Geographic and Borrower Distribution

Considering Sky's market presence and the locations of its offices within the Ohio assessment areas, geographic distribution is considered adequate. Weaknesses were noted in the distribution of home purchase loans in the Youngstown-Warren MSA and refinance loans in the Canton-Massillon MSA. However, the geographic distribution of all other loans in both MSAs was reasonable.

As was noted previously, some gaps exist in the distribution of loans in the Canton-Massillon MSA. However, Sky's branches are dispersed around the perimeter of this assessment area with no offices in either Canton or Massillon.

In Ohio, the distribution of loans by borrower income or revenue size of business is excellent. Strong performances were noted in both MSAs in the distribution of home purchase and refinance loans while home improvement lending in the Youngstown-Warren MSA was excellent and in the Canton-Massillon MSA was good.

Detailed information regarding geographic and borrower distribution is provided in each assessment area's evaluation.

Community Development Lending

Sky made a relatively high level of community development loans totaling \$15.5 million in the State of Ohio. Of these loans, 74% were made in the Youngstown-Warren MSA and the remaining amount made in the Canton-Massillon MSA. The majority of loans funded the development of affordable housing for low- and moderate-income individuals or infrastructure improvements for low- and moderate-income areas. Several loans are more complex, involving low-income housing tax credits or public/private partnerships.

INVESTMENT TEST

The investment test for the State of Ohio is rated "low satisfactory." Investments made since the previous examination totaled \$1 million with outstanding balances of \$1.5 million in previous qualified investments. Other multi-state investments that included the Ohio assessment areas totaled slightly over \$2.6 million. Additionally, the bank donated in excess of \$100,000 to community development organizations.

SERVICE TEST

The Service Test is rated “high satisfactory,” based on the accessibility of branches, the impact resulting from the opening and closing of offices and a relatively high level of community development services.

Retail Service

Of the 129 banking facilities of Sky, 70 or 54% are located in Ohio. Except for the Canton-Massillon MSA, the bank’s offices are accessible to essentially all portions of the bank’s assessment area. As discussed previously, the branches within the Canton-Massillon assessment area are distributed around the perimeter. However, the location of these offices is the result of various acquisitions. Sky’s record of opening and closing offices has generally not adversely affected the accessibility of delivery systems and hours, and services do not vary in any ways that inconveniences certain portions of the assessment areas.

Community Development Services

Sky provides a relatively high level of community development services. The bank’s community development efforts within the Youngstown-Warren MSA are particularly strong often in a leadership role in Columbiana and Mahoning Counties.

YOUNGSTOWN-WARREN, OH MSA 9320

(Reviewed using full-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN YOUNGSTOWN-WARREN, OH MSA 9320

The Youngstown-Warren MSA includes Columbiana, Mahoning, and Trumbull counties. The assessment area consists of all of Columbiana and Mahoning Counties, but only the eastern portion of Trumbull County. Within the assessment area, there are 16 low-income tracts, 25 moderate-income tracts, 57 middle-income tracts and 22 upper-income tracts.

According to the June 30, 2000 FDIC/OTS Summary of Deposits report, Sky's market share of deposits in the Youngstown-Warren MSA was 14.5%. Sky ranked first among the percentage of other competitors within this market. Other competitors in the MSA include Bank One, NA; National City Bank; and Second National of Warren, with deposits of 12.4%, 11.8%, and 9.9%, respectively.

The offices of Mahoning National Bank were merged into Sky in April 2000, expanding Sky's presence in this MSA considerably. Also, offices of the former First Western not located in Ohio served portions of eastern Ohio. The merger and conversion of these offices into Sky's systems resulted in some turnover and subsequent declines in lending. According to 1999 aggregate HMDA data, Mahoning National Bank ranked sixth in home mortgage loan originations, Sky Bank ranked ninth, and First Western had some presence in the market. The combined originations of all three institutions ranked Sky second in loan originations. Similar rankings existed in the origination of small business loans, Mahoning National ranked fifth, Sky sixth, and First Western having a small presence. Again, the combined originations ranked Sky second in the MSA in small business loan originations.

The table below depicts the demographics of the assessment area. As shown, the majority of the assessment area is comprised of middle-income geographies and families. For further detail on the bank's assessment area, refer to the geographic distribution section under the lending test.

EXHIBIT #3

**Assessment Area Demographics
(Youngstown-Warren, OH MSA 9320)**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	13.3	7,335	5.6	3,334	45.5	26,222	20.0
Moderate-income	25	20.8	18,857	14.4	4,195	22.2	24,480	18.7
Middle-income	57	47.5	69,183	52.9	6,011	8.7	29,790	22.8
Upper-income	22	18.4	35,473	27.1	1,414	4.0	50,356	38.5
Total Assessment Area	120	100.0	130,848	100.0	14,954	11.4	130,848	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,968	5,689	4.3	40.7	7,228	51.7	1,956	14.0
Moderate-income	29,252	17,782	13.4	60.8	9,825	33.6	2,541	8.7
Middle-income	97,582	72,124	54.9	73.9	21,665	22.2	5,124	5.3
Upper-income	48,513	35,704	27.2	73.6	11,521	23.7	1,949	4.0
Total Assessment Area	189,315	131,299	100.0	69.4	50,239	26.5	11,570	6.1
	Total Businesses by Tract				Businesses by Tract & Revenue Size			
					Under \$1 million		Over \$1 million	
	#	%	#	%	#	%	#	%
Low-income	1,247	8.2	1,080	8.1	167	11.7		
Moderate-income	1,665	10.9	1,520	11.4	145	10.2		
Middle-income	7,006	45.8	6,360	47.7	646	45.4		
Upper-income	4,838	31.6	4,372	32.8	466	32.7		
Tract not reported	531	3.5	*N/A	*N/A	*N/A	*N/A		
Total Assessment Area	15,287	100.0	13,332	100.0	1,424	100.0	1,424	100.0
Percentage of Total Businesses:					90.3	14,756	9.7	

* Tract data is not available by revenue size of businesses; however, 531 businesses that did not report revenues are included in the total businesses by tract in the assessment area

Demographic Characteristics

The population of the Youngstown-Warren MSA assessment area, as of the 1990 census, was 469,264, which is 78.09% of the population of MSA 1320 and 4.33% of the population of the State of Ohio.

The 1990 median family income for the assessment area was \$25,962, comparable to the median family income for the MSA of \$25,472 but less than \$28,706 for the State of Ohio. Within the assessment area, low- and moderate-income census tracts account for 13.3% and 20.8%, respectively of the total census tracts.

Families comprise 73.8% of the total households in the assessment area, which 11.4% were families below the poverty level. Of the families residing in the assessment area, 20.0% are low-income families and 18.7% are moderate-income families

Housing Characteristics

As of 1990, there were 189,315 housing units, which 85.0% were one-to-four family units, 9.3% were five or more family units, 4.8% were mobile homes, and less than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 69.4% were owner-occupied. The median age of the housing stock was 37 years, which is rather young when compared to the median age of the housing stock of 43 years for the entire MSA and comparable to 38 years for the State of Ohio.

Labor, Employment and Economic Characteristics

According to the Labor Market Review⁶ for the Youngstown-Warren metropolitan area, employment in service-producing industries in May 2001 increased by 800 jobs while more business in construction exceeded scattered losses in manufacturing.

This area continues to struggle economically. Nonagricultural wage and salary employment decreased by 4,600 jobs between May 2000 and May 2001. In addition, the workforce in goods-producing industries dropped 4,900 over the year due to reductions in manufacturing, primarily in metal industries, fabricated metals, and transportation industries. Modest gains in retail trade and wholesale trade were overshadowed by declines in government, services and transportation and public utilities.

Seasonally adjusted employment in the MSA totaled 244,000 in May 2001, down 1,000 from April. The unemployment rate for the Youngstown-Warren MSA labor force averaged 5.2% in May 2001 which was higher than the 4.0% for the State of Ohio's seasonally unadjusted rate for the same time period.

A representative of a community action agency indicated a need for banks to assume a leadership role in revitalization efforts and in offering financial counseling. Another contact with a representative of an economic development organization stated that there is a need for more involvement on the part of financial institutions in redevelopment projects and a need for a commitment of more funds for loans programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE YOUNGSTOWN-WARREN, OHIO METROPOLITAN AREA

LENDING TEST

The lending performance for the Youngstown-Warren MSA assessment area is good, considering competitive and market factors involving the merger of the three banks. The bank demonstrates an adequate responsiveness to community credit needs, an adequate geographic distribution, an excellent distribution of loans to borrowers of different income, an adequate distribution of loans to businesses of different revenue sizes and a relatively high level of community development lending.

⁶ Labor Market Review of the Ohio Job and Family Service

Lending Activity

The percentage of lending within the MSA of 27.5% exceeds the percentage of deposits taken in the assessment area at 14.5%. Overall lending activity within the MSA is considered adequate.

Geographic Distribution

The geographic distribution of lending is adequate. The low- and moderate-income geographies of this assessment area are located in the greater downtown area of Youngstown Ohio; however, 17.9% of the assessment area's owner-occupied units are located in these tracts. Additionally, 13.3% and 20.8% of the population resides in the low- and moderate-income tracts, respectively.

Sky made one home purchase loan in the low-income tracts, significantly lower than aggregate lending levels. Additionally, the market share of lending in low-income tracts was less than half of the bank's overall market share. Home purchase lending in moderate-income income tracts at 75% of the percentage of owner-occupied units, was more reasonable and slightly exceeded aggregate. In comparing 1999 and 2000, the bank's percentage of home purchase loans increased slightly in 2000; however, the percentage of lending in moderate-income geographies declined. Based on these lending levels, Sky has a poor geographic distribution of home purchase loans within this assessment area. Refer to Tables 2 and 2a for additional information.

The bank had a somewhat better record of home improvement lending in low-income tracts, although only slightly more than half the percentage of owner-occupied units and aggregate lending. Lending in moderate-income tracts at 75% of owner-occupied units and 87% of aggregate was reasonable. Sky's market share of home improvement loans in low- and moderate-income geographies was also significantly less than the overall market share. In comparing 1999 to 2000, lending in low-income tracts increased slightly while lending in moderate-income tracts declined. Considering the fact that Sky was not actively promoting home improvement loans and the adjustments resulting from the conversion, the bank has an adequate geographic distribution of home improvement loans within this assessment area. Refer to Tables 3 and 3a for additional information.

In reviewing the refinance lending, Sky's lending in low-income tracts was just under 1% of its total loans, 23% of the demographic proxy and 33% of aggregate. However, much stronger levels of lending were noted in moderate-income tracts at 81% of owner-occupied units and 87% of aggregate. Sky's market share of home refinance loans in low-income geographies was only one-third of the bank's overall market share of home refinance loans. However, the bank's market share in moderate-income tracts was more comparable to its total market share. A similar trend exists with increased lending in low-income tracts from 1999 to 2000 and a decline in lending in moderate-income tracts during the same period. Overall, Sky has a marginally adequate geographic distribution of home refinance loans

The bank's percentage of small business loans was less than the percentage of businesses in low-income geographies; however, the percentage of small business loans in the moderate-income geographies was comparable to the percentage of businesses in the assessment area and exceeded aggregate. Sky's market share of small business loans in low- income geographies was less than the bank's overall market share of small business loans but the bank did exceed the overall market share in the moderate-income geographies. From 1999 to 200, though, there was a tremendous improvement in lending in low- and moderate-income geographies. Based on this improvement and the strength in moderate-income geographies, small business lending is considered adequate. Refer to Tables 6 and 6a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

Sky has an excellent distribution of loans to borrowers of different incomes and an adequate distribution of loans to businesses of different revenues. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration for home mortgage lending. Within the Youngstown-Warren assessment area, 11.4% of the families are below the poverty level. While poverty level is based upon income level and family size, generally these families fall within the low-income category. It is difficult for borrowers at poverty level to qualify for real-estate loans.

During the review period, the bank's percentage of home purchase loans to low-income borrowers was approximately half of the percentage of low-income families in the assessment area; however, after adjusting for poverty, Sky's lending exceeded the demographic proxy. The percentage of home purchase loans to moderate-income borrowers also exceeded the percentage of families in the assessment area. Additionally, the bank's home purchase lending to low- and moderate-income borrowers was equal to or exceeded the aggregate percentage of lending. The bank's market share of loans to low-income borrowers also equaled its overall market share while the market share of lending to moderate-income borrowers surpassed the bank's overall market share. In comparing 1999 and 2000, lending to low-income borrowers almost doubled while lending to moderate-income borrowers declined slightly. Overall, Sky has an excellent distribution of home purchase loans among borrowers of different income levels. Refer to Tables 8 and 8a for additional information.

The bank's percentage of home improvement loans to low-income borrowers was also approximately half the percentage of low-income families in the assessment area but when adjusting for poverty, the bank's lending exceeded the proxy for demand. However, Sky's lending to low-income borrowers was only 77% of the aggregate lending levels, reflecting the lack of focus on home improvement lending and the adjustment period resulting from the conversion. The percentage of loans originated to the moderate-income borrowers was higher than both the percentage of moderate-income families and aggregate. In comparing 1999 and 2000, lending to low- and moderate-income borrowers increased slightly. Sky has an excellent distribution of home improvement loans among borrowers of different income levels. Refer to Tables 9 and 9a for additional information.

The bank's percentage of home mortgage refinance loans to low-income borrowers, though less than the percentage of low-income families in the assessment area, was comparable to the aggregate percentage of lending. Also, Sky's lending exceeded the percentage of low-income families after adjusting for poverty. Lending to moderate-income borrowers was significantly higher than the percentage of families living in the assessment area and aggregate. Sky's market share for low- and moderate-income borrowers was comparable to the bank's overall market share for home refinance loans. Based on its lending levels, Sky has an excellent distribution of home mortgage refinance loans among borrowers of different income levels. Refer to Tables 10 and 10a for additional information.

The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than of the percentage of businesses with revenues of \$1 million or less in the assessment area but reasonable. However, the bank's percentage of small business lending exceeded the aggregate percentage of lending by all lenders and its market share of loans to businesses with revenues of \$1 million or less was comparable to the bank's overall market share of small business loans. In 2000, though, the bank's percentage of small business loans to businesses with revenues of \$1 million or less decreased by approximately 20% when compared to the 1999 percentage of small business loans to businesses with revenues of \$1 million or less. Overall, Sky has an adequate distribution of small business loans among businesses of different revenue sizes. Refer to Tables 11 and 11a for additional information.

Community Development Lending

Sky made a relatively high level of community development loans in this assessment area. The following chart shows the breakdown of loans according to purpose.

Community Development Purpose	Number of Loans	Amount of Loans
Affordable housing for low- and moderate-income individuals	2	\$2,753,580
Services for low- and moderate-income individuals	1	\$100,000
Activities that revitalize or stabilize LMI geographies or areas targeted for revitalization	3	\$4,965,080

Additionally, the bank has two outstanding commitments totaling \$3.7 million that will provide funding for the construction of 26 single-family homes utilizing low-income housing tax credits.

INVESTMENT TEST

Sky has an adequate level of qualified community development investments and grants exhibiting an adequate responsiveness to credit and community development needs. Also, the bank has made occasional use of complex investments to support these needs. The one qualified investment benefiting this assessment area was in the amount of \$1.0 million and involved an investment tax credit to finance the construction and rehabilitation of a total of 50 housing units. As of the examination, \$.7 million had been funded. Additionally, proceeds of various investments that benefit the tri-state area totaling slightly more than \$4 million help portions of this assessment area. Also, one previous qualified investment with a current balance of \$781,715 involved an investment tax credit that funded 51 housing units. The following chart shows the breakdown down of qualified community development donations.

Community Development Purpose	Number of Donations	Amount of Donations
Affordable housing for low- and moderate-income individuals	3	\$850
Services for low- and moderate-income individuals	7	\$9,900
Activities that revitalize or stabilize LMI geographies or areas targeted for revitalization	3	\$21,100
Activities that promote economic development by financing businesses of farms that meet SBA size eligibility standards or have gross annual revenues of \$1 million or less	1	\$600

SERVICE TEST

Within this assessment area, Sky has 37 branches, which represents 28.7% of the bank's total banking offices. These offices account for approximately 15% of the bank's total deposits. During this examination review period, these offices generated approximately 27.5% of the bank's total home mortgage and small business and farm loans.

Retail Services

Of the bank's 37 offices, three are located in low-income tracts and four are located in moderate-income tracts. Also, several offices located in middle-income tracts are in close proximity to low- and moderate-income areas. Sky's delivery systems are accessible to essentially all portions of the bank's assessment area. Hours and services do not vary in ways that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.

Since the previous examination, several offices were closed or consolidated, particularly as a result of the acquisition of Mahoning National Bank. One branch closed in a middle-income tract; however, the ATM remained operational. Details regarding branch closings and consolidations can be found in Table 14. The bank's branch closings generally have not adversely affected the accessibility of its delivery systems. Additionally, two ATMs in middle-income tracts have been installed since the previous examination.

Community Development Services

Sky provides a relatively high level of community development services within this assessment area; however, the majority of these efforts involve Columbiana and Mahoning Counties. Involvement in Trumbull County is more limited. The following are examples of organizations with which the staff of Sky are involved in a financial capacity.

- East Liverpool Community Improvement Corporation – organization focused on the development of East Liverpool, Ohio.
- Bankers Advisory Board, Ohio Small Business Center at Kent State University – East Liverpool Campus – Small Business Development Corporation.
- East Liverpool Chamber of Commerce – organization that promotes the expansion of commerce and business development in the East Liverpool, Ohio area.
- Lisbon Area Chamber of Commerce – organization that acts to facilitate growth in the Lisbon, Ohio area.
- Habitat for Humanity of Northern Columbiana County – organization dedicated to building homes for low- and moderate-income individuals.
- Salem Chamber of Commerce – organization that fosters the development and advancement of commercial, financial, industrial, professional, and civic interests of the greater Salem, Ohio area.
- Columbiana Chamber of Commerce – organization that promotes business in Columbiana County.
- Leetonia Community Focus – initiative to help low-income residents become productive members of the community.
- East Palestine Revitalization, Inc. – program that provides funding for the revitalization of the East Palestine, Ohio downtown area.
- Mahoning Valley Economic Development Corporation – economic development authority of the Mahoning Valley.
- Interfaith Home Maintenance – organization that makes emergency home repairs allowing low-income residents to remain in their homes.
- Mahoning Valley Community Improvement Corporation – entity that administers industrial development bonds.
- Second Harvest Food Bank – organization that provides food for the needy and promotes education and awareness of hunger issues.
- Youngstown Area Community Action Council – community action agency serving Mahoning County.
- Youngstown Business Incubator – initiative that promotes business development.
- St. Elizabeth Development Foundation – program to provide health care services for low- and moderate-income individuals.
- Downtown Revitalization Committee – committee addressing the revitalization of Youngstown's downtown area.
- Youngstown-Warren Regional Chamber of Commerce – organizations that promotes business in the greater Youngstown-Warren area.
- Youngstown-SBA Business Revitalization Initiative – joint venture of five banks, the U.S. Small Business Administration, and the City of Youngstown to provide greater access to capital for entrepreneurs.
- Catholic Charities Housing Corporation – provides housing for low-income families in Mahoning County.

- Reinvestment Partnership Corporation – joint venture between government and financial institutions that strengthen the economic base of Trumbull County by providing financing for small and emerging businesses.

CANTON-MASSILLON, OH MSA 1320

(Reviewed using full-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CANTON-MASSILLON, OH MSA 1320

This assessment area consists of the counties in the Canton-Massillon MSA, Carroll and Stark. Within the assessment area, there are five low-income tracts, 15 moderate-income tracts, 51 middle-income tracts and 11 upper-income tracts.

Sky's presence in the Canton-Massillon MSA is limited and its performance in this assessment area was not weighted as heavily as the performance in the Youngstown-Warren MSA. According to the June 30, 2000 FDIC/OTS Summary of Deposits report, Sky's market share of deposits in the Canton-Massillon MSA was 4.7%. Sky ranked sixth among the percentage of other competitors within the market. The major competitors in this MSA include Firstmerit Bank, NA; United National Bank & Trust Company; and Charter One Bank, FSB, with deposit shares of 24.8%, 17.7%, and 14.7%, respectively. Other competitors in the Canton-Massillon MSA include Keybank, NA and Bank One, NA. Sky also ranked sixth in HMDA loan originations and fourth in small business loan originations. As has been noted previously, the bank's branches are located primarily around the perimeter of the two counties, with no branches in Canton or Massillon.

The table below depicts the demographics of the assessment area. As shown, the majority of the assessment area is comprised of middle-income geographies and families. For further detail on the bank's assessment area, refer to the geographic distribution section under the lending test.

**Assessment Area Demographics
(Canton-Massillon, OH MSA 1320)**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	5	6.1	3,348	3.1	1,463	43.7	19,801	18.1	
Moderate-income	15	18.3	15,219	13.9	3,118	20.5	19,998	18.3	
Middle-income	51	62.2	67,467	61.6	4,609	6.8	27,738	25.3	
Upper-income	11	13.4	23,483	21.4	645	2.7	41,980	38.3	
Total Assessment Area	82	100.0	109,517	100.0	9,835	9.0	109,517	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	6,941	2,007	1.9	28.9	4,508	64.9	1,060	15.3	
Moderate-income	24,191	13,394	12.7	55.4	9,640	39.8	1,906	7.9	
Middle-income	95,390	67,544	64.1	70.8	23,944	25.1	5,119	5.4	
Upper-income	31,924	22,514	21.3	70.5	8,764	27.5	1,121	3.5	
Total Assessment Area	158,446	105,457	100.0	66.6	46,856	29.6	9,206	5.8	
	Total Businesses by Tract				Businesses by Tract & Revenue Size				
					Under \$1 million		Over \$1 million		
	#	%	#	%	#	%	#	%	
Low-income	900	6.9	771	6.8	129	10.8			
Moderate-income	1,347	10.4	1,200	10.6	147	12.4			
Middle-income	7,253	56.2	6,633	58.5	620	52.1			
Upper-income	3,030	23.6	2,736	24.1	294	24.7			
Tract not reported	378	2.9	*N/A	*N/A	*N/A	*N/A			
Total Assessment Area	12,908	100.0	11,340	100.0	1,190	100.0	1,190	100.0	
					Percentage of Total Businesses:		90.5	12,530	9.5

* Tract data is not available by revenue size of businesses; however, 378 businesses that did not report revenues are included in the total businesses by tract in the assessment area

Demographic Characteristics

The population of the Canton-Massillon MSA assessment area, as of the 1990 census, was 394,106. The 1990 median family income for the assessment area was \$33,386, less than \$34,351 for the State of Ohio. Within the assessment area, low-and moderate-income census tracts account for 6.1% and 18.3%, respectively of the total census tracts.

Families comprise 73.5% of the total households in the assessment area, which 9.0% were families below the poverty level. Of the families residing in the assessment area, 18.1% are low-income families and 18.3% are moderate-income families.

Housing Characteristics

As of 1990, there were 158,446 housing units, which 86.5% were one-to-four family units, 9.2% were five or more family units, 3.6% were mobile homes, and less than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 66.6% were owner-occupied. The median age of the housing stock was 35 years, which is comparable to the median age of the housing stock of 38 years for the State of Ohio.

Labor, Employment and Economic Characteristics

According to the Labor Market Review⁷ for the Canton-Massillon metropolitan area, employment in service-producing industries in May 2001 increased by 300 jobs. Nonagricultural wage and salary employment rose by 2,700 jobs between May 2000 and May 2001. Expansion in service-producing industries created 3,600 jobs. The leading growth sectors, in the order of highest growth, include services, retail, transportation and public utilities. Other growth occurred in wholesale trade and finance. There were scattered losses in manufacturing, mainly with fabricated metal products and electronics.

Seasonally adjusted employment in the Canton-Massillon area totaled 190,000 in May 2001, down less than 1% from April. The unemployment rate for the Canton-Massillon MSA labor force averaged 3.6% in May 2001, which was on par with the State of Ohio unadjusted rate for the same time period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CANTON-MASSILLON, OHIO METROPOLITAN AREA

LENDING TEST

Considering the bank's limited presence in this assessment area, the lending performance for the Canton-Massillon MSA assessment area is good. The bank demonstrates a good responsiveness to community credit needs, a marginally adequate geographic distribution, a very good distribution of loans to borrowers of different income levels, a good distribution of loans to businesses of different revenues, and an adequate level of community development lending.

Lending Activity

The percentage of lending within the MSA at 11.3% reflects a good distribution of lending when compared to the percentage of deposits taken in the assessment area at 4.7% and competitive factors within this market. Because of the distribution of Sky's offices, lending gaps were noted in areas in which the bank has no branches. One loan was made in conjunction with the Carroll County Community Rehabilitation Program.

Geographic Distribution

The majority of low- and moderate-income geographies of this assessment area are located in the greater downtown area of Canton and Massillon in which Sky has no branches. Three moderate-income tracts and one low-income tract are in Alliance, an area in which the bank does have offices.

Although home purchase lending levels fell significantly short of the percentage of owner-occupied units and aggregate lending in low- and moderate-income tracts and considering the bank's limited presence, it is adequate. Slightly more than 88% of the bank's total home purchase lending was in middle-income tracts; however, 82% of Sky's offices in this assessment area are in middle-income tracts. In comparing 1999 and 2000, the bank's percentage of home purchase loans in low- and moderate-income tracts declined. Refer to Tables 2 and 2a for additional information.

⁷ Labor Market Review of the Ohio Job and Family Service

Similar lending levels were noted in analyzing the bank's home improvement lending. In 1999, no home improvement loans were made in low- and moderate-income geographies; however, in 2000, 7.9% of the home improvement loans were made in the low- and moderate-income geographies. Because the bank does not have a major presence in this MSA, nor was it actively promoting home improvement loans, Sky's home improvement lending performance is considered adequate. Refer to Tables 3 and 3a for additional information.

Sky made no home refinance loans in low-income geographies and two loans in the moderate-income geographies, one in 1999 and one in 2000. Even factoring in the bank's limited market presence, the level of refinance lending is poor. Refer to Tables 4 and 4a for further details.

The bank's distribution of small business loans in low- and moderate-income geographies is similar to its home mortgage lending distribution. Lending levels were significantly less than the percentage of businesses in these geographies and aggregate lending levels. In comparing 1999 to 2000, there was a slight increase in small business lending in moderate-income tracts. Considering competitive factors, Sky has an adequate geographic distribution of small business loans within this assessment area. Refer to Tables 6 and 6a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

Sky has a very good distribution of loans to borrowers of different incomes and an adequate distribution of loans to businesses of different revenues. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration for home mortgage lending. Within the Canton-Massillon assessment area, 9.0% of the families are below the poverty level. While poverty level is based upon income level and family size, generally these families are within the low-income category. It is difficult for borrowers at poverty level to qualify for real-estate loans.

During the review period, the bank's percentage of home purchase loans to low-income borrowers was approximately half of the percentage of low-income families in the assessment area; however, when adjusted for poverty, it exceeded the percentage of families. The percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area. The bank's home purchase lending to low-income borrowers was slightly less than the aggregate percentage of lending by all lenders while lending to moderate-income borrowers surpassed aggregate. Sky's market share for low- and moderate-income borrowers was comparable to the bank's overall market share for home purchase loans. In comparing 1999 and 2000, the bank's percentage of home purchase loans to low-income borrowers decreased slightly while loans to moderate-income borrowers substantially. Considering the bank's limited presence in this area, Sky has an excellent distribution of home purchase loans among borrowers of different income levels. Refer to Tables 8 and 8a for additional information.

The bank's percentage of home improvement loans to low-income borrowers was less than half the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, though, the bank's lending is good in comparison to the demographics. The bank's percentage of home improvement loans to moderate-income borrowers was also comparable to the percentage of families in the assessment area, although only 65% of aggregate. However, as noted previously, the bank was not actively promoting home improvement loans. From 1999 to 2000, there was a slight increase in lending to low-income borrowers and a slight decrease in lending to moderate-income borrowers. Taking into consideration market presence and the strategic objectives of the bank, Sky has a good distribution of home improvement loans among borrowers of different income levels. Refer to Tables 9 and 9a for additional information.

Sky has an excellent distribution of refinance loans. Refinance lending exceeded both the adjusted percentage of low- and the percentage of moderate-income families. Additionally, lending to low-income borrowers was almost 97% of aggregate lending, in spite of Sky's lower ranking in this market.

Lending to moderate-income borrowers exceeded aggregate lending levels. The bank's market share of loans to low-income borrowers was slightly less than its overall market share but lending to moderate-income borrowers exceeded the overall market share. From 1999 to 2000, the percentage of lending to low- and moderate-income borrowers increased. Refer to Tables 10 and 10a for additional information.

75% of the bank's small business loans were made to businesses with gross annual revenues of \$1 million or less, compared to 88% of the businesses in the MSA having revenues of \$1 million or less. The bank's percentage of small business lending exceeded the aggregate percentage of lending by all lenders and its market share of loans to businesses with revenues of \$1 million or less exceeded the bank's overall market share of small business loans. In 2000, the bank's percentage of small business loans to businesses with revenues of \$1 million or less increased by 2% compared to the 1999 percentage of small business loans to businesses with revenues of \$1 million or less. Sky has a good distribution of small business loans among businesses of different revenue sizes. Refer to Tables 11 and 11a for additional information.

Community Development Loans

Sky made two community development loans totaling almost \$4 million, reflecting an adequate level of community development lending. One loan of \$3.8 million was for the purpose of revitalizing and stabilizing a low-income tract within the MSA and the other provided affordable housing for low-income individuals.

INVESTMENT TEST

None of the bank's community development investments solely benefited this assessment area. However, pools of qualified mortgage-backed securities that covered broader state and tri-state areas also benefited the assessment area. Four donations totaling \$7,250 were made, two to organizations that provide services for low- and moderate-income individuals and two to organizations that assist small businesses. Overall, the level of investments is adequate, considering the bank's limited presence in this market.

SERVICE TEST

Within this assessment area, Sky has 11 branches, which represents 8.5% of the bank's total banking offices. These offices account for approximately 5% of the bank's total deposits. During this review period, these offices generated approximately 11.3% of the bank's total home mortgage and small business and farm loans.

Retail Services

As noted above, 82% (9 offices) of the bank's 11 branches are located in middle-income tracts. One office is in a low-income tract. Sky's offices are accessible to limited portions of the bank's assessment area and hours and services do not vary in ways that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. Two branches in middle-income tracts in Navarre were closed as a result of consolidations and relocations. One branch in an upper-income tract on the outskirts of Canton was opened. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, but there has been no improvement in the accessibility of delivery systems in low- and moderate-income geographies or for low- and moderate-income individuals.

Community Development Services

Within this assessment area, Sky provides an adequate level of community development services, although the majority of services are concentrated in Stark County. Officers and employees of the bank are involved in the following organizations in some financial capacity.

- Carroll County Chamber of Commerce Land Use Planning Committee – committee developing a comprehensive land-use plan for the county.
- Greater Alliance Development Finance Committee – organization that facilitates accessing federal funds to assist the economic development of Alliance, Ohio.
- Minerva Area Chamber of Commerce – organization that promotes the economic and social development of the area.
- Financial Institution Community Interest Group – partnership of banks, government, businesses, and community interests focusing on addressing the development needs of Stark County.
- UDAG Revolving Loan Fund – City of Alliance revolving loan fund that provides low-interest loans for businesses in Alliance.
- Streetscape Project – initiative to renovate downtown Brewster, Ohio.
- Stark Development Finance Committee – fund that provides loans to small businesses to promote job creation.
- Minerva-Malvern Habitat for Humanity – organization dedicated to building homes for low- and moderate-income individuals.

METROPOLITAN AREAS

(Reviewed using limited-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS BELMONT COUNTY IN THE WHEELING, WV-OH MSA 9000

This assessment area consists of only Belmont County, Ohio, which is in the Wheeling, WV-OH MSA 9000. This MSA includes Belmont County in the State of Ohio and Marshall and Ohio counties in the State of West Virginia. Within the assessment area, there are no low-income tracts, two moderate-income tracts, 16 middle-income tracts, and two upper-income tracts.

Sky operates two banking offices in this assessment area, which represents 1.6% of the bank's total banking offices located within the State of Ohio. The bank operates one office in a moderate-income tract and one in an upper-income tract.

According to the June 30, 2000 FDIC/OTS Summary of Deposits⁸ report, Sky's market share of deposits in the Wheeling MSA was 1.8%. The major competitors within this market are Wesbanco Bank, Inc.; United National Bank; and Wheeling National Bank with deposit shares of 21.8%, 14.2%, and 10.8%, respectively. Other competitors include One Valley Bank; Belmont Savings; and Bank One Wheeling-Steubenville, NA.

Demographic Characteristics

The 1990 median family income for the assessment area was \$26,533, slightly lower than \$27,287 for the entire MSA and significantly less than \$34,351 for the State of Ohio. Within the assessment area, moderate-income census tracts account for 10.0% of the total census tracts.

Families comprise 72.4% of the total households in the assessment area, which 14.0% were families below the poverty level. Of the families residing in the assessment area, 21.5% are low-income families and 19.8% are moderate-income families.

Housing Characteristics

As of 1990, there were 30,575 housing units, which 84.0% were one-to-four family units, 6.9% were five or more family units, 8.0% were mobile homes, and approximately 1% was other units, including boarded-up units. Of the housing units in the assessment area, 67.9% were owner-occupied. The median age of the housing stock was 40 years, which is comparable to median age of the housing stock 38 years for the entire MSA and State of Ohio.

Labor, Employment and Economic Characteristics

According to the Labor Market Review⁹ for the Wheeling metropolitan area, employment in nonfarm industries increased by 200 jobs during April 2001. The service-producing sector added 200 jobs with a gain of 300 in trade offsetting a decline of 100 services. However, compared to last year, there was a decline in total nonfarm employment of 300. The goods-producing sector fell by 400 with losses of 300 in construction and 200 in manufacturing.

Total unemployment in the Wheeling MSA declined during April 2001. The unemployment rate fell from 4.9% to 4.3% of the civilian labor force. Comparison with year-ago statistics showed a decline of 200 in total unemployment with rates falling from 4.5% to 4.3%. However, this area also faces employment uncertainty due to the condition of the steel industry.

⁸ FDIC/OTS Summary of Deposits website: www2.fdic.gov

⁹ WV economic summary www.state.wv.us/bep/lmi

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ASHTABULA COUNTY - CLEVELAND-LORAIN-ELYRIA, OH MSA 1680

This assessment area consists of one county in the Cleveland-Lorain-Elyria MSA. The MSA includes Ashtabula, Cuyahoga, Geauga, Lake, Lorain and Median counties. However, the assessment area only includes Ashtabula County. Within the assessment area, there are one low-income tract, 10 moderate-income tracts, 10 middle-income tracts and no upper-income tracts.

Sky operates five banking offices in this assessment area, which represents 3.9% of the bank's total banking offices located within the State of Ohio. The bank operates three offices in moderate-income tracts and two in the middle-income tracts.

According to the June 30, 2000 FDIC/OTS Summary of Deposits¹⁰ report, Sky's market share of deposits in the Cleveland-Lorain-Elyria MSA was .1%. However, in Ashtabula County, Sky's market share of deposits was 7.5%. The major competitors within the Ashtabula market are Keybank, NA; Firstmerit Bank, NA; and Andover Bank with deposit shares of 22.6%, 22.5%, and 18.9%, respectively. Other competitors include Second National Bank of Warren; Firststar Bank, NA; and Conneaut Savings and Loan Company.

Demographic Characteristics

The 1990 median family income for the assessment area was \$28,248, less than the entire MSA and State of Ohio with family income of \$36,500 and \$34,351, respectively. Within the assessment area, low- and moderate-income census tracts account for 4.8% and 47.6% of the total census tracts, respectively.

Families comprise 74.3% of the total households in the assessment area, which 12.9% were families below the poverty level. Of the families residing in the assessment area, 28.8% are low-income families and 22.4% are moderate-income families.

Housing Characteristics

As of 1990, there were 41,214 housing units, which 84.1% were one-to-four family units, 6.3% were five or more family units, 8.5% were mobile homes, and approximately 1% was other units, including boarded-up units. Of the housing units in the assessment area, 64.1% were owner-occupied. The median age of the housing stock was 37 years, which is younger than the median age of the housing stock of 43 years for the entire MSA and comparable to 38 years for the State of Ohio.

Labor, Employment and Economic Characteristics

According to the Labor Market Review¹¹ for the Cleveland-Lorain-Elyria metropolitan area, during May 2001, employment in nonfarm industries rose by 3,200 jobs above April 2001. Employment in goods-producing industries increased by 600 over the month of May. Seasonal growth in construction, mainly in special trade, exceeded scattered losses in manufacturing. The average salary for factory production workers was up 14 cents from April.

Nonagricultural wage and salary employment declined by 2,400 between May 2000 and May 2001. Employment in goods-producing industries dropped by 8,200 as reductions in manufacturing exceeded more business construction. Leading growth sectors were health services, social services, and business trade. The average unemployment in the MSA for June 2001 was 4.5%, which was comparable to the seasonally adjusted rate of 4.4% for the State of Ohio.

¹⁰ FDIC/OTS Summary of Deposits website: www2.fdic.gov

¹¹ Labor Market Review of the Ohio Job and Family Service

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS - AREAS RECEIVING A LIMITED REVIEW

Sky's performance in the MSA assessment areas receiving a limited review is generally consistent with the bank's overall performance. Facts and data reviewed, including performance and demographic information, can be found in the tables within this report. Conclusions regarding performance, which did not impact the overall rating are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Wheeling, WV-OH MSA 9000, Belmont County, OH	Consistent	Consistent	Below
Cleveland-Lorain-Elyria, OH MSA 1680, Ashtabula County, OH	Consistent	Consistent	Below

COMMONWEALTH OF PENNSYLVANIA

CRA RATING FOR:¹² Pennsylvania

The lending test is rated: "High Satisfactory"

The investment test is rated: "Low Satisfactory"

The service test is rated: "High Satisfactory"

The major factors supporting the institution's state rating include:

- Adequate responsiveness to assessment area credit needs;
- Good distribution of loans throughout the assessment areas;
- Good distribution of loans among borrowers of different income levels;
- Adequate distribution of loans among businesses of different revenue sizes;
- Leadership in making community development loans;
- Adequate level of qualified community development investments and grants;
- Accessible delivery systems; and,
- Relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the Commonwealth of Pennsylvania is consistent with the scope of the overall examination for the institution. All assessment areas within the state were evaluated for lending, investment and services performance as outlined in Appendix A. The Pittsburgh and Sharon MSAs received a full-scope review while the Erie MSA and Lawrence County received limited-scope reviews. Because of the low volume of refinance loans in the Sharon MSA, this product was not included in the evaluation of that assessment area. Refer to Appendix A for a complete listing of assessment areas receiving in-depth and limited reviews.

The lending test is based upon the following loan types originated or purchased by Sky:

- A total of 1,378 loans reported under the Home Mortgage Disclosure Act including home purchase, home improvement, multifamily, and home refinance loans.
- A total of 775 loans reported under the Community Reinvestment Act including small business and small farm loans.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PENNSYLVANIA

Sky's operations in the Commonwealth of Pennsylvania are consistent with the overall description of the institution. Within Pennsylvania, Sky's assessment area include portions of Allegheny, Beaver, Butler, and Washington counties, which are part of the Pittsburgh, PA MSA 6280; all of Mercer County, which is part of the Sharon, PA MSA 7610; all of Erie County, which is the Erie, PA MSA 2360; and all of Lawrence County, which is a non-MSA county in the commonwealth.

¹² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

According to the FDIC/OTS¹³ June 30, 2000, Sky ranked 15th in market share of deposits (.90%) for the Commonwealth of Pennsylvania. Prior to its acquisition of First Western Bancorp, Sky had one office in Pennsylvania. The acquisition greatly expanded the bank's operations in the commonwealth.

A representative of a state organization that serves a 14-county area of northwestern Pennsylvania stated that there is a need for creative housing rehabilitation loan programs due to the deteriorating condition of housing stock.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

Sky's Lending Test performance in the Commonwealth of Pennsylvania is rated "high satisfactory." Although lending levels in certain markets fall short of demographic characteristics, considering performance context issues, the bank's lending performance is considered good. Additionally, the bank made a very high level of community development loans, reflecting its responsiveness to community development needs within the commonwealth.

Lending Activity

Approximately 49% of Sky's deposit base comes from the Commonwealth of Pennsylvania; whereas, approximately 30% of HMDA and CRA-reportable loans were originated in Pennsylvania. Overall, the bank's lending activity is considered adequate. See Table 15 for specific information relating to loan originations.

The bank participates in two flexible loan programs in conjunction with Beaver County. Since the previous examination, Sky originated 12 loans, totaling in excess of \$550,000, under these programs.

Geographic and Borrower Distribution

Overall, the geographic distribution of loans is good, primarily as a result of a strong performance in the Pittsburgh, MSA. In particular, the distribution of home purchase and small business loans in the Pittsburgh MSA were strong, while weaknesses were noted in the geographic distribution of home purchase and small business loans in the Sharon MSA. Some lending gaps were noted in the Erie MSA; however, although the assessment area is comprised of the entire county, Sky only has offices in the northern portion of the county.

Lending to borrowers of different income levels is good, with a particularly strong performance in refinance lending in the Sharon MSA. Small business lending, though, was only marginally adequate within this MSA, although considered adequate overall.

Detailed information regarding the bank's performance is found in the individual assessment area evaluations and Tables 15 through 26a.

¹³ FDIC/OTS Summary of Deposits website: www2.fdic.gov

Community Development Lending

Within Pennsylvania, Sky is a leader in community development lending making \$22.2 million in community development loans.

INVESTMENT TEST

The bank's investment performance is rated "low satisfactory." Sky has an adequate level of community development investments and grants, occasionally in a leadership position, exhibiting an adequate responsiveness to credit and community development needs. The bank has a total outstanding balance of \$4.3 million in previous qualified community development investments. Since the previous examination, the bank has made \$300,000 in new investments focused solely in Pennsylvania. However, another \$2 million in investments benefit broader areas that also encompass the commonwealth. Additionally, the bank has donated another \$245,000 to organizations that provide affordable housing for or services to low- and moderate-income individuals, assist in the revitalization and stabilization of low- and moderate-income areas, or areas targeted for redevelopment, and provide financing for small businesses.

SERVICE TEST

Of the 129 banking facilities of Sky, 58 or 45% are located in Pennsylvania. In addition, approximately 49% of the bank's total deposits, from the three states in which it has branches, are originated in Pennsylvania. The bank's Service Test performance is rated "high satisfactory."

Retail Services

Except for the Erie MSA, the bank's offices are accessible to essentially all portions of the bank's assessment area. As noted above, the branches within the Erie assessment area are distributed along the northern portion of the county. Sky's record of opening and closing offices has generally not adversely affected the accessibility of delivery systems and hours and services do not vary in any ways that inconveniences certain portions of the assessment areas.

Community Development Services

Sky provides a relatively high level of community development services, most notably in Mercer County.

PITTSBURGH, PA MSA 6280

(Reviewed using full-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PITTSBURGH, PA MSA 6280

This assessment area consists of portions of the Pittsburgh MSA. The Pittsburgh MSA includes Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland counties. However, the bank's assessment area only includes all of Beaver and Butler Counties and portions of Washington and Allegheny Counties. Within the assessment area, there are two low-income tracts, 28 moderate-income tracts, 64 middle-income tracts, and 21 upper-income tracts.

This area has a highly competitive financial market with competition offered from a range of institutions that encompasses some of the largest banks in the country to regional banks to locally based institutions. According to the June 30, 2000 FDIC/OTS Summary of Deposits report, Sky's market share of deposits in the Pittsburgh MSA was 2.1%. Sky ranked sixth among the percentage of other competitors within this market. The major competitors in the MSA include PNC Bank; Mellon Bank, NA; National City Bank of Pennsylvania; Dollar Bank, FSB; and Parkvale Savings Bank, with deposit shares of 25.8%, 24.1%, 17.5%, 3.5%, and 2.4%, respectively. The combined lending of Sky and the former First Western Bank, NA placed the bank 35th in the origination of HMDA-reportable loans. The combined small business loan originations placed the bank 15th in originations.

The table below depicts the demographics of the assessment area. As shown, the majority of the assessment area is comprised of middle-income geographies and families. For further detail on the bank's assessment area, refer to the geographic distribution section under the lending test.

EXHIBIT #5
Assessment Area Demographics
(Pittsburgh, PA MSA 6280)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.7	2,025	1.8	778	38.4	21,224	18.6
Moderate-income	28	24.3	20,235	17.7	3,464	17.1	22,017	19.2
Middle-income	64	55.7	70,596	61.7	4,761	6.7	27,309	23.9
Upper-income	21	18.3	21,552	18.8	847	3.9	43,858	38.3
Total Assessment Area	115	100.0	114,408	100.0	9,850	8.6	114,408	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,807	1,495	1.3	39.3	2,060	54.1	500	13.1
Moderate-income	33,186	17,806	15.4	53.7	14,022	42.3	2,529	7.6
Middle-income	97,592	74,241	64.0	76.1	18,991	19.5	5,403	5.5
Upper-income	30,944	22,420	19.3	72.5	7,287	23.5	1,825	5.9
Total Assessment Area	165,536	115,969	100.0	70.1	42,360	25.6	10,257	6.2
	Total Businesses by Tract				Businesses by Tract & Revenue Size			
					Under \$1 million		Over \$1 million	
	#	%			#	%	#	%
Low-income	331	2.1			303	2.3	28	2.0
Moderate-income	2,876	18.5			2,612	19.5	264	18.7
Middle-income	7,705	49.6			7,060	52.7	645	45.6
Upper-income	3,890	25.0			3,414	25.5	476	33.7
Tract not reported	744	4.8			*N/A	*N/A	*N/A	*N/A
Total Assessment Area	15,546	100.0			13,389	100.0	1,413	100.0
Percentage of Total Businesses:						90.5	14,802	9.5

*Tract data is not available by revenue size of businesses; however, 744 businesses that did not report revenues are included in the total businesses by tract in the assessment area

Demographic Characteristics

The population of the Pittsburgh MSA assessment area, as of the 1990 census, was 409,833, which is 17.11% of the population of MSA 1320 and 3.5% of the population of the Commonwealth of Pennsylvania. The 1990 median family income for the assessment area was \$33,085, slightly higher than \$32,787 for the entire MSA, however, less than \$34,856 for the Commonwealth of Pennsylvania. Within the assessment area, low-and moderate-income census tracts account for 1.7% and 23.7%, respectively of the total census tracts.

Families comprise 73.7% of the total households in the assessment area, which 8.6% were families below the poverty level. Of the families residing in the assessment area, 18.6% are low-income families and 19.2% are moderate-income families.

Housing Characteristics

As of 1990, there were 165,536 housing units, which 81.4% were one-to-four family units, 8.9% were five or more family units, 8.8% were mobile homes, and less than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 70.1% were owner-occupied. The median age of the housing stock was 36 years, which is somewhat new, when compared to the median age of the housing stock 40 years for the entire MSA, however, more comparable to 34 years for the Commonwealth of Pennsylvania.

Labor, Employment and Economic Characteristics

According to the labor force data of the Pittsburgh MSA¹⁴ the unemployment rate for June 2001 averaged 4.7%, which was equivalent to the unemployment rate for the Commonwealth of Pennsylvania. This unemployment for the state marks the 43rd consecutive month below 5%. In spite of the relatively low unemployment rate, much of the northern portion of the MSA has been adversely affected by the continued problems of the steel industry.

A representative of an economic development organization indicated a need to establish loan consortiums to assist economic development and more small business lending, particularly more innovative and flexible programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PITTSBURGH, PENNSYLVANIA METROPOLITAN AREA

LENDING TEST

The lending performance for the Pittsburgh MSA assessment area is good. The bank demonstrates a good responsiveness to community credit needs of the assessment area, a good geographic distribution, good distribution of loans to borrowers of different income levels, an adequate distribution of loans to businesses of different revenues, and a leadership role level in community development lending.

Lending Activity

The percentage of lending within this MSA, at 16.5%, reflects an excellent distribution of lending, when compared to the percentage of deposits taken in the assessment area, at 2.1%.

Geographic Distribution

The overall distribution across the geographies is comparable to the demographics of the assessment area. The low- and moderate-income geographies in this assessment represent 1.7% and 23.7% of the population, respectively.

In analyzing the data for the review period, the bank's percentage of home purchase loans is comparable to the percentage of owner-occupied units in the low-income geographies and the percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied units in the moderate-income geographies. Additionally, the bank's percentage of lending in low- and moderate-income geographies substantially exceeded the aggregate percentage of lending by all lenders. Further, Sky's market share of home purchase loans in the low- and moderate-income geographies exceeded the bank's overall market share for home purchase loans. Considering the fact that the bank faces numerous competitors in this market, Sky has an excellent geographic

¹⁴ www.lmi.state.pa.us/lmi/datapages/labforce

distribution of home purchase loans within this assessment area. Refer to Tables 16 and 16a for additional information.

Sky's percentage of home improvement lending in low-income tracts was less than half the percentage of owner-occupied units in these tracts and only a third of aggregate lending levels. However, lending in moderate-income tracts exceeded both the percentages of owner-occupied units and aggregate. Sky's market share of home improvement loans in low-income geographies was significantly less than the overall market share, but the market share in the moderate-income geographies exceeded the overall market share. In reviewing 1999 and 2000 separately, lending in low-income tracts increased, while lending in moderate-income tracts decreased. As noted above, the housing stock in this assessment area is relatively young, thereby reducing some need for home improvement loans. In consideration of this fact and competitive factors, Sky has a good distribution of home improvement loans. Refer to Tables 17 and 17a for additional information.

No home refinance loans were originated in low-income geographies. However, the bank did exceed the percentage of owner-occupied units and aggregate lending in the moderate-income geographies. Sky's market share of home refinance loans in the moderate-income geographies was slightly above the bank's overall market share of home refinance loans. Comparing lending activity from 1999 to 2000, lending in the moderate-income tracts declined. Overall, Sky has an adequate geographic distribution of home refinance loans. Refer to Tables 18 and 18a for additional information.

The bank's percentage of small business loans was comparable to the percentage of businesses in low-income geographies and substantially surpassed aggregate. Additionally, the percentage of small business loans in the moderate-income geographies exceeded both the percentages of businesses in the moderate-income geographies of the assessment area and aggregate. Sky's market share in both low- and moderate-income tracts was 20%, while its overall market share was 11%. All of the lending in the low-income tracts was done in 2000, while lending in moderate-income tracts decreased from 1999 to 2000. Overall, though, Sky has an excellent geographic distribution of small business loans within this assessment area. Refer to Tables 20 and 20a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

Sky has a marginally good distribution of loans to borrowers of different incomes and businesses and farms of different revenues. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level is taken into consideration for home mortgage lending. Within the Pittsburgh assessment area, 8.6% of the families are below the poverty level. While the poverty level is based upon income level and family size, generally these families are within the low-income category. It is difficult for borrowers at the poverty level to qualify for real-estate loans.

During the review period, the bank's percentage of home purchase loans to low-income borrowers was approximately half of the percentage of low-income families in the assessment area, but was comparable to the percentage of families when adjusting for poverty. The percentage of home purchase loans to moderate-income borrowers was also comparable to the percentage of families in the assessment area. The bank's home purchase lending to low- and moderate-income borrowers exceeded the aggregate percentage of lending in the assessment area. Sky's market share for both low- and moderate-income borrowers exceeded the overall market share. In comparing 1999 to 2000, the percentage distribution among the low- and moderate-income borrowers significantly improved. Sky has a good distribution of home purchase loans among borrowers of different income levels. Refer to Tables 22 and 22a for additional information.

The bank's percentage of home improvement loans to low-income borrowers was less than the percentage of low- and moderate-income families in the assessment area; however, considering the percentage of families below the poverty level, the bank's lending exceeds the demographics for these families and is comparable to aggregate. Lending to moderate-income families falls somewhat short of the percentage of families, but is similar to aggregate lending levels. In addition, the bank's market

share of loans to low- and moderate-income borrower is comparable to the overall market share. From 1999 to 2000, though, the percentage of lending to low- and moderate-income borrowers declined. Overall, Sky has a good distribution of home improvement loans among borrowers of different income levels. Refer to Tables 23 and 23a for additional information.

The bank’s percentage of home mortgage refinance loans to low-income borrowers falls significantly short not only for low-income families, but also when adjusting for poverty. Also, the bank’s lending was 73% of aggregate. The bank’s home mortgage refinance lending to moderate-income borrowers at 86% of the demographic proxy is reasonable and the bank’s lending slightly exceeds aggregate lending. Sky’s market share for low-income borrowers is less than its overall market share, while the market share of lending to moderate-income borrowers is comparable to the bank’s overall market share for home refinance loans. The percentage of lending to low-income borrowers increased from 1999 to 2000, while lending to moderate-income borrowers remained stable. Therefore, Sky has an adequate distribution of home mortgage refinance loans among borrowers of different income levels. Refer to Tables 24 and 24a for additional information.

The bank’s percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of businesses with revenues of \$1 million or less in the assessment area, but surpassed aggregate. In 2000, the bank’s percentage of small business loans to businesses with revenues of \$1 million or less decreased approximately 5%, when compared to 1999 percentage. Overall, Sky has an adequate distribution of small business loans among businesses of different revenue sizes. Refer to Tables 25 and 25a for additional information.

Community Development Lending

Sky is a leader in community development lending within this assessment area. The bank made a total of \$20 million in loans. The following chart shows the breakdown of these loans by purpose.

Community Development Purpose	Number of Loans	Amount of Loans
Services for low- and moderate-income individuals	10	\$16,186,012
Activities that revitalize or stabilize LMI geographies or areas targeted for revitalization	4	\$3,900,000

INVESTMENT TEST

Sky has an adequate level of community development investments and grants in this assessment area, exhibiting adequate responsiveness to credit and community development needs. Outstanding balances on securities benefiting the Pittsburgh MSA totaled approximately \$4.2 million. All new issues in which the bank has invested benefit broader state-wide and multi-state areas that include this assessment area. The following chart shows the breakdown of the bank’s donations by community development purpose. Additionally, a total \$30,000 was donated by Sky Foundation for community development purposes.

Community Development Purpose	Number of Donations	Amount of Donations
Affordable housing for low- and moderate-income individuals	1	\$2,000
Services for low- and moderate-income individuals	8	\$26,885
Activities that revitalize or stabilize LMI geographies or areas targeted for revitalization	1	\$212,000
Activities that promote economic development by financing businesses of farms that meet SBA size eligibility standards or have gross annual revenues of \$1 million or less	2	\$305

SERVICE TEST

Within this assessment area, Sky has 31 branches, which represents 24.0% of the bank's total banking offices. These offices account for approximately 2% of the bank's total deposits. During the review period, these offices generated approximately 16.5% of the bank's total home mortgage and small business and farm loans.

Retail Services

Sky's 31 offices are accessible to essentially all portion of the bank's assessment area and hours and services do not vary in ways that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. One branch, in an upper-income tract, and one drive-up facility, in a moderate-income tract, have been closed since the previous examination. Additionally, nine offices, five which were in moderate-income tracts, have closed as a result of branch consolidations. Overall, these closing generally have not adversely affected the accessibility of delivery systems.

Community Development Services

Sky provides an adequate level of community development services, however, entirely within Beaver and Butler Counties. The following are examples of organizations in which the employees of the bank are involved in a financial capacity.

- Salvation Army of Beaver County – organization that provides services to low- and moderate-income individuals.
- Rochester Chamber of Commerce – organization working to promote new and existing businesses in Rochester, Pennsylvania.
- United Way of Beaver County/Human Services Division Allocation Committee – committee responsible for allocating funds to organizations that assist low- and moderate-income individuals.
- Housing Opportunities of Beaver County – training program to education low- and moderate-income individuals on credit and loan programs.
- Midland Development Corporation – organization that promotes business development.
- Beaver County Foundation – organization that provides various services to low- and moderate-income individuals.
- Monaca Downtown Business Authority – business development organizations that provides low-interest loans to business owners.
- Butler County Chamber of Commerce – organization that promotes business interests in Butler County, Pennsylvania.
- Community Development Corporation of Butler County – CDC that promotes commercial and industrial development.

SHARON, PA MSA 7610

(Reviewed using full-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SHARON, PA MSA 7610

This assessment area consists of the Sharon, PA MSA, which includes all of Mercer County. Within the assessment area, there are three low-income tracts, three moderate-income tracts, 24 middle-income tracts, and two upper-income tracts.

According to the June 30, 2000 FDIC/OTS Summary of Deposits report, Sky's market share of deposits in the Share MSA was 17.2%. Sky ranked third among the percentage of other competitors within this market. The two major competitors in the MSA include First National Bank of Pennsylvania and National City Bank of Pennsylvania, with deposits of 35.7% and 26.4%, respectively. Other competitors include Mercer County State Bank; Mellon Bank, NA; and Greenville Savings Bank. The combined HMDA-lending activity of First Western Bank and Sky ranks third in home mortgage loan originations. However, in small business lending, the combined lending activity places the bank in sixth place. During this period, the bank's dedicated small business lender left the bank and, as of the date of the examination, had yet to be replaced.

The table below depicts the demographics of the assessment area. As shown, the majority of the assessment area is comprised of middle-income geographies and families. For further detail on the bank's assessment area, refer to the geographic distribution section under the lending test.

EXHIBIT #6
Assessment Area Demographics
(Sharon, PA MSA 7610)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.4	1,057	3.1	484	45.8	5,872	17.5
Moderate-income	3	9.4	2,420	7.2	574	23.7	6,574	19.6
Middle-income	24	75.0	28,541	84.9	2,304	8.1	8,458	25.1
Upper-income	3	6.3	1,601	4.8	42	2.6	12,715	37.8
Total Assessment Area	32	100.0	33,619	100.0	3,404	10.1	33,619	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,255	809	2.4	35.9	1,270	56.3	291	12.9
Moderate-income	4,096	2,028	5.9	49.5	1,812	44.2	382	9.3
Middle-income	40,252	29,629	86.7	73.6	8,678	21.6	2,372	5.9
Upper-income	2,086	1,718	5.0	82.4	326	15.6	53	2.5
Total Assessment Area	48,689	34,184	100.0	70.2	12,086	24.8	3,098	6.4
	Total Businesses by Tract				Businesses by Tract & Revenue Size			
					Under \$1 million		Over \$1 million	
	#	%	#	%	#	%	#	%
Low-income	309	6.6	259	6.4	50	12.6		
Moderate-income	301	6.4	281	6.9	20	5.1		
Middle-income	3,440	73.3	3,156	77.8	284	71.7		
Upper-income	402	8.6	360	8.9	42	10.6		
Tract not reported	241	5.1	*N/A	*N/A	*N/A	*N/A		
Total Assessment Area	4,693	100.0	4,056	100.0	396	100.0	100.0	
Percentage of Total Businesses:					91.1	4,452	8.9	

*Tract data is not available by revenue size of businesses; however, 241 businesses that did not report revenues are included in the total businesses by tract in the assessment area

Demographic Characteristics

The population of the Sharon MSA assessment area, as of the 1990 census, was 121,003, which is 1% of the population of the Commonwealth of Pennsylvania. The 1990 median family income for the assessment area was \$29,397, less than \$34,856 for the commonwealth. Within the assessment area, low-and moderate-income census tracts each account for 9.4% of the total census tracts.

Families comprise 73.6% of the total households in the assessment area, which 10.1% were families below the poverty level. Of the families residing in the assessment area, 17.5% are low-income families and 19.6% are moderate-income families.

Housing Characteristics

As of 1990, there were 48,689 housing units, which 81.9% were one-to-four family units, 8.0% were five or more family units, 9.4% were mobile homes, and less than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 70.2% were owner-occupied. The median age of the housing stock was 39 years, which is equivalent to the median age of the housing stock 34 years for Pennsylvania.

Labor, Employment and Economic Characteristics

The unemployment rate for Mercer County, which makes up the Sharon MSA, in June 2001 was 5.4%, which was higher than the unemployment rate for the Commonwealth of Pennsylvania of 4.7% for the same period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SHARON, PENNSYLVANIA METROPOLITAN AREA

LENDING TEST

The lending performance for the Sharon MSA assessment area is adequate. The bank demonstrates a poor responsiveness to community credit needs of the assessment area, an adequate geographic distribution, an adequate distribution of loans to borrowers of different income levels and businesses of different revenue sizes, and an adequate level of community development lending.

Lending Activity

The percentage of lending within the MSA, at 7.2%, reflects a poor level of lending, when compared to the percentage of deposits taken in the assessment area at 16.2%. However, the bank has had difficulties in establishing itself in this market.

Geographic Distribution

Sky originated no home purchase loans in the low-income geographies, and lending in the moderate-income geographies was substantially less than the percentage of owner-occupied units in the moderate-income geographies. Additionally, the bank's percentage of lending in moderate-income geographies was significantly less than the aggregate percentage of lending. Further, Sky's market share of home purchase loans in the low- and moderate-income geographies was less than the bank's overall market share for home purchase loans. Additionally, from 1999 to 2000, the percentage of lending in moderate-income tracts declined. Sky has a poor geographic distribution of home purchase loans within this assessment area. Refer to Tables 16 and 16a for additional information.

Home improvement lending in the low-income tracts was only 46% of the percentage of owner-occupied units and only a third of aggregate lending levels. However, the percentage of home refinance loans in the moderate-income geographies exceeded both the percentage of owner-occupied units and the percentage of lending by all lenders. Sky's market share in low-income tracts, at 12.5%, is marginally reasonable, when compared to its 18.8% overall market share, while the market share in moderate-income tracts substantially exceeds the overall market share. Lending levels in both low- and moderate-income tracts improve, though, from 1999 to 2000. Overall, Sky has an adequate geographic distribution of home refinance loans. Refer to Tables 17 and 17a for additional information.

The bank's percentage of small business loans slightly exceeded the percentage of businesses in low-income geographies and aggregate lending; however, the bank made only one small business loan in a moderate-income tract. Sky's market share of small business loans in low-income geographies exceeded the overall market share of small business loans. From 1999 to 2000, lending in low-

moderate tracts improved. The one loan made in a moderate-income tract was made in 2000. Sky has a marginally adequate geographic distribution of small business loans within this assessment area. Refer to Tables 20 and 20a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

Sky has an adequate distribution of loans to borrowers of different incomes and businesses of different revenues. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the Sharon assessment area, 10.1% of the families are below the poverty level. While the poverty level is based upon income level and family size, generally these families are within the low-income category. It is difficult for borrowers at the poverty level to qualify for real-estate loans.

During the review period, the bank's percentage of home purchase loans to low-income borrowers was significantly less than the percentage of low-income families in the assessment area, even when adjusting for poverty. However, the percentage of home purchase loans to moderate-income borrowers was more reasonable. Although the percentage of lending to low-income borrowers was slightly more than half aggregate lending levels, the home purchase lending to moderate-income borrowers exceeded aggregate lending. Sky's market share for moderate-income borrowers slightly exceeded the overall market share. From 1999 to 2000, lending to low-income borrowers decreased, while lending to moderate-income borrowers increased. Considering the weaknesses in lending to low-income borrowers, Sky has a poor distribution of home purchase loans among borrowers of different income levels. Refer to Tables 22 and 22a for additional information.

The bank's percentage of home improvement loans to low and moderate-income borrowers was adequate. Lending to low-income families, after adjusting for poverty, was reasonable, although only 68% of aggregate lending levels. Lending to moderate-income families was much more comparable to the demographics and exceeded aggregate. In addition, the bank's market share of the moderate-income borrower exceeded the overall market share. In comparing 1999 and 2000, though, lending to low-income borrowers declined, while lending to moderate-income borrowers increased. Refer to Tables 23 and 23a for additional information.

The bank's percentage of small business loans to businesses with revenues of \$1 million or less was significantly less than of the percentage of businesses with revenues of \$1 million or less in the assessment area, but comparable to aggregate. In 2000, the bank's percentage of small business loans to businesses with revenues of \$1 million or less increased by approximately 30%, though, when compared to 1999 percentage of small business loans to businesses with revenues of \$1 million or less. Factoring in this improvement, Sky has an adequate distribution of small business loans among businesses of different revenue sizes. Refer to Tables 25 and 25a for additional information.

Community Development Loans

Within the Sharon MSA, Sky made no community development loans.

INVESTMENT TEST

In 2000, Sky renewed a \$100,000 partnership interest in an affordable housing project in Mercer County. Other investments that benefit the county are parts of broader state-wide and multi-state investments. A total of \$3,818 was donated to five organizations, two which provide services to low- and moderate-income individuals and three which promote economic development. Overall, the bank has an adequate level of investments in this assessment area.

SERVICE TEST

Within this assessment area, Sky has 13 branches, which represents 10.1% of the bank's total banking offices. These offices account for approximately 17% of the bank's total deposits. During the review period, these offices generated approximately 7.2% of the bank's total home mortgage, small business and farm loans.

Retail Services

The bank's branches are concentrated in and around the cities of Grove City, Sharon, and Greenville; therefore, its delivery systems are limited to only portions of the assessment area. However, all branch locations are reasonably accessible to low- and moderate-income areas. Sky's hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. One office in a middle-income tract was closed, as a result of a consolidation. One free-standing ATM was installed in another middle-income tract. These changes have not adversely affected the accessibility of the bank's delivery systems.

Community Development Services

Sky has a relatively high level of participation in community development services. Officers and employees of the bank are involved in the following organizations.

- Property Development Committee/Penn Northwest Regional Development – organization focused attracting new business and industry to Mercer County.
- Primary Health Network – non-profit organization that provides health care to low-income individuals.
- Loan Committee/Shenango Valley Industrial Development Corporation – committee administers Pennsylvania Industrial Development Authority loans.
- Grove City Area Chamber of Commerce – organization dedicated to community growth and development.
- Shenango Valley Economic Development Corporation – organization dedicated to promoting economic development by providing low-interest loans.
- Pennsylvania Economy League – organization focused on economic growth.
- Shenango Valley Economic Development Zone Loan Committee – function that administers development in a designated Enterprise Zone.
- Community Home Buyers, Inc. – organization that provides housing to low- and moderate-income families.
- Shenango Valley Chamber of Commerce – organization focused on economic and community development.
- Loan Committee/City of Sharon – committee oversees the Deferred Rehab loan program.
- Hosanna Industries – organization that provides housing for low-income families, similar to Habitat for Humanity.
- City of Hermitage Economic Loan Committee – committee that administers city's loan programs.
- Farrell City Revolving Loan Committee – committee that administers city's business loan program.

- Mercer County Strategic Plan – focus group analyzing the current condition of the county and creating a plan for future development.

METROPOLITAN AREAS

(Reviewed using limited-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ERIE, PA MSA 2360

This assessment area consists of the entire Erie MSA in the Commonwealth of Pennsylvania. Within the assessment area, there are five low-income tract, 11 moderate-income tracts, 42 middle-income tracts and 11 upper-income tracts.

Sky operates four banking offices in this assessment area, which represents 3.1% of the bank's total banking offices, located within the State of Ohio. The bank operates one office in a low-income tract, two in the middle-income tracts, and one in an upper-income tract.

According to the June 30, 2000 FDIC/OTS Summary of Deposits¹⁵ report, Sky's market share of deposits in the Erie MSA was 2.4%. The major competitors within this market are PNC Bank, NA; Northwest Savings Bank; and National City Bank of Pennsylvania, with deposit shares of 32.8%, 20.2%, and 11.5%, respectively. Other competitors include Marquette Savings Bank, First National Bank of Pennsylvania, and Mellon Bank, NA.

Demographic Characteristics

The 1990 median family income for the assessment area was \$32,367, slightly lower than \$34,856 for the Commonwealth of Pennsylvania. Within the assessment area, low- and moderate-income census tracts account for 23.1% of the total census tracts.

Families comprise 70.3% of the total households in the assessment area, which 9.5% were families below the poverty level. Of the families residing in the assessment area, 18.8% are low-income families and 18.2% are moderate-income families.

Housing Characteristics

As of 1990, there were 108,585 housing units, which 82.2% were one-to-four family units, 9.8% were five or more family units, 6.9% were mobile homes, and slightly more than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 64.2% were owner-occupied. The median age of the housing stock was 34 years, which is the equal median age of the housing stock for the Commonwealth of Pennsylvania.

Labor, Employment and Economic Characteristics

The unemployment rate for Erie County for the month of June 2001 was 6.0%, which is substantially higher than the state unemployment rate of 4.7% for the same time period.

Some major employers in the county include, but are not limited to, General Electric Company, Hamot Medical Center, Saint Vincent Health Center, and Erie Insurance Group.

CONCLUSION WITH RESPECT TO PERFORMANCE TESTS – AREAS RECEIVING A LIMITED REVIEW

Sky's performance in the MSA assessment areas receiving a limited review is generally consistent with the bank's overall performance. Facts and data reviewed, including performance and demographic information, can be found in the tables within this report. Conclusions regarding performance, which did not impact the overall rating, is as follows:

¹⁵ FDIC/OTS Summary of Deposits website: www2.fdic.gov

Assessment Area	Lending Test	Investment Test	Service Test
Erie MSA	Consistent	Consistent	Below

NON-METROPOLITAN STATEWIDE AREA¹⁶

(Reviewed using limited-scope examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LAWRENCE COUNTY, COMMONWEALTH OF PENNSYLVANIA

This assessment area consists of Lawrence County in the Commonwealth of Pennsylvania. Lawrence County is not part of any MSA. Within the assessment area, there are one low-income tract, seven moderate-income tracts, 18 middle-income tracts and two upper-income tracts.

Sky operates 10 banking offices in this assessment area, which represents 7.8% of the bank's total banking offices, located within the Commonwealth of Pennsylvania. The bank operates three in the moderate-income tracts, four in the middle-income tracts, and three in upper-income tracts.

According to the June 30, 2000 FDIC/OTS Summary of Deposits¹⁷ report, Sky's market share of deposits in the Lawrence County was 23.8%. Sky had the second largest market share of deposits in Lawrence County. The only major competitor within this market was Firstmerit Bank, NA, with 24.4% of the market share of deposits. Other competitors within this market include National City Bank of Pennsylvania; ESB Bank, FSB; and First Commonwealth Bank.

Demographic Characteristics

The 1990 median family income for the assessment area was \$27,967, comparable to the entire non-MSA area, however, less than \$34,856 for the Commonwealth of Pennsylvania. Within the assessment area, low- and moderate-income census tracts account for 28.6% of the total census tracts.

Families comprise 74.2% of the total households in the assessment area, which 10.9% were families below the poverty level. Of the families residing in the assessment area, 19.8% are low-income families and 20.7% are moderate-income families.

Housing Characteristics

As of 1990, there were 38,844 housing units, which 84.8% were one-to-four family units, 5.9% were five or more family units, 8.2% were mobile homes, and slightly more than 1% were other units, including boarded-up units. Of the housing units in the assessment area, 71.2% were owner-occupied. The median age of the housing stock was 42 years, which is approximately 10 years older than the median age of the housing stock for the Commonwealth of Pennsylvania.

Labor, Employment and Economic Characteristics

The unemployment rate for Lawrence County was 5.8% during the month of June 2001, which was significantly higher than the state average of 4.7% for the same period.

¹⁶ The discussion of an institution's CRA performance within a non-metropolitan statewide area is only required for institutions with branches in two or more states. A separate discussion of CRA performance within a non-metropolitan statewide area for intrastate banks that have branches in metropolitan and non-metropolitan areas is optional. Examiners may wish to discuss in greater detail, however, the assessment areas within the non-metropolitan areas that were reviewed using the examination procedures for intrastate banks with branches in metropolitan and non-metropolitan areas, or for intrastate banks with branches only in non-metropolitan areas.

¹⁷ FDIC/OTS Summary of Deposits website: www2.fdic.gov

CONCLUSION WITH RESPECT TO PERFORMANCE TESTS – AREAS RECEIVING A LIMITED REVIEW

Sky's performance in the MSA assessment areas receiving a limited review is generally consistent with the bank's overall performance. Facts and data reviewed, including performance and demographic information, can be found in the tables within this report. Conclusions regarding performance, which did not impact the overall rating is as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Lawrence County	Consistent	Consistent	Consistent

CRA APPENDIX A

SCOPE OF EXAMINATION

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		08/30/1999 – 08/06/2001	
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Sky Bank			<ul style="list-style-type: none"> • Home purchase • Home improvement • Refinance home mortgage • Multifamily • Small Business • Small Farm
Salineville, OH			

(Appendix A continued on next page)

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED¹⁸	OTHER INFORMATION
Steubenville-Weirton, OH-WV MSA 8080	Full-scope	None	
Ohio			
Youngstown-Warren, OH MSA 9320	Full-scope	Salineville	
Canton-Massillon, OH MSA 1320	Full-scope	None	
Wheeling, WV-OH MSA 9000	Limited-scope	None	
Cleveland-Lorain-Elyria, OH MSA 1680	Limited-scope	None	
Pennsylvania			
Pittsburgh, PA MSA 6280	Full-scope	None	
Sharon, PA MSA 7610	Full-scope	None	
Erie, PA MSA 2360	Limited-scope	None	
Lawrence County	Limited-scope	None	

¹⁸There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

CRA APPENDIX B

Summary of State and Multistate MSA Ratings

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Steubenville-Weirton, OH-WV MSA 8080	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Ohio	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Pennsylvania	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

CRA APPENDIX C

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all lenders, subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Block numbering area (“BNA”): Statistical subdivisions of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. BNAs do not cross county lines.

Census tract: Small subdivisions 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. They 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: Affordable 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,

Consumer loan: A loan 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 of loans: motor vehicle, credit card, home equity, other secured loan, and other unsecured loan.

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 household and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography: A census tract or a block numbering area delineated by the U.S. 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 (e.g., approved, denied, and withdrawn).

Home mortgage loans: Include 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.

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.

Limited review: Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

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 lenders in the MSA/assessment area.

Metropolitan area: Any primary metropolitan statistical area ("PMSA"), metropolitan statistical area ("MSA"), or consolidated metropolitan area ("CMSA"), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

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.

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

Optional loans: Includes any unreported category of loans for which the institution collects and maintains data for consideration during a CRA examination. Also includes 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.

Small loans to business: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small loans to farms: 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 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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.

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.

TABLE 1. LENDING VOLUME

LENDING VOLUME		State: OHIO				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000						
MA/Assessment Area (year):	% of Rated Area Loans (#) in MSA/AA***	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Reported Loans		% of Rated Area Deposits in MSA/AA**
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Steubenville-Weirton MSA 8080 (OH-WV)	12.2	551	26,687	161	10,744	0	0	1	1,500	713	38,931	20.90
Canton-Massillon MSA 1320 (OH)	11.3	454	32,283	199	28,678	15	2,367	2	4,000	673	67,328	4.71
Youngstown-Warren MSA 9320 (OH)	27.8	1,176	45,700	501	52,016	18	1,420	6	7,819	1,701	100,837	14.53
Limited Review:												
Belmont county (OH-WV) Wheeling MSA 9000	2.5	82	4,492	11	590	0	0	0	0	93	5,082	3.96
Cleve-Lorain-Elyria- MSA 1680	1.4	66	3,587	25	1,924	0	0	0	0	91	5,511	.14

(*) The evaluation period for Community Development Loans is August 30, 1999 through August 6, 2001.

(**) Deposit data as of June 30, 2000. Rated area refers to either the state or multi-state MSA rating area.

(***) Loan data as of December 31, 2000. Rate area refers to either the state or multi-state MSA ratings area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*								
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Steubenville-Weirton MSA 8080 (OH-WV)	256	19.4	2.6	.39	11.3	11.72	75.9	70.70	10.2	17.19	1.06	12.00	73.04	13.90					
Canton-Massillon MSA 1320 (OH)	173	13.1	1.9	.58	12.7	8.09	64.0	88.44	21.4	2.89	2.16	13.67	59.82	24.35					
Youngstown-Warren MSA 9320 (OH)	234	17.7	4.3	.43	13.6	10.26	54.9	78.63	27.2	10.68	1.35	9.85	52.39	36.41					
Limited-Review:																			
Belmont county (OH-WV) Wheeling MSA 9000	35	2.7	0	0	3.0	0	85.4	71.43	11.6	28.57	0	3.15	78.90	17.95					
Cleve-Lorain-Elyria- MSA 1680	27	2.0	2.5	0	42.4	33.33	55.1	66.67	0	0	3.48	44.53	51.71	0					

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

+++ Ashtabula county aggregate .28% data not available

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: OHIO				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Steubenville-Weirton MSA 8080 (OH-WV)	256	19.4	2.6	.39	11.3	11.72	75.9	70.70	10.2	17.19	27.18	10.00	26.55	26.31	33.59	
Canton-Massillon MSA 1320 (OH)	173	13.1	1.9	.58	12.7	8.09	64.0	88.44	21.4	2.89	2.35	.63	1.39	3.48	2.79	
Youngstown-Warren MSA 9320 (OH)	234	17.7	4.3	.43	13.6	10.26	54.9	78.63	27.2	10.68	3.89	1.01	3.32	4.79	.94	
Limited-Review:																
Belmont county (OH-WV) Wheeling MSA 9000	35	2.7	0	0	3.0	0	85.4	71.43	11.6	28.57	4.08	0	0	3.69	6.49	
Cleve-Lorain-Elyria- MSA 1680	27	2.0	2.5	0	42.4	33.33	55.1	66.67	0	0	1.51	0	1.13	1.95	0	

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loan

Geographic Distribution: HOME IMPROVEMENT		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Steubenville-Weirton MSA 8080 (OH-WV)	122	6.4	2.6	1.64	11.3	14.75	75.9	72.95	10.2	10.66	1.93	11.57	73.73	12.77
Canton-Massillon MSA 1320 (OH)	96	5.0	1.9	1.04	12.7	5.21	64.0	89.58	21.4	4.17	3.28	19.34	62.53	14.85
Youngstown-Warren MSA 9320 (OH)	626	32.7	4.3	2.40	13.6	10.22	54.9	69.01	27.2	18.37	4.51	11.68	56.12	27.68
Limited-Review:														
Belmont county (OH-WV) Wheeling MSA 9000	12	0.6	0	0	3.0	0	85.4	91.67	11.6	8.33	0	6.78	82.30	10.91
Cleve-Lorain-Elyria- MSA 1680	26	1.3	2.5	0	42.4	42.31	55.1	57.69	0	0	4.31	43.45	52.23	0

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															
		State: OHIO				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Steubenville-Weirton MSA 8080 (OH-WV)	122	6.4	2.6	1.64	11.3	14.75	75.9	72.95	10.2	10.66	29.40	25.00	37.50	29.08	24.53
Canton-Massillon MSA 1320 (OH)	96	5.0	1.9	1.04	12.7	5.21	64.0	89.58	21.4	4.17	6.85	2.17	1.85	9.82	1.92
Youngstown-Warren MSA 9320 (OH)	626	32.7	4.3	2.40	13.6	10.22	54.9	69.01	27.2	18.37	24.79	13.16	21.69	30.49	16.45
Limited-Review:															
Belmont county (OH-WV) Wheeling MSA 9000	12	0.6	0	0	3.0	0	85.4	91.67	11.6	8.33	3.54	0	0	3.94	2.70
Cleve-Lorain-Elyria- MSA 1680	26	1.3	2.5	0	42.4	42.31	55.1	57.69	0	0	4.01	0	3.90	4.42	0

(*) Based on 1999 Aggregate HMDA Data only.

(**) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(***) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE														State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*								
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Steubenville-Weirton MSA 8080 (OH-WV)	172	17.8	2.6	0	11.3	14.53	75.9	75.58	10.2	9.88	1.45	12.00	73.59	12.97					
Canton-Massillon MSA 1320 (OH)	176	18.2	1.9	0	12.7	1.14	64.0	96.59	21.4	2.27	3.04	17.61	59.61	19.75					
Youngstown-Warren MSA 9320 (OH)	310	32.0	4.3	.97	13.6	10.97	54.9	75.81	27.2	12.26	2.92	12.57	54.26	30.23					
Limited-Review:																			
Belmont county (OH-WV) Wheeling MSA 9000	35	3.6	0	0	3.0	8.57	85.4	71.43	11.6	20.00	0	3.20	83.40	13.40					
Cleve-Lorain-Elyria- MSA 1680	13	1.3	2.5	0	42.4	42.31	55.1	57.69	0	0	3.13	42.82	54.05	0					

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *										
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Review:																					
Steubenville-Weirton MSA 8080 (OH-WV)	172	17.8	2.6	0	11.3	14.53	75.9	75.58	10.2	9.88	11.86	0	14.37	12.18	9.04						
Canton-Massillon MSA 1320 (OH)	176	18.2	1.9	0	12.7	1.14	64.0	96.59	21.4	2.27	1.56	0	.10	2.52	.18						
Youngstown-Warren MSA 9320 (OH)	310	32.0	4.3	.97	13.6	10.97	54.9	75.81	27.2	12.26	2.83	.94	2.47	3.95	1.15						
Limited-Review:																					
Belmont county (OH-WV) Wheeling MSA 9000	35	3.6	0	0	3.0	8.57	85.4	71.43	11.6	20.00	2.67	0	7.14	2.28	3.98						
Cleve-Lorain-Elyria- MSA 1680	13	1.3	2.5	0	42.4	42.31	55.1	57.69	0	0	.49	0	.62	.42	0						

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Steubenville-Weirton MSA 8080 (OH-WV)	1	4.0	38.6	0	6.5	0	35.4	100.0	19.5	0	0	50.00	50.00	0
Canton-Massillon MSA 1320 (OH)	9	36.0	12.2	22.22	10.8	0	43.6	66.67	33.4	11.11	3.45	6.90	62.07	27.59
Youngstown-Warren MSA 9320 (OH)	6	24.0	15.8	16.67	9.4	16.67	37.5	50.00	37.3	16.67	17.39	8.70	30.43	43.48
Limited-Review:														
Belmont county (OH-WV) Wheeling MSA 9000	0	0.0	0	0	24.2	0	56.8	0	19.1	0	0	0	66.67	33.33
Cleve-Lorain-Elyria- MSA 1680	0	0	10.9	0	61.2	0	27.9	0	0	0	0	66.67	33.33	0

(*) Based on 1999 Aggregate HMDA Data only.

(**) Multifamily loans originated and purchased in the MSA/AA as a percentage of all home multifamily loans originated and purchased in the rated area.

(***) Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 1990 Census information.

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000											
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total*	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Steubenville-Weirton MSA 8080 (OH-WV)	1	4.0	38.6	0	6.5	0	35.4	100.0	19.5	0.0	50.00	0	0	100.0	0
Canton-Massillon MSA 1320 (OH)	9	36.0	12.2	22.22	10.8	0	43.6	66.67	33.4	11.11	31.03	100	0	33.33	12.50
Youngstown-Warren MSA 9320 (OH)	6	24.0	15.8	16.67	9.4	16.67	37.5	50.00	37.3	16.67	26.09	25.00	50.00	42.86	10.00
Limited-Review:															
Belmont county (OH-WV) Wheeling MSA 9000	0	0	0	0	24.2	0	56.8	0	19.1	0	0	0	0	0	0
Cleve-Lorain-Elyria- MSA 1680	0	0	10.9	0	61.2	0	27.9	0	0	0	0	0	0	0	0

(*) Based on 1999 Aggregate HMDA Data only.

(**) Multifamily loans originated and purchased in the MSA/AA as a percentage of all home multi-family loans originated and purchased in the rated area.

(***)Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*								
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Steubenville-Weirton MSA 8080 (OH-WV)	161	8.4	17.69	15.53	10.47	9.32	50.49	54.04	21.35	21.12	11.11	13.26	57.71	17.92					
Canton-Massillon MSA 1320 (OH)	199	10.3	7.14	2.01	10.64	4.52	58.07	72.86	24.15	20.60	5.00	8.56	55.48	30.96					
Youngstown-Warren MSA 9320 (OH)	501	26.0	8.47	3.99	11.26	11.58	47.58	53.29	32.69	29.34	6.12	8.01	48.06	37.08					
Limited-Review:																			
Belmont county (OH-WV) Wheeling MSA 9000	11	0.6	0	0	15.26	36.36	60.95	54.55	23.79	9.09	0	8.25	69.27	22.49					
Cleve-Lorain-Elyria- MSA 1680	25	1.2	6.81	0	48.44	32.00	44.75	68.00	0	0	4.33	40.94	54.72	0					

(*) Based on 1999 Aggregate Small Business Data only.

(**) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full-Review:																					
Steubenville-Weirton MSA 8080 (OH-WV)	161	8.4	17.69	15.53	10.47	9.32	50.49	54.04	21.35	21.12	28.85	40.32	20.27	27.02	34.00						
Canton-Massillon MSA 1320 (OH)	199	10.3	7.14	2.01	10.64	4.52	58.07	72.86	24.15	20.60	5.26	2.12	2.78	6.90	3.50						
Youngstown-Warren MSA 9320 (OH)	501	26.0	8.47	3.99	11.26	11.58	47.58	53.29	32.69	29.34	10.29	6.71	14.87	11.41	8.14						
Limited-Review:																					
Belmont county (OH-WV) Wheeling MSA 9000	11	0.6	0	0	15.26	36.36	60.95	54.55	23.79	9.09	1.65	0	7.27	1.30	.67						
Cleve-Lorain-Elyria- MSA 1680	25	1.2	6.81	0	48.44	32.00	44.75	68.00	0	0	3.28	0	2.56	4.08	0						

(*) Based on 1999 Aggregate HMDA Data only.

(**) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Steubenville-Weirton MSA 8080 (OH-WV)	0	0	2.11	0	11.58	0	82.11	0	4.20	0	0	0	100	0
Canton-Massillon MSA 1320 (OH)	15	34.9	.65	0	2.09	0	84.32	53.33	12.94	46.67	0	0	90.48	9.52
Youngstown-Warren MSA 9320 (OH)	18	41.9	.45	0	2.37	11.11	72.94	83.33	24.24	0	2.44	0	82.93	14.63
Limited-Review:														
Belmont county (OH-WV) Wheeling MSA 9000	0	0	0	0	1.43	0	93.57	0	5.00	0	0	0	100	0
Cleve-Lorain-Elyria- MSA 1680	0	0	.33	0	29.93	0	69.74	0	0	0	0	26.32	73.68	0

(*) Based on 1999 Aggregate Small Farm Data only.

(**) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Review:																					
Steubenville-Weirton MSA 8080 (OH-WV)	0	0	2.11	0	11.58	0	82.11	0	4.20	0	0	0	0	0	0						
Canton-Massillon MSA 1320 (OH)	15	34.9	.65	0	2.09	0	84.32	53.33	12.94	46.67	71.43	0	0	42.11	100						
Youngstown-Warren MSA 9320 (OH)	18	41.9	.45	0	2.37	11.11	72.94	83.33	24.24	0	43.90	0	100	44.12	0						
Limited-Review:																					
Belmont county (OH-WV) Wheeling MSA 9000	0	0	0	0	1.43	0	93.57	0	5.00	0	0	0	0	0	0						
Cleve-Lorain-Elyria- MSA 1680	0	0	.33	0	29.93	0	69.74	0	0	0	0	0	0	0	0						

(*) Based on 1999 Aggregate Small Farm Data only.

(**) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **			
	#	% of Total***	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	Low	Mod	Mid	Upp
Full-Review:														
Steubenville-Weirton MSA 8080 (OH-WV)	256	19.4	22.9	9.77	19.1	23.83	22.2	27.73	35.8	36.33	9.77	22.29	23.25	32.59
Canton-Massillon MSA 1320 (OH)	173	13.1	18.1	9.25	18.3	27.75	25.3	34.68	38.3	24.86	10.31	22.01	24.67	29.21
Youngstown-Warren MSA 9320 (OH)	234	17.7	20.0	12.39	18.7	22.65	22.8	26.92	38.5	35.04	8.55	19.11	27.18	34.29
Limited-Review:														
Belmont county (OH-WV) Wheeling MSA 9000	35	2.7	21.5	11.43	19.8	20.00	21.7	31.43	37.0	37.14	7.23	18.88	24.13	36.83
Cleve-Lorain-Elyria- MSA 1680	27	2.0	28.8	14.81	22.4	40.74	25.5	25.93	23.4	14.81	16.60	27.31	22.66	18.06

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available. No information was available for XX% of loans originated and purchased by the bank.

(****) Percentage of Families is based on the 1990 Census information.

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total***	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	Overall	Low	Mod	Mid	Upp
Full-Review:															
Steubenville-Weirton MSA 8080 (OH-WV)	256	19.4	22.9	9.77	19.1	23.83	22.2	27.73	35.8	36.33	27.17	27.17	29.05	32.42	30.29
Canton-Massillon MSA 1320 (OH)	173	13.1	18.1	9.25	18.3	27.75	25.3	34.68	38.3	24.86	2.35	2.11	2.97	3.31	2.00
Youngstown-Warren MSA 9320 (OH)	234	17.7	20.0	12.39	18.7	22.65	22.8	26.92	38.5	35.04	3.19	4.63	3.78	3.16	3.26
Limited-Review:															
Belmont county (OH-WV) Wheeling MSA 9000	35	2.7	21.5	11.43	19.8	20.00	21.7	31.43	37.0	37.14	4.08	6.45	4.32	5.31	4.11
Cleve-Lorain-Elyria- MSA 1680	27	2.0	28.8	14.81	22.4	40.74	25.5	25.93	23.4	14.81	1.51	1.35	2.26	1.73	1.24

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****) Percentage of Families is based on the 1990 Census information.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **								
	#	% of Total***	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	Low	Mod	Mid	Upp					
Full-Review:																			
Steubenville-Weirton MSA 8080 (OH-WV)	122	6.4	22.9	4.10	19.1	14.75	22.2	25.41	35.8	54.92	11.57	20.96	28.43	38.07					
Canton-Massillon MSA 1320 (OH)	96	5.0	18.1	8.33	18.3	16.67	25.3	41.67	38.3	33.33	14.06	25.84	30.76	27.05					
Youngstown-Warren MSA 9320 (OH)	626	32.7	20.0	10.23	18.7	22.04	22.8	29.55	38.5	37.22	13.35	20.95	29.39	34.18					
Limited-Review:																			
Belmont county (OH-WV) Wheeling MSA 9000	12	0.6	21.5	0	19.8	8.33	21.7	16.67	37.0	75.00	14.45	23.01	20.65	39.53					
Cleve-Lorain-Elyria- MSA 1680	26	1.3	28.8	11.54	22.4	26.92	25.5	38.46	23.4	23.08	21.42	30.35	27.27	20.03					

(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****) Percentage of Families is based on the 1990 Census information.

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000											
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total***	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	Over all	Low	Mod	Mid	Upp
Full-Review:															
Stuebenville-Weirton MSA 8080 (OH-WV)	122	6.4	22.9	4.10	19.1	14.75	22.2	25.41	35.8	54.92	29.40	10.42	20.69	26.27	42.41
Canton-Massillon MSA 1320 (OH)	96	5.0	18.1	8.33	18.3	16.67	25.3	41.67	38.3	33.33	6.85	4.06	4.42	9.28	8.44
Youngstown-Warren MSA 9320 (OH)	626	32.7	20.0	10.23	18.7	22.04	22.8	29.55	38.5	37.22	24.79	18.99	26.09	24.93	27.00
Limited-Review:															
Belmont county (OH-WV) Wheeling MSA 9000	12	0.6	21.5	0	19.8	8.33	21.7	16.67	37.0	75.00	3.54	0	1.28	2.86	6.72
Cleve-Lorain-Elyria- MSA 1680	26	1.3	28.8	11.54	22.4	26.92	25.5	38.46	23.4	23.08	4.01	2.16	3.55	5.65	4.62

(*) Home Improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(**)Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****)Percentage of Families is based on the 1990 Census information.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINACE														State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **								
	#	% of Total***	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	Low	Mod	Mid	Upp					
Full-Review:																			
Steubenville-Weirton MSA 8080 (OH-WV)	172	17.8	22.9	6.98	19.1	16.86	22.2	30.23	35.8	45.35	8.14	16.21	24.48	36.69					
Canton-Massillon MSA 1320 (OH)	176	18.2	18.1	11.36	18.3	27.27	25.3	35.23	38.3	23.30	12.26	21.43	24.79	26.06					
Youngstown-Warren MSA 9320 (OH)	310	32.0	20.0	9.68	18.7	23.87	22.8	27.42	38.5	36.45	9.67	17.90	24.83	34.75					
Limited-Review:																			
Belmont county (OH-WV) Wheeling MSA 9000	35	3.6	21.5	2.86	19.8	8.57	21.7	28.57	37.0	60.00	6.47	14.85	25.82	41.51					
Cleve-Lorain-Elyria- MSA 1680	13	1.3	28.8	0	22.4	46.15	25.5	30.77	23.4	23.08	16.34	29.85	24.35	16.15					

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****) Percentage of Families is based on the 1990 Census information.

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
			State: OHIO				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total***	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	Over all	Low	Mod	Mid	Upp
Full-Review:															
Steubenville-Weirton MSA 8080 (OH-WV)	172	17.8	22.9	6.98	19.1	16.86	22.2	30.23	35.8	45.35	11.86	10.17	12.34	14.65	14.66
Canton-Massillon MSA 1320 (OH)	176	18.2	18.1	11.36	18.3	27.27	25.3	35.23	38.3	23.30	1.56	1.44	1.98	2.21	1.39
Youngstown-Warren MSA 9320 (OH)	310	32.0	20.0	9.68	18.7	23.87	22.8	27.42	38.5	36.45	2.83	2.83	3.77	3.13	2.97
Limited-Review:															
Belmont county (OH-WV) Wheeling MSA 9000	35	3.6	21.5	2.86	19.8	8.57	21.7	28.57	37.0	60.00	2.67	1.18	1.54	2.95	3.85
Cleve-Lorain-Elyria- MSA 1680	13	1.3	28.8	0	22.4	46.15	25.5	30.77	23.4	23.08	.50	0	.77	.63	.71

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****)Percentage of Families is based on the 1990 Census information.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***	
	#	% of Total****	% of Businesses*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
Steubenville-Weirton MSA 8080 (OH-WV)	161	8.4	88.34	67.70	138	16	7	28.85	29.30
Canton-Massillon MSA 1320 (OH)	199	10.3	87.85	75.38	126	41	32	5.02	6.32
Youngstown-Warren MSA 9320 (OH)	501	26.0	87.18	69.26	374	69	58	10.29	11.66
Limited-Review:									
Belmont county (OH-WV) Wheeling MSA 9000	11	0.6	87.66	100	9	2	0	1.65	2.25
Cleve-Lorain-Elyria- MSA 1680	25	1.2	88.62	88.00	21	1	3	3.28	4.69

(*) Businesses with revenues of \$1 million or less as a percentage of all businesses.

(**) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

(***) Based on 1999 Aggregate Small Business Data only.

(****) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data***	
	#	% of Total****	% of Businesses*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
Steubenville-Weirton MSA 8080 (OH-WV)	161	8.4	88.34	67.70	138	16	7	558	66.67
Canton-Massillon MSA 1320 (OH)	199	10.3	87.85	75.38	126	41	32	3,785	62.69
Youngstown-Warren MSA 9320 (OH)	501	26.0	87.18	69.26	374	69	58	4,871	61.12
Limited-Review:									
Belmont county (OH-WV) Wheeling MSA 9000	11	0.6	87.66	100	9	2	0	667	73.31
Cleve-Lorain-Elyria- MSA 1680	25	1.2	88.62	88.00	21	1	3	762	61.55

(*) Businesses with revenues of \$1 million or less as a percentage of all businesses.

(**) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

(***) Based on 1999 Aggregate Small Business Data only.

(****) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***	
	#	% of Total****	% of Farms*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
Steubenville-Weirton MSA 8080 (OH-WV)	0	0	98.95	0	0	0	0	0	0
Canton-Massillon MSA 1320 (OH)	15	34.9	98.04	53.33	7	6	2	71.43	44.44
Youngstown-Warren MSA 9320 (OH)	18	41.9	97.75	100	14	3	1	43.90	47.37
Limited-Review:									
Belmont county (OH-WV) Wheeling MSA 9000	0	0	96.43	0	0	0	0	0	0
Cleve-Lorain-Elyria- MSA 1680	0	0	99.34	0	0	0	0	0	0

(*) Farms with revenues of \$1 million or less as a percentage of all farms.

(**) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(***) Based on 1999 Aggregate Small Farm Data only.

(****) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		State: OHIO		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 1999					
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data***	
	#	% of Total****	% of Farms*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full Review:									
Steubenville-Weirton MSA 8080 (OH-WV)	0	0	98.95	0	0	0	0	1	0
Canton-Massillon MSA 1320 (OH)	15	34.9	98.04	53.33	7	6	2	18	85.71
Youngstown-Warren MSA 9320 (OH)	18	41.9	97.75	100	14	3	1	41	92.68
Limited-Review:									
Belmont county (OH-WV) Wheeling MSA 9000	0	0	96.43	0	0	0	0	100	100
Cleve-Lorain-Elyria- MSA 1680	0	0	99.34	0	0	0	0	19	100

(*) Farms with revenues of \$1 million or less as a percentage of all farms.

(**) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(***) Based on 1999 Aggregate Small Farm Data only.

(****) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS State: OHIO Evaluation Period: JULY1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Review:									
Steubenville-Weirton MSA 8080 (OH-WV)	0	0	5	14	5	14	0.2%	0	0
Canton-Massillon MSA 1320 (OH)	0	0	4	7	4	7	0.1%	0	0
Youngstown-Warren MSA 9320 (OH)	1	782	15	1,032	16	1,814	22.9%	0	0
State-wide or multi-state	3	731	6	5,359	7	6,084	76.8%	0	0
Limited-Review:									
Belmont county (OH-WV) Wheeling MSA 9000	0	0	0	0	0	0	0	0	0
Cleve-Lorain-Elyria- MSA 1680	0	0	0	0	0	0	0	0	0

(*) ?Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

(**) ?Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: OHIO				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies (%)				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Steubenville-Weirton MSA 8080 (OH-WV)	20.90	16	11.63	1	3	9	3	0	0	0	0	0	0	6.4	11.0	74.6	10.3
Canton-Massillon MSA 1320 (OH)	4.71	11	8.53	1	0	9	1	2	1	0	0	-2	+1	3.7	14.8	60.7	20.8
Youngstown-Warren MSA 9320 (OH)	14.53	37	28.68	3	4	24	6	7	0	0	-2	-3	-2	6.7	14.8	52.0	26.5
Limited Review:																	
Belmont county (OH-WV) Wheeling MSA 9000	3.96	2	1.55	0	1	0	1	0	0	0	0	0	0	0	4.4	84.2	11.4
Cleve-Lorain-Elyria- MSA 1680	.14	5	3.88	0	3	2	0	0	0	0	0	0	0	3.8	45.3	50.9	0

TABLE 15. LENDING VOLUME

LENDING VOLUME		State: PENNSYLVANIA				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000						
MA/Assessment Area (year):	% of Rated Area Loans (#) in MSA/AA***	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Reported Loans		% of Rated Area Deposits in MSA/AA**
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Pittsburgh MSA 6280 (PA)	17.0	658	33,884	391	38,064	4	715	14	20,086	1,067	73,730	2.09
Sharon MSA 7610 (PA)	7.2	316	15,770	142	17,639	3	168	0	0	461	33,577	17.16
Limited-Review:												
Erie MSA 2360 (PA)	3.1	142	9,766	56	3,843	0	0	0	0	198	13,609	2.42
Lawrence County (PA)	6.9	262	12,305	179	22,738	0	0	0	0	441	35,055	23.79

(*) The evaluation period for Community Development Loans is August 30, 1999 through August 6, 2001.

(**) Deposit data as of June 30, 2000. Rated area refers to either the state or multi-state MSA rating area.

(***) Loan data as of December 31, 2000. Rate area refers to either the state or multi-state MSA ratings area.

Table 16. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	222	16.8	1.3	1.35	15.4	20.72	64.0	58.11	19.3	19.82	.56	11.02	51.83	36.56			
Sharon MSA 7610 (PA)	120	8.7	2.4	0	5.9	3.33	86.7	85.00	5.0	11.67	1.15	5.80	87.67	5.38			
Limited-Review:																	
Erie MSA 2360 (PA)	47	3.4	2.1	0	10.0	8.51	67.7	74.47	20.2	17.02	1.64	8.78	64.47	25.11			
Lawrence County (PA)	107	7.7	1.2	.93	12.8	10.28	76.9	66.36	9.1	22.43	0.80	11.25	73.30	14.65			

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 16a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															State: PENNSYLVANIA															Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000														
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *																																	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp																													
Full-Review:																																												
Pittsburgh MSA 6280 (PA)	222	16.8	1.3	1.35	15.4	20.72	64.0	58.11	19.3	19.82	2.89	6.98	5.43	3.24	1.57																													
Sharon MSA 7610 (PA)	120	8.7	2.4	0	5.9	3.33	86.7	85.00	5.0	11.67	7.25	0	4.17	7.03	15.73																													
Limited-Review:																																												
Erie MSA 2360 (PA)	47	3.4	2.1	0	10.0	8.51	67.7	74.47	20.2	17.02	1.13	0	1.10	1.31	.77																													
Lawrence County (PA)	107	7.7	1.2	.93	12.8	10.28	76.9	66.36	9.1	22.43	9.55	11.11	8.73	8.65	14.63																													

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 17. Geographic Distribution of Home Improvement Loan

Geographic Distribution: HOME IMPROVEMENT														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	335	17.5	1.3	.60	15.4	19.10	64.0	68.96	19.3	11.34	1.85	16.63	63.98	17.49			
Sharon MSA 7610 (PA)	158	8.2	2.4	1.27	5.9	8.86	86.7	86.07	5.0	3.80	1.90	4.88	89.30	3.92			
Limited-Review:																	
Erie MSA 2360 (PA)	78	4.0	2.1	0	10.0	6.41	67.7	71.80	20.2	21.79	1.96	12.53	64.81	20.71			
Lawrence County (PA)	112	5.8	1.2	.89	12.8	12.50	76.9	72.32	9.1	14.29	1.33	16.19	73.84	8.65			

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 17a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Pittsburgh MSA 6280 (PA)	335	17.5	1.3	.60	15.4	19.10	64.0	68.96	19.3	11.34	13.76	4.44	15.80	14.83	8.92
Sharon MSA 7610 (PA)	158	8.2	2.4	1.27	5.9	8.86	86.7	86.07	5.0	3.80	18.79	12.50	34.15	18.11	18.18
Limited-Review:															
Erie MSA 2360 (PA)	78	4.0	2.1	0	10.0	6.41	67.7	71.80	20.2	21.79	5.65	0	2.89	6.26	5.94
Lawrence County (PA)	112	5.8	1.2	.89	12.8	12.50	76.9	72.32	9.1	14.29	24.83	16.67	19.18	24.32	41.03

(*) Based on 1999 Aggregate HMDA Data only.

(**) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(***) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 18. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)++	97	10.0	1.3	0	15.4	16.49	64.0	69.07	19.3	13.40	1.50	13.17	60.77	24.53			
Sharon MSA 7610 (PA)	38	3.7	2.4	2.63	5.9	5.26	86.7	84.21	5.0	7.90	2.39	7.27	85.17	5.16			
Limited-Review:																	
Erie MSA 2360 (PA)	16	1.5	2.1	0	10.0	18.75	67.7	75.00	20.2	6.25	2.68	9.10	65.13	23.09			
Lawrence County (PA)	43	4.2	1.2	2.33	12.8	2.33	76.9	79.07	9.1	16.27	1.72	15.33	72.18	10.77			

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

++Beaver/Butler 1.01% unavailable data for the Refinanced loans

Table 18a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000		
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *								
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full-Review:																			
Pittsburgh MSA 6280 (PA)	97	10.0	1.3	0	15.4	16.49	64.0	69.07	19.3	13.40	1.15	0	1.44	1.31	.63				
Sharon MSA 7610 (PA)	38	3.7	2.4	2.63	5.9	5.26	86.7	84.21	5.0	7.90	1.75	1.92	1.27	1.73	2.68				
Limited-Review:																			
Erie MSA 2360 (PA)	16	1.5	2.1	0	10.0	18.75	67.7	75.00	20.2	6.25	.35	0	.64	.36	.08				
Lawrence County (PA)	43	4.2	1.2	2.33	12.8	2.33	76.9	79.07	9.1	16.27	3.22	4.35	.49	3.52	4.86				

(*) Based on 1999 Aggregate HMDA Data only.

(**) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 19. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	4	16.0	6.3	0	30.7	75.00	32.0	25.00	31.0	0	0	26.67	46.67	26.67			
Sharon MSA 7610 (PA)	0	0	15.8	0	12.3	0	69.2	0	2.7	0	0	0	100	0			
Limited-Review:																	
Erie MSA 2360 (PA)	1	4.0	14.7	0	12.9	0	45.3	100	27.2	0	0	15.00	70.00	15.00			
Lawrence County (PA)	0	0	15.9	0	37.4	0	42.0	0	4.7	0	0	0	50.00	50.00			

(*) Based on 1999 Aggregate HMDA Data only.

(**) Multifamily loans originated and purchased in the MSA/AA as a percentage of all home multifamily loans originated and purchased in the rated area.

(***) Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 1990 Census information.

Table 19a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000															
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Pittsburgh MSA 6280 (PA)	4	16.0	6.3	0	30.7	75.00	32.0	25.00	31.0	0	13.33	0	37.50	7.14	0
Sharon MSA 7610 (PA)	0	0	15.8	0	12.3	0	69.2	0	2.7	0	0	0	0	0	0
Limited-Review:															
Erie MSA 2360 (PA)	1	4.0	14.7	0	12.9	0	45.3	100	27.2	0	5.00	0	0	7.14	0
Lawrence County (PA)	0	0	15.9	0	37.4	0	42.0	0	4.7	0	0	0	0	0	0

(*) Based on 1999 Aggregate HMDA Data only.

(**) Multifamily loans originated and purchased in the MSA/AA as a percentage of all home multi-family loans originated and purchased in the rated area.

(***)Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 1990 Census information.

Table 20. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*						
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	391	20.3	2.23	2.05	19.33	26.60	52.27	55.50	26.17	15.86	1.17	15.54	54.26	29.03			
Sharon MSA 7610 (PA)	142	7.1	6.94	7.75	6.75	.70	77.22	76.06	9.10	15.49	6.81	5.08	79.49	8.62			
Limited-Review:																	
Erie MSA 2360 (PA)	56	2.8	9.97	5.36	12.64	7.14	59.83	80.36	17.56	7.14	8.60	10.91	60.98	19.51			
Lawrence County (PA)	179	8.9	2.97	3.91	29.30	22.91	51.78	59.22	15.95	13.96	2.61	23.08	56.95	17.37			

(*) Based on 1999 Aggregate Small Business Data only.

(**) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 20a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MIA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Review:																		
Pittsburgh MSA 6280 (PA)	391	20.3	2.23	2.05	19.33	26.60	52.27	55.50	26.17	15.86	11.42	20.00	19.55	11.68	6.24			
Sharon MSA 7610 (PA)	142	7.1	6.94	7.75	6.75	.70	77.22	76.06	9.10	15.49	12.89	14.67	1.79	12.33	23.16			
Limited-Review:																		
Erie MSA 2360 (PA)	56	2.8	9.97	5.36	12.64	7.14	59.83	80.36	17.56	7.14	2.32	1.44	1.52	3.05	.85			
Lawrence County (PA)	179	8.9	2.97	3.91	29.30	22.91	51.78	59.22	15.95	13.96	22.21	33.33	22.04	23.09	17.86			

(*) Based on 1999 Aggregate HMDA Data only.

(**) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 21. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*								
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Pittsburgh MSA 6280 (PA)	4	9.3	.13	0	7.26	0	52.27	50.00	26.17	50.00	0	4.55	90.90	4.55					
Sharon MSA 7610 (PA)	3	6.8	.32	0	.63	33.33	95.89	33.33	3.16	33.33	0	6.67	93.33	0					
Limited-Review:																			
Erie MSA 2360 (PA)	0	0	.97	0	5.07	0	81.68	0	12.28	0	0	3.33	86.67	10.00					
Lawrence County (PA)	0	0	0	0	1.88	0	90.00	0	8.12	0	0	0	75.00	25.00					

(*) Based on 1999 Aggregate Small Farm Data only.

(**) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 21a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Pittsburgh MSA 6280 (PA)	4	9.3	.13	0	7.26	0	52.27	50.00	26.17	50.00	18.18	0	0	10.00	50.0
Sharon MSA 7610 (PA)	3	6.8	.32	0	.63	33.33	95.89	33.33	3.16	33.33	20.00	0	100	7.14	100
Limited-Review:															
Erie MSA 2360 (PA)	0	0	.97	0	5.07	0	81.68	0	12.28	0	0	0	0	0	0
Lawrence County (PA)	0	0	0	0	1.88	0	90.00	0	8.12	0	0	0	0	0	0

(*) Based on 1999 Aggregate Small Farm Data only.

(**) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(***) Source of Data-Dun and Bradstreet

Table 22. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **						
	#	% of Total***	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	222	16.8	18.6	9.91	19.2	18.92	23.9	24.77	38.3	44.14	5.21	15.07	22.61	44.86			
Sharon MSA 7610 (PA)	120	8.7	17.5	3.33	19.6	16.67	25.1	30.00	37.8	50.00	6.10	15.11	28.16	37.46			
Limited-Review:																	
Erie MSA 2360 (PA)	47	3.4	18.8	17.02	18.2	21.28	24.9	27.66	38.1	31.91	8.06	19.97	24.48	38.88			
Lawrence County (PA)	107	7.7	19.8	7.48	20.7	26.17	24.1	24.30	35.4	38.32	5.63	17.50	27.59	34.82			

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****) Percentage of Families is based on the 1990 Census information.

Table 22a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															State: PENNSYLVANIA															Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000														
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****																																	
	#	% of Total***	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	Overall	Low	Mod	Mid	Upp																											
Full-Review:																																												
Pittsburgh MSA 6280 (PA)	222	16.8	18.6	9.91	19.2	18.92	23.9	24.77	38.3	44.14	2.89	5.50	3.63	3.17	2.84																													
Sharon MSA 7610 (PA)	120	8.7	17.5	3.33	19.6	16.67	25.1	30.00	37.8	50.00	7.25	3.96	8.00	7.73	9.68																													
Limited-Review:																																												
Erie MSA 2360 (PA)	47	3.4	18.8	17.02	18.2	21.28	24.9	27.66	38.1	31.91	1.13	2.40	1.21	1.28	.93																													
Lawrence County (PA)	107	7.7	19.8	7.48	20.7	26.17	24.1	24.30	35.4	38.32	9.55	12.70	14.29	8.41	10.51																													

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available..

(****) Percentage of Families is based on the 1990 Census information.

Table 23. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **						
	#	% of Total***	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	335	17.5	18.6	10.75	19.2	17.01	23.9	27.76	38.3	44.18	11.17	17.86	25.67	43.45			
Sharon MSA 7610 (PA)	158	8.2	17.5	6.33	19.6	17.72	25.1	24.68	37.8	50.63	9.27	14.51	26.52	47.21			
Limited-Review:																	
Erie MSA 2360 (PA)	78	4.0	18.8	2.56	18.2	7.69	24.9	21.79	38.1	67.95	9.41	17.96	27.66	44.24			
Lawrence County (PA)	112	5.8	19.8	8.04	20.7	15.18	24.1	22.32	35.4	54.46	11.53	24.61	28.16	33.70			

(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****) Percentage of Families is based on the 1990 Census information.

Table 23a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															State: PENNSYLVANIA					Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****													
	#	% of Total***	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	Overall	Low	Mod	Mid	Upp									
Full-Review:																								
Pittsburgh MSA (280 PA)	335	17.5	18.6	10.75	19.2	17.01	23.9	27.76	38.3	44.18	13.76	13.24	13.10	14.88	13.99									
Sharon MSA (7610 PA)	158	8.2	17.5	6.33	19.6	17.72	25.1	24.68	37.8	50.63	18.79	12.82	22.95	17.49	20.15									
Limited-Review:																								
Erie MSA (2360 PA)	78	4.0	18.8	2.56	18.2	7.69	24.9	21.79	38.1	67.95	5.65	1.54	2.42	4.45	8.67									
Lawrence County (PA)	112	5.8	19.8	8.04	20.7	15.18	24.1	22.32	35.4	54.46	24.83	17.31	15.32	19.69	40.13									

(*)Home Improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(**)Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****)Percentage of Families is based on the 1990 Census information.

Table 24. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINACE														State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **						
	#	% of Total***	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	% Families****	% BANK Loans*	Low	Mod	Mid	Upp			
Full-Review:																	
Pittsburgh MSA 6280 (PA)	97	10.0	18.6	4.21	19.2	16.49	23.9	29.90	38.3	48.45	5.80	16.01	23.59	39.09			
Sharon MSA 7610 (PA)	38	3.7	17.5	7.89	19.6	23.68	25.1	13.16	37.8	50.00	7.14	15.84	23.90	39.04			
Limited-Review:																	
Erie MSA 2360 (PA)	16	1.5	18.8	0	18.2	12.50	24.9	31.25	38.1	56.25	6.38	14.81	23.79	42.68			
Lawrence County (PA)	43	4.2	19.8	6.98	20.7	20.93	24.1	23.26	35.4	46.51	8.90	17.05	23.93	33.58			

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****) Percentage of Families is based on the 1990 Census information.

Table 24a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000																
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****					
	#	% of Total***	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	% Families**	% BANK Loans*	Overall	Low	Mod	Mid
Full-Review:																
Pittsburgh MSA 6280 (PA)	97	10.0	18.6	4.21	19.2	16.49	23.9	29.90	38.3	48.45	1.15	.82	1.19	1.46	1.43	
Sharon MSA 7610 (PA)	38	3.7	17.5	7.89	19.6	23.68	25.1	13.16	37.8	50.00	1.75	1.94	2.62	.96	2.24	
Limited-Review:																
Erie MSA 2360 (PA)	16	1.5	18.8	0	18.2	12.50	24.9	31.25	38.1	56.25	.31	0	.26	.41	.41	
Lawrence County (PA)	43	4.2	19.8	6.98	20.7	20.93	24.1	23.26	35.4	46.51	3.22	2.52	3.95	3.13	4.45	

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

(**) Based on 1999 Aggregate HMDA Data only.

(***) As a percentage of loans with borrower income information available.

(****)Percentage of Families is based on the 1990 Census information.

Table 25. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***	
	#	% of Total****	% of Businesses*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
Pittsburgh MSA 6280 (PA)	391	20.3	86.13	70.59	310	43	38	11.42	14.21
Sharon MSA 7610 (PA)	142	7.1	86.43	59.15	104	16	22	12.98	12.79
Limited-Review:									
Erie MSA 2360 (PA)	56	2.8	86.19	67.86	48	7	1	2.32	2.87
Lawrence County (PA)	179	8.9	85.68	63.13	136	19	24	22.21	23.44

(*) Businesses with revenues of \$1 million or less as a percentage of all businesses.

(**) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

(***) Based on 1999 Aggregate Small Business Data only.

(****) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

Table 25a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: PENNSYLVANIA			Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data***	
	#	% of Total****	% of Businesses*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
Pittsburgh MSA 6280 (PA)	391	20.3	86.13	70.59	310	43	38	3,424	56.72
Sharon MSA 7610 (PA)	142	7.1	86.43	59.15	104	16	22	657	59.62
Limited-Review:									
Erie MSA 2360 (PA)	56	2.8	86.19	67.86	48	7	1	2,419	54.69
Lawrence County (PA)	179	8.9	85.68	63.13	136	19	24	806	59.80

(*) Businesses with revenues of \$1 million or less as a percentage of all businesses.

(**) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

(***) Based on 1999 Aggregate Small Business Data only.

(****) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

Table 26. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***	
	#	% of Total****	% of Farms*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
Pittsburgh MSA 6280 (PA)	4	9.3	96.97	50.00	1	2	1	18.18	9.52
Sharon MSA 7610 (PA)	3	6.8	98.10	100	2	1	0	20.00	20.00
Limited-Review:									
Erie MSA 2360 (PA)	0	0	98.05	0	0	0	0	0	0
Lawrence County (PA)	0	0	98.13	0	0	0	0	0	0

(*) Farms with revenues of \$1 million or less as a percentage of all farms.

(**) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(***) Based on 1999 Aggregate Small Farm Data only.

(****) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

Table 26a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data***	
	#	% of Total****	% of Farms*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review									
Pittsburgh MSA 6280 (PA)	4	9.3	96.97	50.00	1	2	1	22	95.45
Sharon MSA 7610 (PA)	3	6.8	98.10	100	2	1	0	15	100
Limited-Review:									
Erie MSA 2360 (PA)	0	0	98.05	0	0	0	0	30	76.67
Lawrence County (PA)	0	0	98.13	0	0	0	0	4	75.00

(*) Farms with revenues of \$1 million or less as a percentage of all farms.

(**) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(***) Based on 1999 Aggregate Small Farm Data only.

(****) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

Table 27. Qualified Investments

QUALIFIED INVESTMENTS State: PENNSYLVANIA Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000									
MA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Review:									
Pittsburgh MSA 6280 (PA)	6	4,239	14	271	20	4,510	90.9%	0	0
Sharon MSA 7610 (PA)	1***	54	6	104	55	158	3.2%	0	0
Limited-Review:									
Erie MSA 2360 (PA)	1***	54	1	4	2	58	1.2%	0	0
Lawrence County (PA)	0	0	9	234	9	234	4.7%	0	0

(*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

(**) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(***) Investment benefiting both the Sharon MSA and Erie MSA. Balance is divided evenly between two assessment areas.

Table 28. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: PENNSYLVANIA		Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies (%)				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Review:																			
Pittsburgh MSA 6280 (PA)	2.09	31	24.03	1	10	12	8	12	0	0	-6	-4	-2	1.9	17.9	60.7	19.5		
Sharon MSA 7610 (PA)	17.16	13	10.08	1	2	10	0	1	0	0	0	-1	0	3.6	8.2	83.7	4.5		
Limited Review:																			
Erie MSA 2360 (PA)	2.42	4	3.10	1	0	2	1	0	0	0	0	0	0	5.2	13.3	63.7	17.8		
Lawrence County (PA)	23.79	10	7.75	0	3	4	3	0	0	0	0	0	0	2.6	15.4	72.9	9.1		